

***PREPARATION OF HOUSING FOR
ALL PLAN OF ACTION (HFAPoA)***

Ministry of Housing & Urban Affairs

Government of India

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Definitions for the Purposes of the Mission

Affordable Housing Project:	Housing projects where 35% of the houses are constructed for EWS category
Beneficiary	A beneficiary family will comprise husband, wife and unmarried children. The beneficiary family should not own a pucca house (an all-weather dwelling unit) either in his/her name or in the name of any member of his/her family in any part of India.
Carpet Area	Area enclosed within the walls, actual area to lay the carpet. This area does not include the thickness of the inner walls
Central Nodal Agencies	Nodal Agencies identified by Ministry for the purposes of implementation of Credit linked subsidy component of the mission
Economically Weaker Section (EWS):	EWS households are defined as households having an annual income up to Rs. 3, 00,000 (Rupees Three Lakhs). States/UTs shall have the flexibility to redefine the annual income criteria as per local conditions in consultation with the Centre.
EWS House	An all-weather single unit or a unit in a multi-storeyed super structure having carpet area of upto 30 sq. m. with adequate basic civic services and infrastructure services like toilet, water, electricity etc. States can determine the area of EWS as per their local needs with information to Ministry
“Floor Area Ratio” (FAR)/FSI	The quotient obtained by dividing the total covered area (plinth area) on all the floors by the area of the plot: $\text{FAR} = \frac{\text{Total covered area on all the floors} \times 100}{\text{Plot area}}$ <p>If States/Cities have some variations in this definition, State/City definitions will be accepted under the mission</p>
Implementing Agencies	Implementing agencies are the agencies such as Urban Local Bodies, Development Authorities, Housing Boards etc. which are selected by State Government/SLSMC for implementing Housing for All Mission.
Low Income Group (LIG):	LIG households are defined as households having an annual income between Rs.3, 00,000 (Rupees Three Lakhs One) up to Rs.6,00,000 (Rupees Six Lakhs). States/UTs shall have the flexibility to redefine the annual income criteria as per local conditions in consultation with the Centre.
Primary Lending Institutions (PLI)	Scheduled Commercial Banks, Housing Finance Companies, Regional Rural Banks (RRBs), State Cooperative Banks, Urban Cooperative Banks or any other institutions as may be identified by the Ministry
Slum	A compact area of at least 300 population or about 60-70 households of poorly built congested tenements, in unhygienic environment usually with inadequate infrastructure and lacking in proper sanitary and drinking water facilities.
State Land Nodal Agencies (SLNAs)	Nodal Agency designated by the State Governments for implementing the Mission
Transfer of Development Rights (TDR)	TDR means making available certain amount of additional built up area in lieu of the area relinquished or surrendered by the owner of the land, so that he can use extra built up area himself in some other land.

Abbreviations

A&OE	Administrative and Other Expenses	MoHUPA	Ministry of Housing and Urban Poverty Alleviation
AHP	Affordable Housing in Partnership	MoU	Memorandum of Understanding
AIP	Annual Implementation Plan	MoA	Memorandum of Agreement
CDP	City Development Plan	IIT	Indian Institute of Technology
CLSS	Credit Linked Subsidy Scheme	NA	Non Agricultural (NA)
CNA	Central Nodal Agencies	NBC	National Building Code
CSMC	Central Sanctioning and Monitoring Committee	NHB	National Housing Bank
DIPP	Department of Industrial Policy and Promotion	NOC	No Objection Certificate
DPR	Detailed Project Report	NPV	Net Present Value
EMI	Equated Monthly Instalment	PMAY (U)	Pradhan Awas Mantri Yojana (Urban)
EWS	Economically Weaker Section	PLI	Primary Lending Institution
FAR	Floor Area Ratio	SFCPoA	Slum Free City Plan of Action
FSI	Floor Space Index	SLAC	State Level Appraisal Committee
HFA	Housing for All	SLNA	State level Nodal Agencies
HFAPoA	Housing for All Plan of Action	SLSMC	State Level Sanctioning and Monitoring Committee
HUDCO	Housing and Urban Development Corporation	TDR	Transfer of Development Rights
IEC	Information Education & Communication	TPQMA	Third Party Quality Monitoring Agency
IFD	Integrated Finance Division	ULB	Urban Local Body
LIG	Low Income Group	UT	Union Territory
MoA	Memorandum of Agreement	MD	Mission Directorate

1. Introduction

1.1. Background

The Pradhan Mantri Awas Yojana (Urban) is the flagship programme of Ministry of Housing & Urban Poverty Alleviation (MoHUPA), Government of India, with mandate to provide pucca house to eligible urban poor families through States and UTs. The programme will be implemented during 2015-2022 through four components namely "In situ" Slum Redevelopment, Affordable Housing through Credit Linked Subsidy, Affordable Housing in Partnership, Subsidy for Beneficiary-led individual house construction or enhancement in a Mission mode. The Central assistance will be provided by MoHUPA to States for all components of the Mission. All statutory towns as per Census 2011 and towns notified subsequently would be covered under the Mission.

Apart from signing of MoA and selection of cities for the implementation of the Mission activities, the States/UTs have to undertake a demand survey through suitable means for assessing the actual demand of housing. On the basis of demand survey and other available data, cities will prepare Housing for All Plan of Action (HFAPoA) and Annual Implementation Plan (AIP).

This module presents the step by step procedure to prepare the HFAPoA and AIP. The module will be used by the States/UTs to prepare HFAPoA & AIP. Further, the module will be used by NRCs to conduct training workshops in the states and UTs.

1.2. Points to consider while preparing HFAPoA

The basic points to consider while preparing HFAPoA

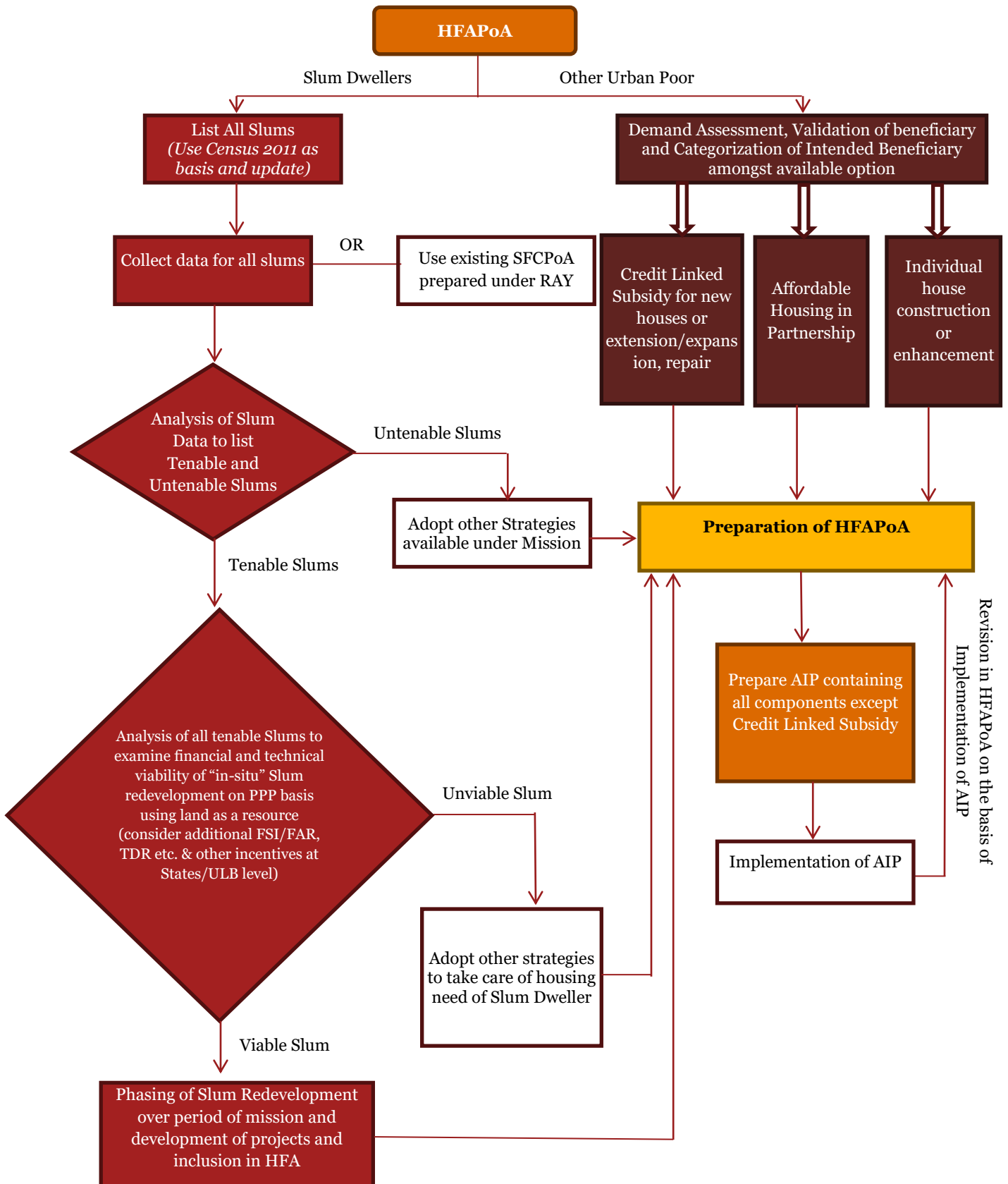
Table 1: Points to consider while preparing HFAPoA

Date of Commencement of the HFA Scheme	17.06.2015
Date of Closure of the HFA Scheme	31.03.2022
Cities and Towns to be covered	All 4041 statutory towns as per Census 2011 and towns notified subsequently.
Components of the Scheme	Slum rehabilitation of Slum Dwellers with participation of private developers <i>using land as a resource</i> Promotion of Affordable Housing for weaker section through Credit Linked Subsidy Scheme (CLSS) Affordable Housing in Partnership with Public & Private sectors Subsidy for beneficiary-led individual house construction or enhancement CLSS is the central sector scheme while rest of the verticals is central sponsored scheme.
Cutoff date to define Beneficiary by	States/UTs, at their discretion, may decide a cut-off date on

the State	<p>which beneficiaries need to be resident of that urban area for being eligible to take benefits under the scheme.</p> <p>Eligibility of the slum dwellers like cut-off date etc. will be decided by States/UTs preferably through legislation.</p>
Allotment/ownership right of the houses.	<p>States/UTs may decide whether the houses constructed will be allotted on ownership rights or on renewable, mortgage able and inheritable leasehold rights. States/UTs may impose suitable restrictions on transfer of houses constructed under this component.</p>
Beneficiary and Identity Documentation.	<p>All eligible beneficiaries under all component of scheme should have an Aadhaar/Voter ID/Any other unique identification document or a certificate of house ownership from Revenue Authority of Beneficiary's native district which should be integrated with the details of beneficiary. In case, any eligible beneficiary does not have an Aadhaar card, State and Cities should ensure that Aadhaar enrolment of such beneficiaries is done on priority.</p>
Housing For All Plan of Action(HFAPoA)	<p>The HFAPoA is a year wise city level action plan with 1. Slum wise Intervention strategies for Tenable Slums; 2. Slum wise Intervention strategies for untenable Slums; 3. Year wise proposed intervention in Slums for all four verticals; 4. Year-wise proposed Interventions for other urban poor based on demand survey for all four verticals.</p> <p>All these lead to preparation of Year-wise targets under different components (verticals) for the period between 2015 to 2022.</p>
Submission of HFAPoA, release initial fund and projected fund requirements of financial assistance from GoI.	<p>Mission, with the approval of CSMC, will release initial money for taking up preparatory activities for formulating HFAPoA after taking into consideration of number of cities covered under the Mission. States/UTs will submit HFAPoA for the selected cities as soon as possible, preferably within 6 months of selection of city. On the basis of HFAPoA, the requirements of financial assistance from GoI would be projected.</p>
Possible Convergence with MoUD Scheme	<p>Convergence of civic amenities and infrastructure development in outer areas of the cities under its proposed National Urban Rejuvenation Mission (NURM) called Atal Mission for Rejuvenation and Urban Transformation of 500 cities (AMRUT) so that more land with civic facilities can become available and part of which can be used by cities for housing for weaker section.</p>
Annual Implementation Plan	<p>Annual Implementation Plan (AIP) is the document comprising of components/verticals and year wise targets from 2015 upto 2022 in view of the availability of resources and priority. The summary sheet for AIP will contain previous</p>

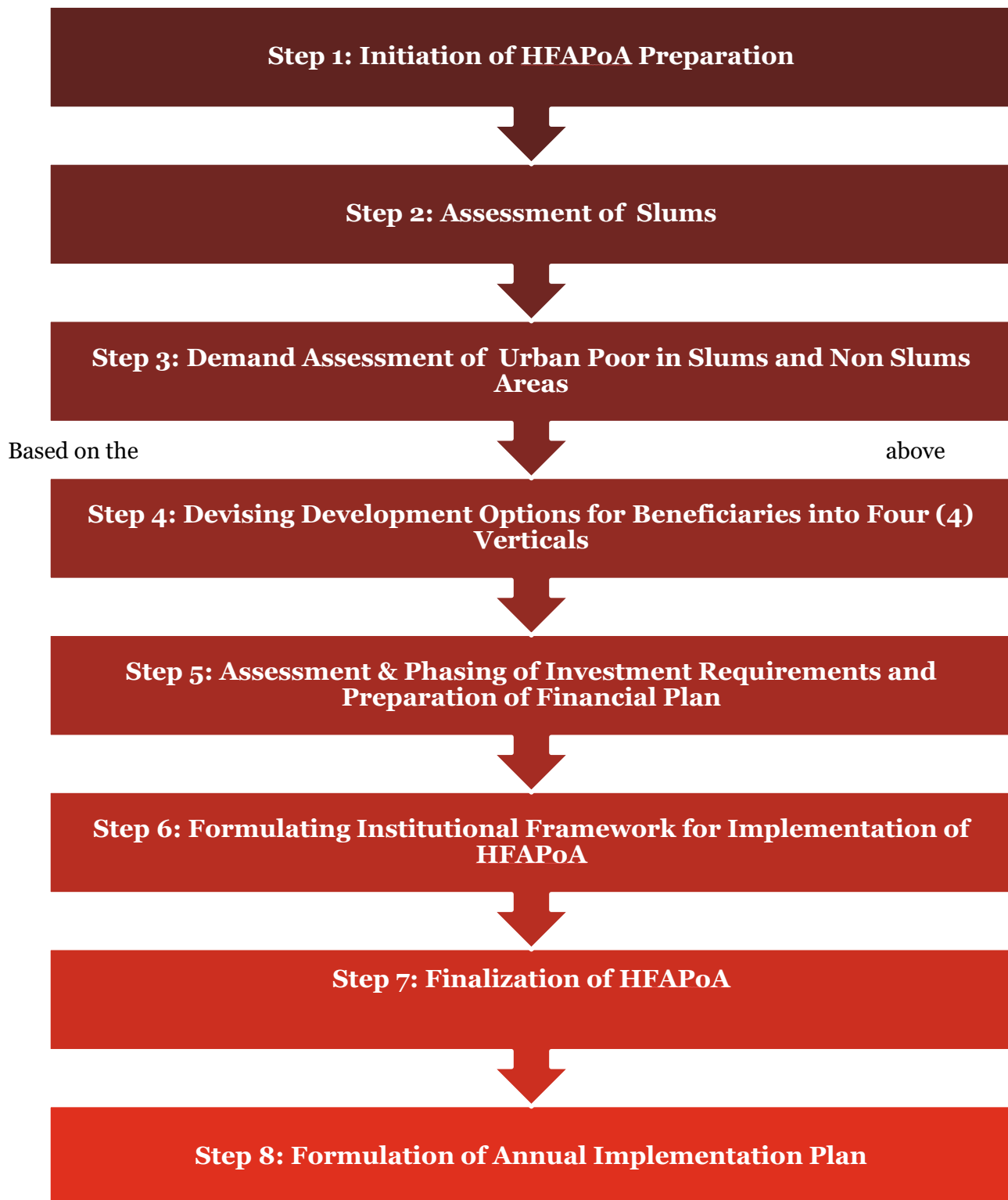
	year target and achievement and current year target and achievement. This will also contain remaining target as per HFAPoA. No AIP is required for 2015-2016.
Private partner for Slum Redevelopment	Private partner for Slum Redevelopment would be selected through open bidding process.

Broad Methodology for preparation of HFAPoA



2. Step – by –Step Process for Preparation of HFAPoA & AIP

The step by step process for preparation of Housing for All Plan of Action is mentioned below:



mentioned broad methodology and process each step has been detailed out below.

2.1. Step 1: Initiation of HFAPoA Preparation

2.1.1 Conducting stakeholder workshop to elucidate the scheme components

The preparation of HFAPoA involves extensive mapping processes and conducting surveys within slums and in the city in general. Further, as it is also an action plan, which needs the involvement of various stakeholders at the ULB, State and Regional level. Therefore, it is important to conduct a series of meetings and workshops to ensure that these stakeholders are aware of the process and will engage actively with the HFAPoA preparation for the city.

ULB should identify the 'key players' or main stakeholders and invite them to be part of the HFAPoA preparation. Stakeholders could include elected representatives, community groups & NGOs, women self-help groups, industry or business associations, banks and financial institutions, environment groups, government departments, academic institutions, experts, local bureaucrats such as health, education workers and local residents. ULB should share (a) the base information available with them about the slums in their city like numbers, approximate locations possibly marked roughly on a map and (b) process of HFAPoA preparation including modalities with the concerned stakeholders (c) Role and responsibilities of each stakeholder.

2.1.2. Brief City Profile and Review of past Housing Programme

The Pradhan Mantri Awas Yojana – Housing for All (Urban) is a new scheme being implemented in a city. Thus, it is important to review the status of the past interventions implemented in a city in order to arrive at future housing requirements for the urban poor. This database will provide overall understanding on housing interventions in the city in past. Simultaneously, other vital statistics and data on city profile should be collected. The city profile may include its geography, demographics, economy, incidence of poverty and availability of physical and social infrastructures etc.

2.2. Step 2: Assessment of Slums

2.2.1. Update list of slums

A comprehensive list of all slums (notified, non-notified, recognized and identified) on lands belonging to State / Central Government, urban local bodies, public undertakings of State / Central Government or any other public or private agency should be collected from the concerned departments. Enumeration block data on slums prepared by Registrar General of India may also be taken into account.

New slums if any identified as per the definition under the scheme should be included in the list after close consultations with the concerned stakeholders. *In the cities where SFPPoA has been prepared*

under RAY scheme, finalise the list of slums from the SFCPoA (section 2.1.2) after verifying with slum definition under this Mission.

2.2.2. Demarcation of slum boundaries & vacant lands

Demarcation of the slum boundaries on city map, though not mandatory but advisable (may use satellite image available from NRSA) is to understand location of slums and to explore the possibility of in-situ redevelopment through private participation. Similarly, demarcation of vacant land within the jurisdictions of the statutory town including planning area to explore the possibility of proposing Affordable Housing may also be considered.

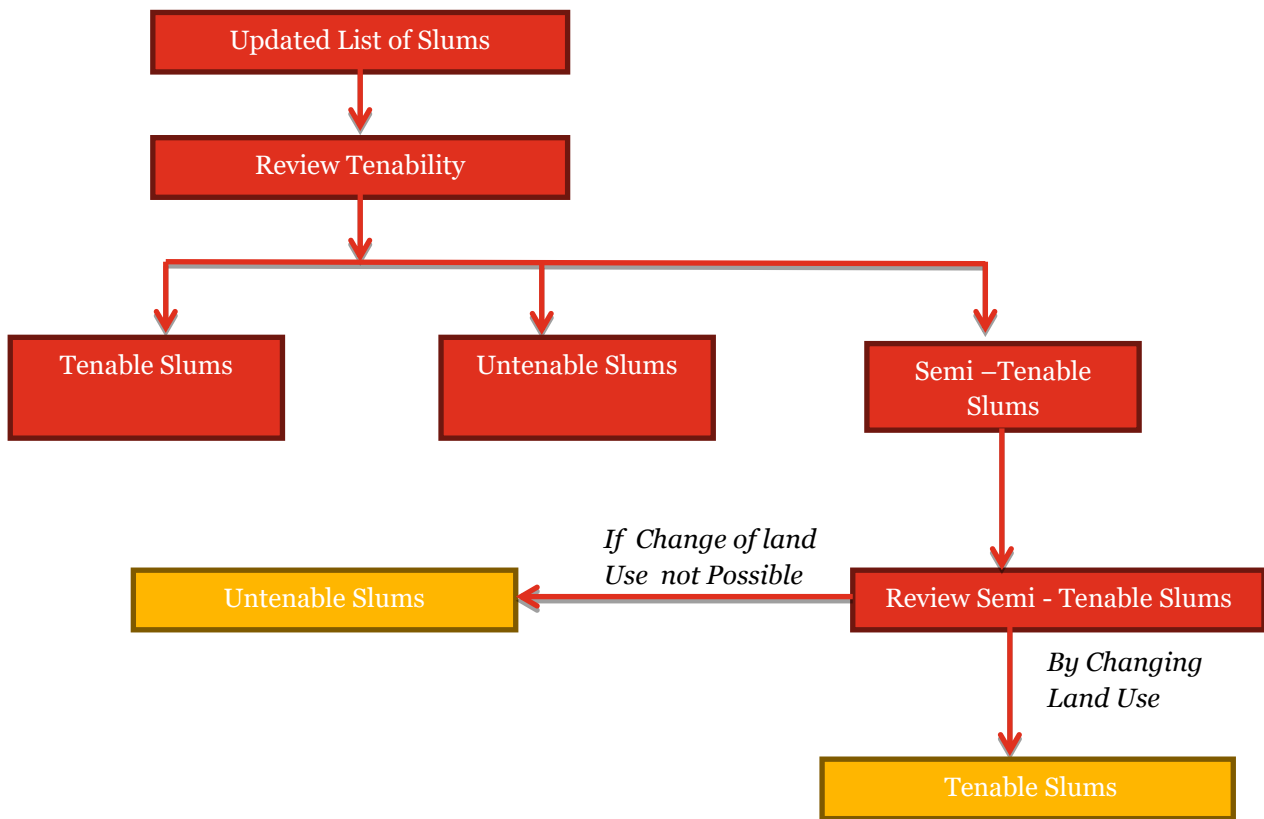
2.2.3. Details of Slums

Update the details of slums such as locations, area of slums, number of households, general housing conditions i.e. Pucca, Semi – Pucca, Kutcha and prevailing land values in order to further categorize the slum for In Situ Redevelopment and devising other options for urban poor residing within the slum.

As a first step, all tenable slums as identified in Housing for All Plan of Action (HFAPoA) of the city should be analysed with respect to their location, number of eligible slum dwellers in that slum (Eligibility of the slum dwellers like cutoff date etc. will be decided by States/UTs preferably through legislation), area of the slum land, market potential of the land (land value as per ready reckoner can be used), FAR/FSI available and density norms applicable to that piece of land etc.

2.2.4. Categorisation of slums based on Tenability Analysis

While preparing the HFAPoA, an important exercise is to identify those slums that can be improved in situ. However, as slum up-gradation is the preferred mode, relocation is exercised only in extreme situations such as if the slums are on hazardous lands or in lands which are designated as green spaces and other conflicting land uses etc. In broader terms, the slums which need not be shifted and which can be improved in situ are called tenable slums and those slums, which need relocation, are called untenable slums. Those slums situated in lands where the tenability is to be decided, for example slums on lands where the land use as defined in the city Master Plan can be possibly changed are termed as *semi tenable* till such time, as they are declared tenable or untenable. The tenability analysis is done to categorize slums into untenable slums, semi-tenable slums and tenable slums as depicted below.



In the cities where SFCPoA has been prepared under RAY scheme, the slum-wise tenability list in SFCPoA (Section 2.2) can be used with suitable changes, if any.

2.3 Step 3: Demand Assessment in Slums & Non –Slum Areas

Demand Assessment shall be conducted in Slums and Non-Slum areas for collecting the beneficiary information using the formats as per Annexure 4 of “Pradhan Mantri Awas Yojana – Housing for All (Urban). The demand assessment can be carried out using various means such as inviting online applications from eligible beneficiaries through ULB website or using Citizen Service Centers (CSCs), organizing ward wise camps, designating specific locations to submit forms or any other suitable means as perceived by State/ULB. It is advisable to decide a cut-off date for receiving applications so that demand assessment is completed in specified time frame and it does not become an ongoing exercise. Suitable IEC activities need to be carried out to create awareness about the scheme and communicate the eligibility criteria.

The data collected through demand assessment as Annexure 4 Format A (in slums viable for in-situ redevelopment) and Format B for others should be analyzed and explained i.e. social segregation (SC/ST, Minority, OBC etc.), housing condition, new construction or enhancement etc.

2.4 Step 4: Devising Development Options for Beneficiaries

2.4.1 In-Situ Slum Redevelopment Feasibility

In order to determine the feasibility of In-Situ Slum Redevelopment through private participation can be determined considering the following factors:

- **Housing Conditions:** Predominantly the housing condition in the slum shall be Kutcha/ Semi-Pucca
- **Density:** Preferably slums with low (<350 DU/ha) or medium density (<500 DUs/ha). States where Transfer of Development Rights (TDR) policy is effectively implemented slums with high density can also be considered.
- **Land Values:** Slums where the prevailing land values determined by the revenue circles are high.

Slums shortlisted considering the above factors shall be further analysed to determine the financial feasibility of using land as a resource as per method explained below and illustrated in HFAPoA document:

Table 2: Estimation of Land & Built-up Area and Financial Viability

S.No	Parameter	Unit	Calculation Method
Estimation of land/built-up area:			
a.	Total Slum Area	Sq.mts	a
b.	Total Slum Households	Nos.	b
c.	Eligible Slum Beneficiary Households determined by ULB (or) No. of Houses required	Nos.	c
d.	Permissible FSI/FAR	Nos.	d
e.	Total Built-up area permissible as per FSI/FAR norms	Sq.mts	$e = a * d$
f.	Proposed Super built-up area of each DU	Sq.mts	f
g.	Total Built-up Area required for in-situ redevelopment of eligible slum beneficiaries	Sq.mts	$g = c * f$
h.	Remaining Built-up area for sale component of private developer	Sq.mts	$h = e - g$
Financial Viability:			
i.	Avg. cost of construction (including infra)	INR /Sq.mts	i
j.	Cost of construction of Slum Rehab Component	INR	$j = g * i$
k.	Cost of construction for built-up area under sale component	INR	$k = h * i$
l.	Total investment made by developer	INR.	$l = j + k$
m.	Prevailing Market Value per Sq.mtr	INR.	m
n.	Selling Cost for built-up area under sale component	INR.	$n = m * h$
o.	Total Profit	INR.	$o = n - l$
p.	Profit Margin for developer	%	$p = (o / l) * 100$

Note: For the project to be viable the profit margin should be reasonable.

Slums proposed for in-situ redevelopment in SFCPoA (section 3.2) can be considered under HFAPoA and should be further analyzed for financial viability to determine in-situ redevelopment using land as resource. Financial viability is not analyzed in SFCPoA and can be determined based on **Table 2** and should be suitably illustrated in HFAPoA for justification.

Possible Incentives to Developer:

- Slum Rehabilitation Grant of Rs. 1 lakh under this scheme to increase viability. This is admissible only in case of slum redevelopment in Government land.
- Additional FAR/FSI on the Sale Component
- Transfer of Development Rights (TDR)
- Other incentives offered by the State to make the project viable

After accommodating required built-up area for slum redevelopment, if there is **no built-up area remaining** to accommodate sale component then the slum is **not viable** for in-situ redevelopment using land as a resource, then **TDR option** can be explored. The viability analysis for all tenable slums should be carried out and reflected in HFAPoA document.

Transfer of Development Rights

Transfer of Development rights is making available certain amount of additional built up area in lieu of the area relinquished or surrendered by the owner of the land, so that he can use extra built up area himself in some other land.

States have different TDR policies which incentivizes the developer for constructing in-situ redevelopment projects. The incentives offered to developer are generally additional FSI/FAR or additional built-up area.

Once the feasibility of In-Situ Redevelopment through land as resource is determined then the following format given in Annexure 5 Format I of “ Pradhan Mantri Awas Yojana – Housing for All (Urban)” should be filled:

Annexure 5

I. Slum-wise Intervention strategies for Tenable Slums

Name of the Slum	Area of the Slum in sq.mts	Total No. of Slum Households as per*	Eligible Slum Households	Whether 'in-situ' redevelopment with Private Participation	Required area for in-situ Redevelopment in Sq.mts	FSI/FAR		Name of other slum if proposed for resettlement in this slum	Proposed Year of Intervention
						Existing	Proposed		
1	2	3	4	5	6	7	8	9	10

Note: * List the source of information

Details in Column 1, 2, 3 can be obtained from the Slum Profiling conducted in earlier steps

Details in Column 4 needs to be determined by the ULB based on the cut-off date determined by the State

Details in Column 5,6,7,8 & 9 can be obtained following the steps listed in Step 3 of this module.

Details in Column 10 shall be determined by the ULB

2.4.2. *Development Strategies for remaining tenable slums*

Tenable slums not viable for in-situ redevelopment through private participation option are eligible for the following options:

- **Affordable Housing in Partnership (AHP) for:**
 - Residents on rent (tenants) and do not own land in any part of the Country.

- **Credit Linked Subsidy Scheme (CLSS) for:**
 - Land owners living in Kutcha or Semi-Pucca houses. For construction of new house or enhancement of existing house
 - Land owners residing in Pucca houses, only enhancement of existing house up to 30 sq.mts of carpet area.
 - Residing on rent (tenant) in slums and owns land or willing buy a house elsewhere in the City/Country.

- **Beneficiary-led Individual House Construction or Enhancement:**
 - Land owners living in Kutcha or Semi-Pucca houses. For construction of new house or enhancement of existing house
 - Land owners residing in Pucca houses less than 21 sq.mt. carpet area and needs enhancement.
 - Enhancement of existing house should not be less than 9 sq. mt. and after enhancement should not be more than 30 sq.mts of carpet area. For details, guideline for Enhancement can be referred.

2.4.3 *Development Strategies for untenable slums*

For untenable slums, demand assessment shall be conducted as per format 'B' in Annexure 4 of "Pradhan Mantri Awas Yojana – Housing for All (Urban)". Accordingly, the intervention strategy can be devised based on Format II. Slum-wise Intervention strategies for Untenable slums under Annexure 5 of "Pradhan Mantri Awas Yojana – Housing for All (Urban)". *In this table, on the basis of demand survey, slum-wise number of beneficiary/demand in each vertical should be mentioned.*

Annexure 5

II. Slum-wise Intervention strategies for Untenable slums

Name of the Slum	Area of the Slum in sq. mtrs	Total No. of Slum Households as per	Proposed Development Strategy Affordable Housing Project (AHP) Credit Linked Subsidy Scheme (CLSS) Beneficiary Led Construction Clubbing with other Tenable Slums**	Proposed Year of Intervention
1	2	3	4	5
Details for Column 1, 2, 3 can be obtained from slum profile, Column 4 from demand survey & Column 5 to be proposed by ULB.				
<i>For cities with SFCPoA data can be derived as given below</i>				
<i>Section 2.2 of SFCPoA</i>	<i>Section 2.1.3 of SFCPoA</i>	<i>Section 2.1.3 of SFCPoA</i>	<i>First three (3) strategies can be derived from demand assessment. Strategy 4 need to be explored in tenable slums proposed for in-situ redevelopment.</i>	<i>ULB need to propose</i>

2.4.4. Development Strategies for Urban Poor in Non – Slum Areas

As the scheme caters to urban poor in general, which includes beneficiaries of slum areas as well as non-slum areas, separate survey needs to be done people living in non-slum areas. Whenever demand assessment is conducted as per format ‘B’ in Annexure 4 of “Pradhan Mantri Awas Yojana – Housing for All (Urban)” the urban poor beneficiaries residing in non-slum areas would be captured adopting suitable means. The non-slum beneficiaries are eligible for the following options as per the criteria mentioned in the Pradhan Mantri Awas Yojana – Housing for All (Urban) Scheme Guideline:

- Affordable Housing in Partnership through Credit Linked Subsidy Scheme (CLSS)
- Affordable Housing in Partnership (AHP)
- Beneficiary-led Individual House Construction or Enhancement

2.5. Step 5: Assessment of Investment Requirements and Preparation of Financial Plan

2.5.1. Assessment of Investment Requirement

After completion of demand survey, the vertical wise phasing of total demand has to be done for slums and other urban poor separately. It would also estimate the total Central Assistance required for each vertical on the basis of number of beneficiaries. Year-wise phasing till 2022 should be planned to set the annual target. In the investment plan of the HFAPoA, phased implementation programme is required to cover all eligible urban poor in different phases. For this, Format III of Annexure 5 of “Pradhan Mantri Awas Yojana – Housing for All (Urban) –Year –wise proposed Intervention in Slums’ should be filled up. For Other “Urban Poor” Format IV of Annexure 5 of “Pradhan Mantri Awas Yojana – Housing for All (Urban) –Year-wise Proposed Interventions based on demand survey’ has to be filled up as given below:

Annexure 5-

III: Year –wise proposed Intervention in Slums

Year	Number of Beneficiaries and Central Assistance Required (Rs. in Crore)													
	Redevelopment through Private Participation			Beneficiary-led Construction			Credit Linked Subsidy			Affordable Housing in Partnership			Total	
	No. of Slums	No. of Beneficiaries	Amount	No. of Slums	No. of Beneficiaries	Amount	No. of Slums	No. of Beneficiaries	Amount	No. of Slums	No. of Beneficiaries	Amount	No. of Beneficiaries	Amount
2015-16														
2016-17														
2017-18														
2018-19														
2019-20														
2020-21														
2021-22														
Total														

IV. Year-wise Proposed Interventions for Other Urban Poor based on Demand Survey

Year	Number of Beneficiaries and Central Assistance Required (Rs. in Crore)							
	Beneficiary-led Construction		Credit Linked Subsidy		Affordable Housing in Partnership		Total	
	No. of Beneficiaries	Amount	No. of Beneficiaries	Amount	No. of Beneficiaries	Amount	No. of Beneficiaries	Amount
2015-16								
2016-17								
2017-18								
2018-19								
2019-20								
2020-21								
2021-22								
Total								

After estimation of Central Assistance required for each vertical based on the basis of number of beneficiaries for slum and non-slum (other urban poor) a summary table combining both categories as given in Format V of Annexure 5 presented below. Further it should be duly signed by State Level Nodal Officer and concerned Secretary of the State/UT.

V: Year-wise targets under different components

Interventions	Number of Beneficiaries and Central Assistance Required (Rs. in Crores)													
	2015-16		2016-17		2017-18		2018-19		2019-20		2020-21		2021-22	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount

Redevelopment through Private Participation	Slums																
Subsidy for beneficiary-led improvement of existing house	Slums																
	Non-Slums																
Credit linked subsidy to individual beneficiaries	Slums																
	Non-Slums																
Affordable Housing in Partnership (AHP)	Slums																
	Non-Slums																
Total																	

Signature

**(State Level Nodal Officer)
Department)**

Signature

(Secretary/Principal Secretary, Concerned

2.6. Step 6: Formulating Institutional Framework for Implementation of HFAPoA

- The implementation modalities for the various components identified in the HFAPoA would need to be worked out broadly following appropriate frameworks.
- The collaborative structure would be chaired by the ULB commissioner and aided by an expert committee. An indicative table as given below can be framed.

Table 3: Indicative Structure for Institutional Structure

Stakeholder	Community Participation	Planning	Implementation	Mandatory Conditions	Post Implementation
ULB	✓	✓	✓	✓	✓
Slum Clearance Board	✓	✓	✓	✓	✓
Urban Development Authority	✓	✓	✓	✓	✓
Housing Board	✓	✓	✓	✓	✓
Beneficiary	✓	✓	✓		✓
Private Sector		✓	✓		✓

2.7. Step 7: Finalization of HFAPoA

2.7.1 Finalization of HFAPoA

Finalized contents of HFAPoA Report are summarized as under:

- i.** City Profile & review of past housing programs
- ii.** Initial Stakeholder workshop findings
- iii.** Method adopted for Demand survey
- iv.** Data Profile of Updated Slum List
- v.** Social Categorization of beneficiaries- General, SC, ST, OBC, Minority, Transgender etc.
- vi.** Tenability Analysis and List of Tenable, Untenable and semi-tenable slums
- vii.** Development Options for beneficiaries in slums & non-slum areas

-
- viii. Information as per Annexure 5 (I-V) including Investment requirements and financial plan
 - ix. Institutional frameworks for implementation of HFAPoA
 - x. Strategy of promotion of CLSS component

2.7.2 Sharing of HFAPoA with Stakeholders

The draft HFAPoA should be shared with all concerned stakeholders including elected representatives by organizing a workshop. The suggestions received in the workshop should be incorporated and finalized.

2.7.3 SLSMC approval

The finalized HFAPoA should be presented to State Level Sanctioning and Monitoring Committee headed by Chief Secretary of the State/UT and submit to the MoHUPA for appropriate action.

2.8. Step 8: Formulation of Annual Implementation Plan

On the basis of HFAPoA, subsequently States/Cities will prepare the Annual Implementation Plans (AIPs) dividing the task upto 2022 in view of the availability of resources and priority. For larger cities, HFAPoA and AIPs can be prepared at sub-city (ward/zone etc.) level with the approval of concerned State/UT Government.

HFAPoA should be reviewed on a yearly basis to make changes in view of implementation of Annual Implementation Plan (AIP) in the preceding years.

States/UTs will submit Annual Implementation Plan (AIP) each year for the next year in prescribed format given at Annexure 6 in the Scheme Guidelines (presented below) so that Ministry can assess budgetary requirement. AIP should be submitted each year.

After approval of Annual Implementation Plan (AIP) the State/UT will be required to submit details of the projects approved by SLSMC under different components of the Mission as in prescribed format kept at Annexure 7 of “Pradhan Mantri Awas Yojana – Housing for All (Urban).

The AIP should be filled in format given below (Annexure 6 of “Pradhan Mantri Awas Yojana – Housing for All (Urban) as a summary sheet and other format provided here from I to IV with details of each vertical separately. On the basis of AIP the DPRs can be submitted for Central assistance subsequently.

Annexure 6

Summary Sheet for Annual Implementation Plan (AIP) for the year.....

Admissible Components	Target for Year*	Achievement for Year*	Target for Year**	Remaining Targets as per HFAPoA
Beneficiary-led Construction				
New Houses				
Enhancement				
Sub Total (A)				
In-Situ Slum Rehabilitation with Participation of Private Sector				
Number of Slums				
Number of Households (B)				
Affordable Housing in Partnership (EWS Category) (C)				
Credit linked subsidy				
EWS Households				
LIG Households				
Sub Total (D)				
Total (A+B+C+D)				
*The year preceding to the year of this AIP				
**The year for which Annual Implementation Plan has been prepared				

I. Subsidy for Beneficiary-led Individual House Construction or Enhancement

Beneficiary-led Individual House Construction or Enhancement in Slums & Non – Slum Areas									
Year *	No. of Beneficiaries		Resource Mobilization (Rs. in Crores)						
	New Housing	Enhancement of existing House	New Housing	Enhancement of existing housing	Total Cost	Central Share	State share	Beneficiary Share	ULB share (if applicable)
2015-16									
2016-17									
2017-18									
2018-19									
2019-20									
2020-21									
2021-22									
Total									

Note: * Please fill the projected figures for the year for which AIP is proposed and actual figures of achievement for preceding years

II. Slum Rehabilitation of Slum Dwellers with Participation of Private Sector

Slum Rehabilitation through Participation of Private Sector							
Year *	No. of Slums	No. of Beneficiaries	Resource Mobilization (Rs. in Crores)				ULB share (if applicable)
			Total Cost	Central Share	State share	Beneficiary Share	
2015-16							
2016-17							
2017-18							
2018-19							
2019-20							
2020-21							
2021-22							
Total							

Note: * Please fill the projected figures for the year for which AIP is proposed and actual figures of achievement for preceding years

III. Affordable Housing in Partnership with Public & Private sectors

Affordable Housing in Partnership with Public & Private Sectors						
Year *	Number of Projects	No. of Beneficiaries	Resource Mobilization (Rs. in Crores)			
			Total Project Cost (AHP)	Central Share	State Share	ULB Share (if applicable)
2015-16						
2016-17						
2017-18						
2018-19						
2019-20						
2020-21						
2021-22						
Total						

Note: * Please fill the projected figures for the year for which AIP is proposed and actual figures of achievement for preceding years

IV. Affordable Housing for Weaker Section through credit linked subsidy

Affordable Housing through Credit Linked Subsidy							
Year *	Credit Link Subsidy Availed for	Number of Beneficiaries Availed Loan		Resource Mobilization (Rs. in Crores)			
				Estimated Loan		Estimated Interest Subsidy Availed	
		EWS	LIG	EWS	LIG	EWS	LIG
2015-16	New Housing						
	Enhancement (Existing Housing)						
2016-17	New Housing						
	Enhancement (Existing Housing)						
2017-18	New Housing						
	Enhancement (Existing Housing)						
2018-19	New Housing						

	Enhancement (Existing Housing)						
2019-20	New Housing						
	Enhancement (Existing Housing)						
2020-21	New Housing						
	Enhancement (Existing Housing)						
2021-22	New Housing						
	Enhancement (Existing Housing)						
	Total						

Note: * Please fill the projected figures for the year for which AIP is proposed and actual figures of achievement for preceding years

Signature

(State Level Nodal Officer)

Signature

(Secretary/Principal Secretary, Concerned Department)

Table 4: Financial Support from MoHUPA for preparation of HFAPoA

Name of Activity	Name of Sub-Activity	Cost Sharing	Unit Cost
Preparation of HFAPoA	All the activities mentioned in the Flow Chart indicated in para 8.7 of the HFA (Urban) scheme guidelines, for preparation of HFAPoA. The activities will also include :	The cost of preparation of HFAPoA will be shared between the Central Govt. and the concerned State/ UT in the ratio of 75:25 and in case of North Eastern and special category States in the ratio of 90:10	Preparation of Housing for All Plan of Action (HFAPoA): Rs. 35 Lakh for cities with population more than 15 lakh Rs. 28 lakh for cities with population between 10-15 lakhs Rs. 21 lakh for cities with population between 5-10 lakhs and Rs. 14 lakh for cities with population between 1-5 lakh. Rs. 7.00 lakhs for cities with population less than 1 lakh
	Door to door slum/non- slum survey including printing of forms, canvassing etc.		
	Data entry of slum and Non-slum survey, data verification, cleaning and scrutinization, compilation and collation		
	Assessment of Urban Poor Status in slum and non-slum.		
	Devising development options for beneficiaries for verticals.		
	Implementation methodology		
	Formulation of financial plans		
	Engagement and consultation with community for survey and preparation of HFAPoA as well as discussion with local representative		

Name of Activity	Name of Sub-Activity	Cost Sharing	Unit Cost
	including MLAs and MPs to factor in their views in the HFAPoA.		to case basis, subject to approval of CSMC. All the above rates will serve as a ceiling for limits of central assistance and States/ULBs will have to adopt an open and transparent bidding procedure for procurement of these services. The applicable central assistance would be on tendered rates approved or applicable ceiling for central share whichever is lower.