

HOUSING FOR ALL (URBAN) MISSION FREQUENTLY ASKED QUESTIONS (FAQs)

QUERIES	ANSWERS
1. What is Housing for All (HFA), its objectives and scope?	HFA is a Programme launched by the Ministry of Housing and Urban Poverty Alleviation (MoHUPA), in Mission mode which envisions provision of Housing for All by 2022 when the Nation completes 75 years of its Independence. 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 It is mentioned here that HFAPoA addresses urban poor who may not necessarily be slum dwellers and it is thus required to integrate all four programme verticals of the HFA .
2. Who is defined as a beneficiary under Housing for All?	A beneficiary is defined as a family comprising of husband, wife and unmarried children. Such beneficiary should not own a pucca house either in his / her name or in the name of any member of his/ her family in any part of India to receive central assistance under the Mission. EWS category of beneficiaries is eligible for assistance in all four verticals of the Missions whereas LIG category is eligible under only CLSS component of the Mission.
3. Whether a beneficiary can avail of benefit under more than one component?	No. Under the mission, a beneficiary can avail of benefit of one component only.
4. What is the definition of a Slum (as per HFA mission funding programme)	A slum is defined as a compact area of at least 300 people 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. This is also the definition of Slums as per Census 2011.
5. How is a "house" defined as a EWS or LIG House?	A house is defined as an all-weather single unit or a unit in a multi-storeyed super structure having carpet area of upto 30 sq. m. for EWS category and upto 60 sqm. for LIG category with adequate basic civic services and infrastructure services like toilet, water, electricity, etc.
6. What is the definition of carpet area?	Area enclosed within the walls, actual area to lay the carpet. This area does not include the thickness of the inner walls.
7. What is "InSitu Slum Redevelopment" and its components?	This vertical will be implemented with a concept "Land as a resource" with private sector participation for providing houses to eligible slum dwellers. Slums, whether on Central Government land/State Government land/ULB land, Private Land, should be taken up for "in-situ" redevelopment for providing houses to all eligible slum dwellers. Slums so redeveloped should compulsorily be de-notified.
8. What is the support from state Government to private developers for "In Situ Slum Redevelopment"?	State Governments and cities would, if required, provide additional Floor Area Ratio (FAR) / Floor Space Index (FSI) / Transferable Development Rights (TDR) for making slum redevelopment projects financially viable.
9. What is the Central Government Support for "In Situ Slum	Slum rehabilitation grant of Rs. 1 lakh per house, on an average, would be admissible for all houses built for eligible

<p>Redevelopment”?</p>	<p>slum dwellers in all such projects. States/UTs will have the flexibility to deploy this central grant for other slums being redeveloped for providing houses to eligible slum dwellers with private participation, except slums on private land. It means that States/UTs can utilise more than Rs. 1lakh per house in some projects and less in other projects but within overall average of Rs. 1 lakh per house calculated across the State/UT.</p>
<p>10. Whether the private sector will be eligible for central assistance if the land is owned by private sector for “In Situ Slum Redevelopment”?</p>	<p>“In-situ” redevelopment of slums on private owned lands for providing houses to eligible slum dwellers can be incentivised by State Governments/UTs or ULBs by giving additional FSI/FAR or TDR to land owner as per its policy. Central assistance cannot be used in such cases.</p>
<p>11. What is Affordable Housing through Credit Linked Subsidy?</p>	<p>Under Credit Linked Subsidy, beneficiaries of Economically Weaker section (EWS) and Low Income Group (LIG) can seek housing loans from Banks, Housing Finance Companies and other such institutions for new construction and enhancement to existing dwellings as incremental housing. The credit linked subsidy will be available only for loan amounts upto Rs 6 lakhs and such loans would be eligible for an interest subsidy at the rate of 6.5 % for tenure of 15 years or during tenure of loan whichever is lower. The Net Present Value (NPV) of the interest subsidy will be calculated at a discount rate of 9%. Any additional loans beyond Rs. 6 lakhs, will be at nonsubsidized rate. Interest subsidy will be credited upfront to the loan account of beneficiaries through lending institutions resulting in reduced effective housing loan and Equated Monthly Instalment (EMI).</p>
<p>12. Are there any area restrictions under the Scheme for availing of the subsidy under the CLSS component?</p>	<p>The carpet area of houses being constructed under this component should be upto 30 sq.m. for EWS category and upto 60 sq.m. for LIG category. This means that if the carpet area exceeds the respective limits, then the beneficiaries would not be eligible to avail of the benefit under this component.</p>
<p>13. How the subsidy is to be released to beneficiaries?</p>	<p>The subsidy would be disbursed to the beneficiaries account upfront by deducting it from the principal loan amount. As a result, the borrower will pay EMI on the remainder of the principal loan amount.</p>
<p>14. What is Affordable Housing Through Partnership?</p>	<p>Affordable Housing through Partnership will be implemented through :</p> <ul style="list-style-type: none"> • States/UTs/ULBs/Parastatals with no private sector • States/UTs/ULBs/Parastatals with private sector <p>The Mission will provide financial assistance at the rate of Rs. 1.5 Lakh per EWS house being built under these different partnerships by States/UTs/Cities.</p>
<p>15. How will the beneficiaries be selected?</p>	<p>State/Cities will undertake a demand survey through suitable means to assess the actual demand for housing and potential beneficiaries. The information about the eligible beneficiaries from this survey and other available data will be contained in Housing for All Plan of Action (HFAPoA) in prescribed formats along with interventions selected out of the four verticals of the Mission.</p>
<p>16. What will be the role and contribution of State/UTs/Parastatal bodies for Affordable Housing in Partnership scheme?</p>	<p>The States / UTs / Parastatal bodies will have the following roles</p> <ul style="list-style-type: none"> • Decide on the implementation mechanism. • Decide on an upper ceiling on the sale price of EWS houses in rupees per square meter of carpet area with an objective to make them affordable and accessible to the intended beneficiaries.

	<ul style="list-style-type: none"> • Provision or extension of other concessions such as the State subsidy, land at affordable cost, stamp duty exemption etc. • DPRs for such projects will be approved by SLSMC. • A transparent process for allotment to eligible beneficiaries will be approved by SLSMC.
17. What Is Subsidy for Beneficiary-led individual house construction?	This 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 any other component of the mission. Such families may avail of central assistance of Rs. 1.5 lakh and should be part of HFAPoA.
18. What will be the role of beneficiaries in availing benefit for “Subsidy for Beneficiary-led individual house construction scheme”?	A beneficiary desirous of availing this assistance shall approach the ULBs with adequate documentation regarding availability of land owned by them. Such beneficiaries may be residing either in slums or outside the slums. Beneficiaries in slums which are not being redeveloped can be covered under this component if beneficiaries have a Kutcha or semi Pucca house.
19. What will be the role of ULBs in providing benefit for Subsidy for “Beneficiary-led individual house construction scheme”?	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.
20. How to prepare HFAPoA? Are there any guidelines/checklist?	Format for the preparation of HFAPoA has been given in Annexure 5 of the Guidelines (page 32 to 34). Reference may kindly be made to our web-site http://www.wbdma.gov.in .
21. Is HFAPoA a static document?	No. HFAPoA should be reviewed on a yearly basis to make changes in view of implementation of Annual Implementation Plan (AIP) in the preceding years.
22. Whether two or more slums could be clubbed together for getting funds under this scheme?	The States/ULBs can club nearby slums in clusters for In-Situ development so as to make them financially and technically viable.
23. Whether EWS and LIG could be grouped together at one plot under Affordable Housing in Partnership?	EWS and LIG could be grouped together at one plot, but it will be eligible for central assistance only if at least 35% in the project are for EWS category and the single project has at least 250 houses.
24. Will a person having a plot without any construction be an eligible beneficiary?	Yes, he can be covered under subsidy for beneficiary led individual house construction scheme, if otherwise eligible.

<p>25. How the Slum Profile Data & Slum Household Data can be available for the ULB?</p>	<p>From the website address http://ipoms.gov.in as maintained by Govt. of India, Slum Profile Data & Slum Household data under USHA Survey can be downloaded in MS-Excel Format. For accessing those data, an ULB Specific User-ID and password has already been provided during the Workshop held at SUDA Conference Hall on 10-12th September,2015. From the Website ULB can take the USHA Data for the purpose as mentioned below:</p> <p>a) Slum Profile Data of all slums as captured under USHA Survey – For Verification and to analyse Tenability Status to list tenable and non-tenable slums.</p> <p>b) Slum Household Data of all slums as captured under USHA Survey – For identification of Semi-Pucca & Katcha Households to take the reference during Demand Survey as Source Data. During the Demand Survey, ULB has to prepare the Slum wise list of Semi-Pucca & Katcha Households to provide the list to the respective Enumerator/Supervisor as source data for proper identification of the eligible beneficiary.</p> <p>Detailed Step by Step process to download Slum & Household Data from http://ipoms.gov.in , already uploaded at the link <u>Demand Survey Procedure</u> under “Housing for All” in www.wbdma.gov.in placed at Homepage.</p>
<p>26. How the SECC-2011 data containing Semi-Pucca & Katcha Households can be available for the ULB?</p>	<p>SECC-2011 data containing Semi-Pucca & Katcha Households with member information for the ULB has already been provided during the Workshop held at SUDA Conference Hall on 10-12th September,2015. The SECC-2011 data contains Households as well as Member Information for only Houseless, Semi-Pucca & Katcha Households for the whole town irrespective of Slum & Non-Slum Data. ULB has to prepare Ward-wise List of Semi-Pucca & Katcha Households to provide the list to the respective Enumerator/Supervisor as source data for proper identification of the eligible beneficiary.</p> <p>[By using “Group By” function on “UNIQUEID” field on SECC-2011 data in MS-Excel, Ward wise Number of Houseless, Semi-Pucca & Katcha Households can be achieved.]</p>
<p>27. Where the FORMAT A Questionnaire will be applicable during Demand Survey ?</p>	<p>First, All tenable Slums to be examined through financial and technical viability of “In-situ Slum Redevelopment on PPP basis using Land as a Resource. Slums where PPP (In-situ Redevelopment) is possible , in such cases information to be collected through Demand Survey from each and every Household of that Particular Slum in Format A (State Specific Format designed & already Distributed) ie, Desired Information as per Format A need to be collected for all Pucca , Semi-Pucca & Kutch Households for that particular Slum.</p>
<p>28. Where the FORMAT B Questionnaire will be applicable during Demand Survey ?</p>	<p>For rest of the Slums (Non-PPP Slums) & Other Non-Slum areas Demand Survey needs to be carried out in FORMAT –B only for Semi Pucca & Katcha households taking reference of USHA & SECC-2011 data as Source Data. <u>There is no need to survey in Pucca Households.</u></p>
<p>29. Whether any new Semi-Pucca, Katcha & Houseless households can be identified during Demand Survey ?</p>	<p>Yes, For any new Family / Household so identified during the Demand Survey process, please fill up the Questionnaire in Format A & Format B, as the case may be.</p>

<p>30. Whether ULB can engage additional Enumerator/Supervisor?</p>	<p>Estimated requirement of number of Enumerator/Supervisor has already been uploaded in the website www.wbdma.gov.in placed at Homepage considering estimated 10% enhancement on existence of Houseless, Semi-Pucca, Katcha & other Households and 20% enhancement for covering all Households under PPP Slums as captured from SECC-2011.</p> <p>Considering short time span for entire Demand Survey, ULB can engage additional Enumerators/Supervisors following the Guidelines issued from SUDA:</p> <p><u>Remuneration to Enumerators and Supervisors:</u></p> <ul style="list-style-type: none"> • Enumerators will get Rs. 15/- per Households enumerated by them. Since the enumeration rate is fixed, ULB may engage additional Enumerators • Each Supervisor should supervise at least 10% sample checking through field visit of filled-in enumerated survey forms. Enumerator & Supervisor Ratio should be: 10: 1, ie, for ten enumerators , one Supervisor to be engaged. • Each Supervisor will get Rs. 3500/- as fixed amount for checking of enumerated survey forms in the ratio of 1:10 ie, 1 form per 10 forms enumerated • Cost of remuneration & Supervision will be borne by SUDA on ACTUAL BASIS on receipt of claim from the ULBs (Claim Format uploaded).
<p>31. Whether FORMAT A & FORMAT B can be Photocopied/Printed ?</p>	<p>Yes. But, Optimum requirement may be properly assessed from SECC-2011 & USHA data. Before Photocopying/printing , ULB must consult the figure as captured under SECC-2011 & USHA Survey data.</p>
<p>32. How UNIQUE ID is to be filled up on the Questionnaires?</p>	<p>In the Guidelines issued from MoHUPA, it has been clearly spelt out that information as captured from Demand Survey needs to be verified with SECC-2011 Data. ULB may adopt following two process for capturing/incorporating UNIQUE ID from SECC-2011 data:</p> <ol style="list-style-type: none"> a) ULB may provide list of Households with UNIQUE ID to the Enumerator so that they can fill up the UNIQUE ID during Enumeration Phase after proper identification of the beneficiary ; OR b) After the Enumeration phase, ULB may obtain the UNIQUE ID through WARD WISE SEARCH OPTION from SECC-2011 data
<p>33. Compilation & Consolidation of the Captured Data through Demand Survey ?</p>	<p>ULB has to take responsibility to Compile & Consolidation of the Captured Data through Demand Survey in MS-Excel as per designed template specifically for Format A & Format B as mentioned below:</p> <ol style="list-style-type: none"> a) For Format A use the excel sheet "Format A consolidation Sheet" b) For Format B use the excel sheet "Format B consolidation Sheet" <p>(Already uploaded in the Website www.wbdma.gov.in)</p>
<p>34. Whether Survey to be carried out for Rented Houses which are Semi-Pucca /Katcha?</p>	<p>Yes. For Demand Survey this is required.</p>
<p>35. Whether Survey to be carried out for Family having land with Semi-Pucca/Katcha Houses and land rights not transferred to legal heirs</p>	<p>Yes. For Demand Survey this is required.</p>