

# ASSAM URBAN AFFORDABLE HOUSING & HABITAT POLICY

November, 2015

## Final Report



*Prepared for the*  
**Ministry of Housing & Urban  
Poverty Alleviation (MoHUPA)**  
Government of India

UNDER  
**SUPPORT TO NATIONAL POLICIES  
FOR URBAN POVERTY REDUCTION  
(SNPUPR)**

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## ABBREVIATIONS

AHI	Annual Household Income
ASHB	Assam State Housing Board
AUAHHP	Assam Urban Affordable Housing & Habitat Policy
BEE	Bureau of Energy Efficiency
BSUP	Basic Services for Urban Poor
CBO	Community Based Organization
CLTC	City Level Technical Cell
CPF	Contributory Provident Fund
CSR	Corporate Social Responsibility
DGR	Decadal Growth Rate
DPR	Detailed Project Report
DPR	Detailed Project Report
EMI	Equated Monthly Instalment
EoI	Expression of Interest
EPF	Employee Provident Fund
EWS	Economically Weaker Section
FAR	Floor Area Ratio
FDI	Foreign Direct Investment
GDP	Gross Domestic Product
GIS	Geographical Information System
GMDA	Guwahati Metropolitan Development Authority
GoA	Government of Assam
GoI	Government of India
GRIHA	Green Buildings Rating System India
HFC	Housing Finance Companies
HIG	High Income Group
HUDCO	Housing and Development Corporation Limited
ICT	Information & Communication Technology
IGBC	Indian Green Building Council
IHSDP	Integrated Housing & Slum Development Programme
IIM	Indian Institute of Management
IIT	Indian Institute of Technology
JnNURM	Jawaharlal Nehru National Urban Renewal Mission
LIG	Low Income Group
MIG	Middle Income Group

MoHUPA	Ministry of Housing and Urban Poverty Alleviation
NBC	National Building Code
NGO	Non-Government Organization
NIT	National Institute of Technology
NLCPR	Non-lapsable central pool resources
NOC	No Objection Certificate
NPV	Net Present Value
NUHHP	National Urban Housing and Habitat Policy
O&M	Operation and Maintenance
PMC	Project Management Consultancy
PMU	Project management Unit
PPPP	People Public Private Partnership
PWD	Public Works Department
R&D	Research & Development
RAY	Rajiv Awas Yojana
RMC	Rental Management Companies
RWA	Resident Welfare Organization
SLNA	State Level Nodal Agency
STP	Sewage Treatment Plant
SWM	Solid Waste Management
TDR	Transferrable Development Rights
TPI	Third Party Inspections
TPQMA	Third Party Quality Monitoring Agency
UDA	Urban Development Authority
UDD	Urban Development Department
UDD	Urban Development Department
UIDSSMT	Urban Infrastructure Development Scheme for Small & Medium Towns
ULB	Urban Local Body
URDPFI	Urban & Regional Development Plan Formulation and Implementation
UT	Union Territory

## Definitions

### Urban

According to Census of India 2011, the definition of urban area is as follows;

1. All places within a municipality, corporation, cantonment board or notified town area committee, etc.
2. All other places which satisfied the following criteria:
  - i. A minimum population of 5,000;
  - ii. At least 75 per cent of the male main working population engaged in non-agricultural pursuits; and
  - iii. A density of population of at least 400 persons per sq. km.

### Affordable housing

Individual dwelling units with a Carpet Area of not more than 60 sq. mt. and preferably within the price range of 5 times the annual income of the household as notified, either as a single unit or part of a building complex with multiple dwelling units.

While there are no precise definitions of “affordability” in the context of housing provision, as a generally accepted norm, it is assumed that a house should cost no more than five times the annual income of a household. The model state affordable housing policy for urban areas prepared by Ministry of Housing and Urban Poverty Alleviation, suggests dwelling unit sizes for economically weaker sections (EWS):

Group	Area (in Sq.M) <sup>1</sup>
EWS	30
LIG	60

### Affordable Housing Project

An affordable housing project is defined as a Housing projects where 35% of the houses are constructed for EWS category<sup>2</sup>.

<sup>1</sup> Pradhan Mantri Awas Yojana, Scheme Guidelines, 2015, MoHUPA

<sup>2</sup> Ibid

## Shelter

Shelter may be understood as a safe descent and secure covered space, which offers protection from the elements, space to rest and store belongings, access to drinking and bathing water, sanitation and allied facilities, and security and safety<sup>3</sup>.

## Slum

Slum as notified by the Government of India vide Gazette notification no 02/ HOME/ 2003 dated 27/01/2003 means:

- a. Areas that are generally unfit for human settlement due to subsidence, steep slope, landslide prone, etc., but are occupied by people below the poverty line, including the relocation of such people in other stable areas and providing them low cost housing including distribution of building materials.
- b. Areas that are by reason of dilapidation, overcrowding, faulty arrangements and poor structure of houses, narrowness or faulty arrangements of avenues, streets and setbacks, lack of ventilation or light or any composition of these factors which are detrimental to safety, health and morals/social and has sheds/tenements requiring standardization and up gradation.
- c. All under serviced settlements, owing to unauthorized occupation of Government land, congested back streets and areas surrounding them, which require introduction of skill development programmes, health care, child care programme including adult literacy and poverty alleviation programmes preferably through area-specific community development.
- d. Any area where the residents or those in the neighborhood are prone to health hazard due to poor waste management, lack of inadequate or proper infrastructure, public amenities, utilities, or conveniences due to overcrowding, unsanitary and unhygienic conditions.
- e. Any area where the construction are not regulated in accordance with Assam Building Rules 2014 and GMDA Building Bye-laws.
- f. Any area where the sanitation provisions relating to toilet, waste management, drainage maintenance etc. are not in accordance with the Assam Building Rules 2014 and GMDA Building Bye-laws
- g. Area without proper water supply and electricity connection.

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<sup>3</sup> Shelter for the urban homeless Commissioners of the Supreme Court in the Case of Writ Petition (Civil) 196 of 2001

## **Homeless**

The Census of India defines ‘houseless population’ as persons who are not living in ‘census houses’.

For the purpose of interventions of the government, the following are understood to be ‘homeless’<sup>4</sup>:

- Persons who do not have a house, either self-owned or rented, but instead
- live and sleep at pavements, parks, railway stations, bus stations, places of worship, outside shops and factories, at constructions sites, under bridges, in Hume pipes and other places under the open sky or places unfit for human habitation
- spend their nights and/or days at shelters, transit homes, short stay homes, beggars’ homes and children’s homes
- Live in temporary structures with or without walls under plastic sheets or thatch roofs on pavements, parks, nallah beds and other common spaces. Within this group, there are multiple degrees of vulnerability. For instance, there are single women, the infirm and old, the disabled and persons who have special needs such as floating migrant populations unable to find
- Labor or food, those involved in substance abuse and patients suffering from debilitating diseases.

## **In-situ Slum Re-development project**

It means the project where in existing slum areas will be redeveloped by providing proper access, dwelling unit, open spaces and other basic services to the slum dwellers on land on which the slum exists.

## **In situ development of Slum area**

The process of upgradation of slum area to minimize displacement of the slum-dwellers in the said area and by providing basic services including affordable and decent housing.

## **Slum Resettlement project**

A project for relocation and settlement of slum dwellers from the existing untenable slums to an alternative site with provision of dwelling space, basic civic and infrastructural

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<sup>4</sup> As per - Shelter for the urban homeless – Commissioners of the Supreme Court in the Case of Writ Petition (civil) 196 of 2001)

services. However resettlement, if absolutely necessary, needs to be taken up as the last resort and with due consideration to minimize adverse impacts on livelihoods of the resettlers.

### **Objectionable/ Hazardous lands**

Such areas where existence of human habitation entails undue risk to the safety or health or life of the residents themselves or where habitation on such areas is considered contrary to public interest.

### **Built up area and Plinth Area**

As used in this report is, Plinth area shall mean the built up covered measured at the floor level of the basement or of any storey, the same as defined in detail in the IS code – IS 3861: 2002, “Indian Standard Method of Measurement of Plinth, Carpet and Rentable Areas (Second Revision)”.

### **Carpet Area for an Affordable Housing Dwelling Unit**

The carpet area as used in this report is the usable and habitable rooms at any floor level (excluding the area of the wall). While the method of measurement of carpet area will be the same as in the IS code 3861:2002, it will include carpet area of the living room(s), bedroom(s), kitchen area, lavatory(s), bathroom(s), and balcony / verandah, if provided, in accordance with the definition of the Dwelling Unit/Tenement as provided in the National Building Code, 2005 which is an independent housing unit with separate facilities for living, cooking and sanitary requirements.

### **FSI (Floor Space Index) or FAR (Floor Area Ratio)**

The quotient obtained by dividing the total covered area (plinth area) on all the floors by the area of the plot: i. FAR = Total covered area of all the floors/ (divided by) Plot Area.

### **End User**

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<sup>5</sup>.

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<sup>5</sup> Pradhan Mantri Awas Yojana, Scheme Guidelines, 2015, MoHUPA

## **Occupier**

Occupier includes any person paying or liable to pay the rent or any portion of the rent of the land or building in respect of which the work is due or compensation or premium on account of the occupation of such land and building and also a rent free tenant<sup>6</sup>.

## **Economically Weaker Section (EWS)**

EWS households are defined as households having an annual income up to Rs. 3,00,000.

## **EWS House**

An all-weather single unit or a unit in a multi storeyed super structure having carpet area of up to 30 m<sup>2</sup> with adequate basic civic services and infrastructure services like toilet, water, electricity etc.

## **Low Income Group**

LIG households are defined as households having an annual income from Rs. 3,00,001 to Rs. 6,00,000.

## **Social Audit**

The process of reviewing official records and determining whether state reported expenditures reflect the actual monies spent on the ground is referred to as a social audit<sup>7</sup>.

## **Geo Tagging**

Geotagging is the process of adding geographical information to various media in the form of metadata. The data usually consists of coordinates like latitude and longitude, but may even include bearing, altitude, distance and place names. Geotagging is most commonly used for photographs and can help get specific information about where the picture was taken.

## **Geo-positioning**

It relates to the determination of position of stationary object (Dwelling Unit) in relation to – a well-defined coordinate system, usually by three coordinate values and in relation to other point taking one point as the origin of a local coordinate system.

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<sup>6</sup> Assam Town and Country Planning Act, 1959

<sup>7</sup> Aiyar, Yamini and Samji, Salimah 'Transparency and Accountability in NREGA – A case study of Andhra Pradesh'.

### **Serviced Land**

Land designated for urban use and equipped with basic infrastructure including access (even if not paved) to a city road network, public lighting, a water supply, a sewerage and drainage system as well as electricity services.

# SECTION A

## SITUATION ANALYSIS SUMMARY

# CHAPTER 1

## 1. Introduction

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Access to housing facilities, is a basic human need, next only to food and clothing. Effectively, society as a whole and poor in particular, must have access to livelihoods, finance and technology as well as relevant capacities, knowledge and skills for habitat development in order to enjoy the 'right to shelter'.

The construction sector contributes to the nation's economic growth through its linkages with the other sectors including the services and manufacturing of construction materials sectors (it supports more than 250 ancillary industries and contributes nearly 10% to the GDP). Both from the perspective of increasing the employment & income generation and augmenting the housing stock in the country, the affordable house construction industry can impart necessary fillip to the economy.

India is witnessing a phase of rapid urbanization primarily fuelled by large scale population migration. This rapid pace of urbanization in turn translates into increased demand for housing facilities and related infrastructure. At present the urban centres are ill-equipped to meet the current & future housing demand. It is well documented that urban centres of the State contribute significantly to the Regional, State and even National economy thereby contributing to continued urbanization. However, the state of planning and preparedness of the urban centres to receive such growth is inadequate creating dysfunctionality (with wider ramifications on the health, safety and well-being of the citizens). Symbols of this is the emergence of slums and squatters with near absence of basic infrastructure.

The Indian Challenge is to place the reality of a recorded (Census 2011) rate of urbanization of 31.1% (377 million people) expected to house 600 million people by 2030 (up by 59% from 2011) with an expected urban housing shortage of 19 million; the slum population which is presently 66 million is projected at 105 million by 2017; the urban housing demand projected for the same year is as 88.78 million<sup>8</sup>. In 2012 the Ministry of Housing & Urban Poverty Alleviation (MoHUPA) stated there was an undersupply of 18.78 million housing units, of which the Economically Weaker Section (EWS) and Lower Income Group (LIG) constituted 95%. Whilst considering housing, it may be noted that **Obsolescent houses (est. 2.82 million)**, as well as those with **Congestion (est. 18.42% of total households)** have to be reckoned with in our Housing Demand<sup>9</sup>.

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<sup>8</sup> Report of the Technical Group on Estimation of Urban Housing Shortage for the Twelfth Plan (TG – 12) constituted by the Ministry of Housing and Urban Poverty Alleviation

<sup>9</sup> Ibid

To fulfil these needs, factors such as affordability of the buyers, development cost and selling price persistently influence the supply and demand in the housing sector. Based on the current situation, housing development is concentrated in the urban and sub-urban areas, where the purchasing power is higher and the market is extensive.

In order to address the current housing needs, both the Government and the private sector must play their respective roles to fulfil their social obligations especially to the low-income and economically weaker sections keeping in view limited public resources available and the heavy investments needed for creating housing infrastructure.

## 1.1. Affordable Housing Policy

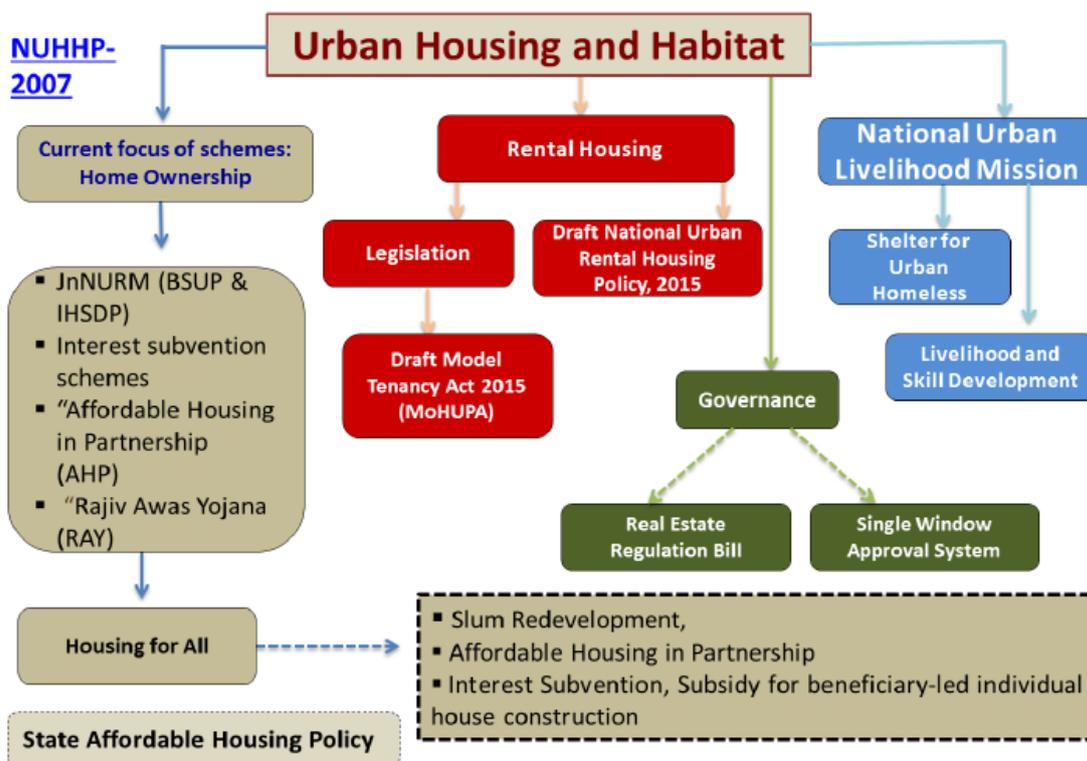
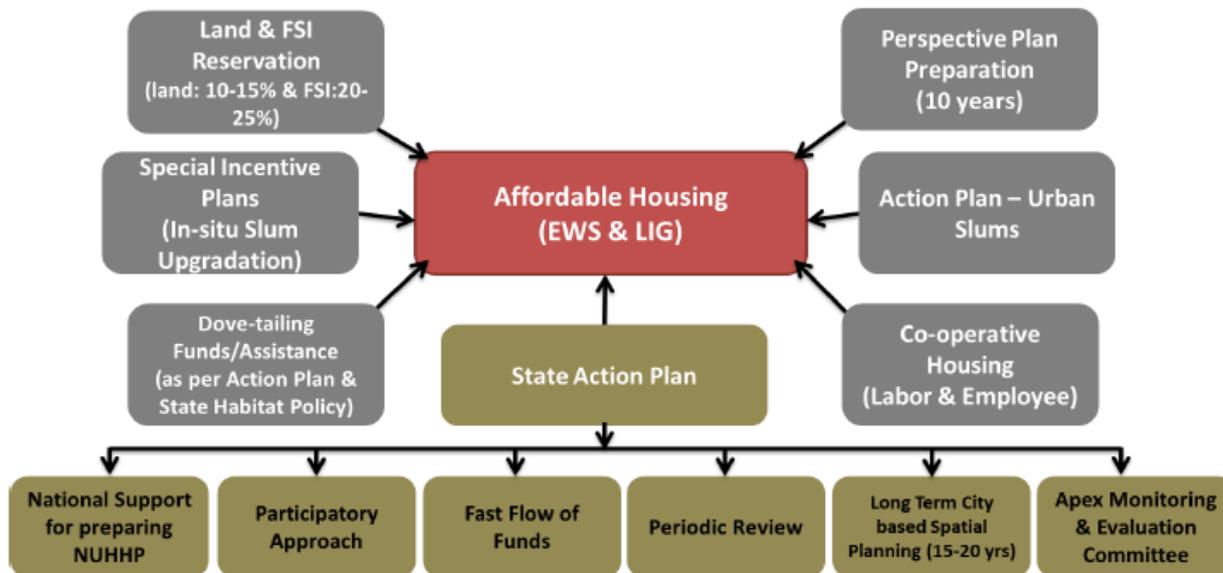
A **policy document** is a set of guidelines to direct the actions of all persons/ institutions involved or connected in regard to any area of activity. Preparation of a housing policy is the need of the hour w.r.t growing requirement of shelter and related infrastructure. As discussed in the previous section requirement for shelter is growing in context of rapid urbanization, migration to cities, mismatch between demand and supply of housing (especially affordable housing for EWS/ LIG), and inability of the urban poor to access the formal housing market to fulfil its housing need. Housing policy should therefore promote sustainable and inclusive development of habitat in the targeted states. It should also ensure availability of housing and related infrastructure at affordable prices to all the sections of the society with special focus on urban poor/ EWS/ LIG/ slum dwellers.

## 1.2. Context of preparation of an Affordable Housing Policy

The precursor to the present policy known as the “**National Urban Housing and Habitat Policy, 2007**” (NUHHP-2007) aimed at promoting sustainable development of habitat in India so that equitable supply of land shelter and services are made available at affordable prices to all sections of society, by instituting measures that could enable its implementation. Figures 1 & 2 below provides the Framework for Policy & Action Plan NUHHP-2007, Policy Focus respectively. The progress made under this Policy has been as under;

- Setting up of a High Level Monitoring Committee in MoHUPA.
- Specific focus on Affordable Housing in Rajasthan/ Odisha/Haryana/ Gujarat.
- Progress monitoring by MoHUPA in December 2013.
- MoHUPA supporting the current Policy initiative in 5 States, Andhra Pradesh/ Telangana /West Bengal / Assam/ Sikkim.

**Figure 1:** Framework for National Urban Housing and habitat Policy

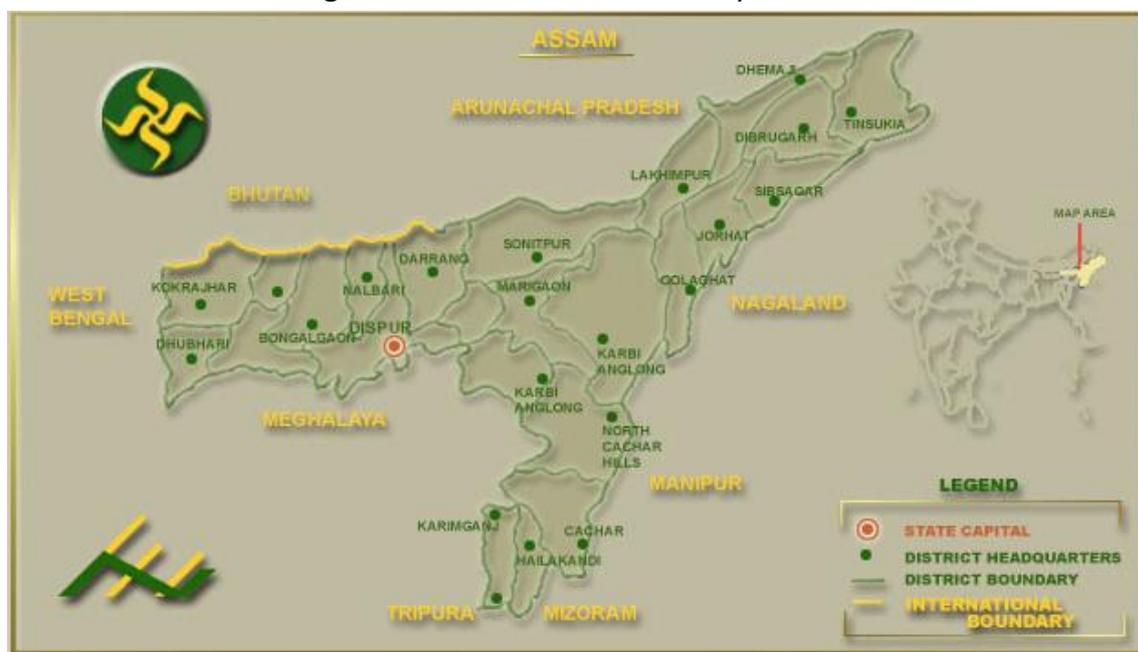


**Figure 2:** Policy Focus NUHHP – 2007

### 1.3. Assam

Assam located south of the eastern Himalayas is the gateway to North eastern part of the country. The state is bordered by six of the other seven sister states. It also shares international boundary with Bangladesh and Bhutan.

**Figure 3: Administrative Boundary of Assam**



Assamese have a distinct cultural identity and an enormous sense of self-pride. Assam's cultural roots go back to the old stone age (more than half a million years ago), passing through the New Stone Age, but missing on the Bronze Age of the 3rd millennium BC 'Indus Valley Civilization'. Ancient Assam was known as 'Pragjyotisa', later on it came to be known as 'Kamrup' of which, Pragjyotispura (present Guwahati) was the capital. In the later medieval period, Kamrupa came to be known as Assam which included the entire North East.

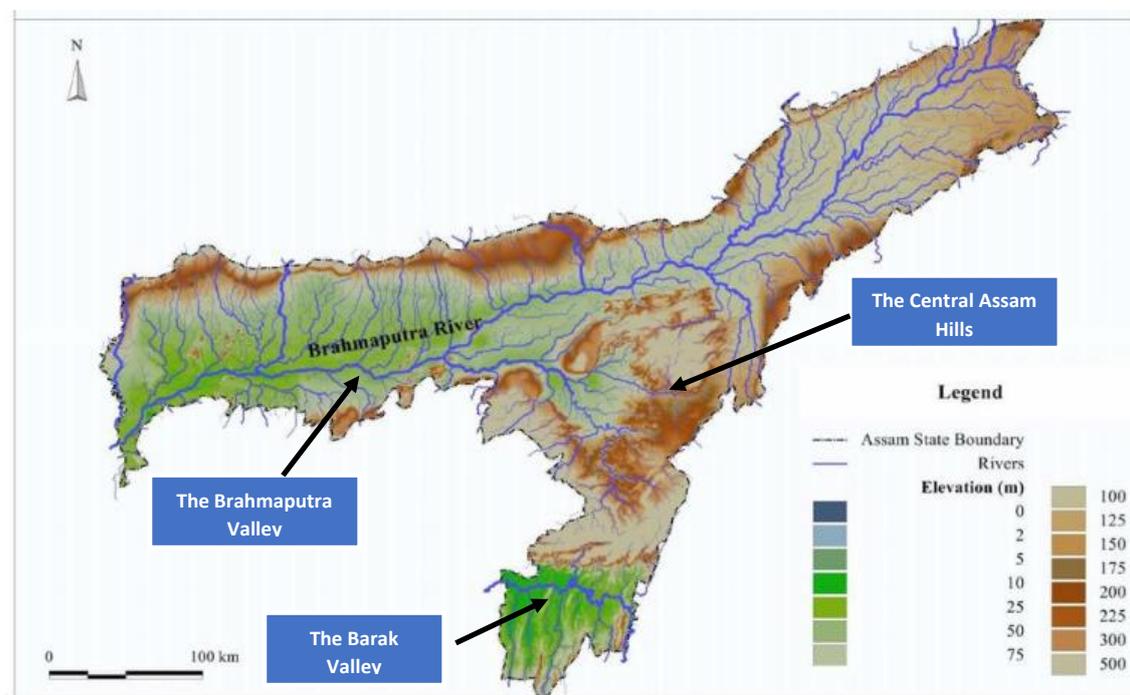
Brahmaputra River and its valley have played an important role in disseminating the culture, art and architecture from other nearby regions to Assam. The 'Ahoms' from upper Burma ruled Assam 13th to 19th century and gradually accepted and culturally integrated into the prevailing ethos, adapting to Hindu customs, religious traditions, language and mythology. Timber being plentiful was the most common material chosen for architecture and wood art sculpture. Clay and terracotta art too flourished as a sophisticated medium. Temple architecture was presumed to be a derivative of several styles from nearby regions other than Odisha.

The state of Assam has a total area of 78,438 sq km and can be divided into 3 physiographic divisions. Physiography is characterized by diverse features such as floodplains, marshes and

beels, scattered hillocks, folded hill ranges and old plateaus. The erosion and depositional process intensified by heavy rainfall and frequent seismic movements play a dominant role in shaping the physiographic of Assam. Three physiographic divisions are as follows:

1. **The Brahmaputra valley** – The vast alluvial plains of Brahmaputra valley occupy most of the North Assam covering 14 districts (Goalpara, Kokrajhar, Dhubri, Kamrup, Nalbari, Barpeta, Nagaon, Darrang, Sonitpur, Sibsagar, Jorhat, Golaghat, Lakhimpur and Dibrugarh. The valley is the result of depositional work of Brahmaputra and its tributaries. It is a flat plain with a length and breadth of 725 km and 80-100 km respectively.
2. **The central Assam Hills**– it is essentially a hilly terrain comprised of Mikir Hill in Karbi Anglong and North Cachar Hill districts. These hills rise abruptly from the surrounding plains and merge with the Barail range of hills, which is the highest in Assam. The height of this region varies from 1000 m to 1200 m above mean sea level. These hills divide the two valleys of the state.
3. **The Barak Valley** – the valley gets its name from the River Barak and includes hilly and alluvial terrain in the south covering the Cachar and Karimganj districts. Like Brahmaputra, river Barak has also created a fertile valley and interspersed with low hills and lakes.

**Figure 4:** Physiographic division of Assam



Source: National Institute of Disaster Management

Assam's political history after the British took over has had several summersaults leading to crisis of ethnicity, language and culture amongst its Bengal and Assam origin citizens (see annexure A2 for chronology of events). This is currently being address in order to authenticate the resident Assemese by detecting, detaining or deporting illegal migrants who have crossed over from Bangladesh on or after March 25, 1971. Crossing over is presumed to be a continuous process till date. By preparing a national register of its citizens and imparting justice to a long lost cause which created severe tension and riots in the state (between 1975-1989) and which remains a sore point in the politics of Assam.

The impact of the above historical event and its eventual redressal shall have Quantitative implications on the implementation of the "State Urban Affordable Housing and Habitat Policy for All" and shall determine a realistic demand for sorting out the housing issue. The study has adopted figures provided in the quantitative analysis prepared by Gol.

## 1.4. Demography

<b>Area</b>	78438 sq. km
<b>Population</b>	312.05 lakhs
<b>Population Density</b>	397 per sq. km
<b>Rural Population</b>	268.07 lakhs
<b>Urban Population</b>	43.98 lakhs
<b>Slum Population</b>	1.97 lakhs

According to Census 2011, Assam had a population of 31 million, making it 14<sup>th</sup> most populated state (out of 29 States) in the country, with a population density of 397 per sq. km. Of the total population, 85.9% comprises of rural population with 2,68,07,034 inhabitants and 14.1% comprises of urban population with 43,98,542 inhabitants. Kamrup Metropolitan District has the largest urban population of 10,37,001 with urbanization level of 83%.

Assam has experienced rather low urbanization level compared to India (14.10% in 2011 compared to India's 31.16%). The decadal growth rate between 2001 and 2011 has been 16.90% which is below the national average growth rate of about 17%<sup>10</sup>.

**Table 1: Degree of Urbanization**

Census	1951	1961	1971	1981	1991	2001	2011
India (%)	17.29	17.97	18.24	23.34	25.72	27.78	31.16
Assam (%)	4.29	7.21	8.82	NA	11.10	12.90	14.08

Source: Census of India, 2011

<sup>10</sup> Census of India, 2011

Figure 5: Trend of Urbanization

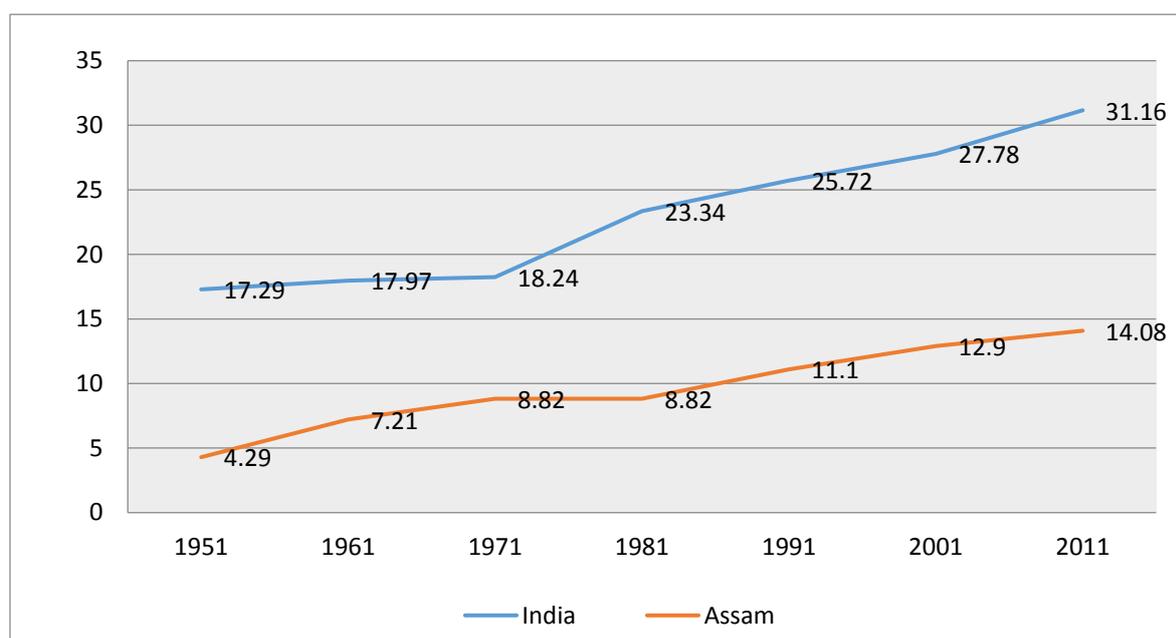


Table 2: Major Districts in the State

District	Total Population				Urban Population			
	2001	2011	% share to total Population, 2011	D.G.R 2001-11	2001	2011	% 2011*	D.G.R 2001-11
Dhubri	15,66,396	19,49,258	6.25	24.44	1,92,443	2,03,701	10.45	5.85
Barpeta	13,94,755	16,93,622	5.43	21.43	1,26,868	1,47,353	8.70	16.15
Nagaon	23,14,629	28,23,768	9.05	22.00	2,78,287	3,69,534	13.09	32.79
Sonitpur	16,65,125	19,24,110	6.17	15.55	1,75,794	1,73,845	9.04	- 1.11
Tinsukia	11,50,062	13,27,929	4.26	15.47	2,23,957	2,64,743	19.94	18.21
Dibrugarh	11,85,072	13,26,335	4.25	11.92	2,28,438	2,43,730	18.38	6.69
Sivasagar	10,51,736	11,51,050	3.69	9.44	97,179	1,10,096	9.56	13.29
Cachar	14,44,921	17,36,617	5.56	20.19	2,01,387	3,15,464	18.17	56.65
Kamrup	13,11,698	15,17,542	4.86	15.69	58,081	1,42,394	9.38	145.16
Kamrup Metro	10,59,578	12,53,938	4.02	18.34	8,50,136	10,37,011	82.70	21.98

Source: Statistical Handbook of Assam, 2013

\* Percentage of Urban Population

The significant district showing high level of urbanization is Kamrup Metro where 83% of the total urban population resides. The other major districts showing high level of urbanization includes Dhubri, Nagaon, Tinsukia, Dibrugarh and Cachar.

Assam currently has 95 Municipal Boards and Town Committees, along with one Municipal Corporation with a population density of 397 per Sq.km. Of the total population, 14.1% comprises of urban population with 43.98 Lakh inhabitants.

**Table 3: Demographic profile of major urban centers in Assam**

SN	Town	Population (urban)			DGR (%)		Urbanization (%)	
		1991	2001	2011	2001	2011	2001	2011
1	Guwahati	5,84,342	8,18,809	9,63,429	40.1	17.7	23.81	21.90
2	Silchar	1,15,483	1,56,948	1,78,865	35.9	14.0	4.56	4.07
3	Dibrugarh	1,20,127	1,33,571	1,44,063	11.2	7.9	3.88	3.28
4	Jorhat	1,12,030	1,20,415	97,946	7.5	-18.7	3.50	2.23
5	Nagaon	93,350	1,08,786	1,21,628	16.5	11.8	3.16	2.77
6	Tinsukia	73,918	1,01,957	1,16,322	37.9	14.1	2.96	2.64
7	Tezpur	55,084	98,550	75,540	78.9	-23.3	2.87	1.72
8	Bongaigaon	35,655	60,327	67,322	69.2	11.6	1.75	1.53
9	Dhubri	66,216	64,168	63,388	-3.1	-1.2	1.87	1.44
10	Sibsagar	37,326	53,854	50,781	44.3	-5.7	1.57	1.15

Source: Census of India, 2011

Guwahati is **the primate city** for Assam and the entire North East region with urbanization level of 22%. Many small towns have evolved in a rapid manner in the recent past for the state of Assam. The above table gives an insight of the population pattern of the major urban centres of Assam as per 2011 census.

## 1.5. Housing scenario in Assam

There is no codified policy for “Affordable Housing” but initiative has been taken by the government to produce the stock through various Housing Schemes which are implemented in the state under Ministry of Housing and Urban Poverty Alleviation.

### Central Programmes

- i. **Integrated Housing & Slum Development Programme (IHSDP):** Under this scheme, 4263 DUs were sanctioned of which 2962 DUs have been constructed. Remaining 1301 DUs are being constructed. Further to this, Tinsukia town has completed construction of more than 300 DUs under this scheme.
- ii. **Basic Services for Urban Poor (BSUP):** Total Household sanctioned, as on date, under this scheme is 2260, out of which 416 DUs have been constructed and remaining 1844 DUs is in process. 416 DUs have been occupied by the end users.
- iii. **10% Lump sum Provision for development of North-Eastern States:** This scheme is especially formulated for the development of North-Eastern States for which Government of India has earmarked 10% for all Ministries Budget. Total 19 Projects were sanctioned under the scheme with the total project cost of Rs. 10736 lakhs for producing affordable housing, vendors market, multi-utility building and rehabilitation centres for hawkers and vendors.

- iv. **Rajiv Awas Yojana (RAY):** Guwahati has received Rs. 76.34 lakhs for slum survey, mapping, developing slum information system, community mobilization, slum free city/state plans etc. The technical cell has been established at the state level and ASCI is selected to prepare the State Plan of Action.

### State Schemes

- i. **Assam State Housing Board Schemes:** The Assam State Government enacted the Assam State Housing Board Act in 1972, and ASHB was established in 1974. ASHB constructs public housing in Assam through a number of schemes. ASHB is required to pay for the land on which it would construct a housing scheme; however the State government assists it in buying land at cheaper rates. ASHB has its own fund consisting of grants, subventions, donations and gifts received from the Central or State Government or a local authority or any individual or body. However, it is required to submit its internally sanctioned budget to the State government for approval. In Guwahati, most of the public housing constructed by ASHB is through its rental housing schemes for Grade III and Grade IV government employees (including for those retired from such employment).
- ii. **Janata Housing Scheme:** Under this state scheme, financial assistance in terms of subsidy and loan is provided to the EWS which includes all categories of people such as General, S.C., S.T., for all general areas and hill areas of Assam. In Janata housing scheme a maximum financial assistance amounting to Rs. 25,000/- is provided, for construction of house, out of which Rs. 19,000/- is loan and Rs.6000/- is subsidy. The payment of loan and subsidy is to be made in three installments on the basis of progress of construction. The repayment period of loan with interest is 10 years in equal monthly installment. The rate of interest is fixed by the government from time to time (Loan money 76% and subsidy 24%). At present the rate of interest is 11.5%. Recently a proposal to government has been sent for enhancing the loan amount from Rs. 25,000/- to Rs. 50,000/-. The Government is contemplating the restructuring of Janata housing scheme for EWS.
- iii. **Rental Housing Scheme for Grade III and Grade IV Government Employee:** The rental housing scheme is a continuing scheme under State Plan allocation. The main objective of this scheme is to construct various types of low cost multi-storied R.C.C buildings category-wise to provide subsidized rental accommodation to Grade III and Grade IV Government employee on the Board's own land in difference places of Assam. As on date, ASHB has built housing at several locations for a total of 1824 households on a rental basis. This includes flats for EWS, LIG and MIG households as well as Assam- Type housing.

- iv. **HUDCO finance for Composite housing schemes:** Provide financial assistance in terms of loan only in category wise i.e. Higher Income Group (HIG) Middle Income Group (MIG) Lower Income Group (LIG) and Economically Weak Section (EWS) with HUDCO finance. Beneficiaries submit application to Assam State Housing Board and the same is submitted to HUDCO for sanction. In this regard Govt. of Assam has to stand Guarantor for the purpose of sanctioning of loan.
- v. **Project under Non-lapsable central pool resources (NLCPR):** Under this scheme the Government of India has accorded Rs. 8.21 crore and Rs 53.18 crore under NLCPR for construction of 180 units and 640 units respectively for urban poor. The construction work of 180 units has been completed and allotted while the construction of 640 units is entrusted to National Building Construction Corporation (NBCC). 320 units out of 640 are constructed and allotted. After completion of remaining 320 units the same will be utilized for rental accommodation purpose to the LIG category people.

### Other Allied Sectors

- i. Housing Co-operatives (HOUSEFED)
- ii. Private Developers
- iii. Employer-provided housing

## 1.6. Existing Housing Institutions

There has not been any significant move towards providing housing by the private sector in Assam. Most actions have been limited to plot level interventions. There has been no township development of any note in Assam.

Accordingly, various ways institutions involved in providing housing units in Assam have been mentioned in the table below:

**Table 4: Key institutions for Housing Delivery in Assam:**

Institution	Mandate	Primary Activity Performed
<b>Guwahati Municipal Corporation</b>	Implementation of development schemes, maintenance of basic services.	<ul style="list-style-type: none"> <li>• Implementation of Schemes under JnNURM</li> <li>• Building permission</li> <li>• Property Tax</li> <li>• Implementation of Poverty Alleviation programmes in Guwahati (BSUP)</li> </ul>
<b>Directorate of Town &amp; Country Planning</b>	Preparation of Master plan, Nodal Agency for	<ul style="list-style-type: none"> <li>• Nodal agency for preparation &amp; Implementation of various housing projects under Central &amp; State</li> </ul>

Institution	Mandate	Primary Activity Performed
	implementing development schemes	Schemes such as IHSDP, Night Shelter Scheme etc. through ULBs.
<b>Assam State Housing Board</b>	Implementation of development schemes	<ul style="list-style-type: none"> <li>• Providing grant of loan and subsidy to the end users who have no permanent residential house;</li> <li>• Grant loan and subsidy to the tea gardens for construction of labour quarters;</li> <li>• Janata Housing Scheme loans for EWS;</li> <li>• Individual income group loan schemes under LIG, MIG, HIG, and</li> <li>• Constructs, maintains and allots quarters for government employees.</li> </ul>
<b>Urban Local Bodies</b>	To undertake certain basic civic functions like water supply, sanitation, roads, drains and street lighting. Also mandated to select end users for affordable housing	<ul style="list-style-type: none"> <li>• Construction and maintenance of physical infrastructure</li> </ul>
<b>Revenue &amp; Disaster Management Department</b>	Maintenance of Government Land records	<ul style="list-style-type: none"> <li>• Maintenance of Government Land records</li> </ul>
<b>Banks &amp; Housing Finance Institutions</b>		<ul style="list-style-type: none"> <li>• Provide loans to end-users for buying houses</li> </ul>

Source: Websites of respective Departments

## 1.7. Housing Shortage

At the beginning of this decade, estimates of the Ministry of Housing and Urban Poverty Alleviation (MoHUPA) of the Government of India put the total urban housing shortage (all India) at 18.78 million, of which, 0.28 million (about 1.5%)<sup>11</sup> was estimated to be the shortage in the state of Assam. 96% of this shortage is estimated to be in the EWS/LIG income categories.

<sup>11</sup> Report of the Technical Group on Estimation of Urban Housing Shortage for the Twelfth Plan (TG – 12) constituted by the Ministry of Housing and Urban Poverty Alleviation, 2012-17

In 2011, Urban Assam had 9,92,742 households (HHs) out of which 9,72,977 HHs are exclusively residential and 19,765 are put to residence-cum-other uses. Curative Strategy for preparation of State Urban Affordable Housing & Habitat Policy takes into consideration the housing shortage that exists in all cities of Assam. Housing shortage for all cities considering 2011 census housing data has been taken into consideration.

### A. Obsolescence factor

As decided by ninth plan working group committee of Gol, dwelling units aged 80 years or more are treated as obsolete. Percentage of households living in the dwelling units having age 40-80 years are in bad condition and percentage of households living in all structures aged 80+ years, irrespective of condition of structure, taken together as obsolescence factor and considered as housing requirement. The methodology for computing housing requirement under this parameter is presented in the table below:

**Table 5: Number of Households in Assam (Urban)**

Assam	Number of HHs with condition of Census Houses as			
	Total	Good	Livable	Dilapidated
1	2	3	4	5
Total	63,67,295	20,86,306	35,89,898	6,91,091
Urban	9,92,742	5,84,930	3,51,625	56,187

Assam	Number of HHs with condition of Census Houses as Residence			
	Total	Good	Livable	Dilapidated
	6	7	8	9
Total	62,72,151	20,57,632	35,30,961	6,83,558
Urban	9,72,977	5,74,728	3,42,905	55,344

Assam	Number of HHs with condition of Census Houses as Residence-cum-other Use			
	Total	Good	Livable	Dilapidated
	10	11	12	13
Total	95,144	28,674	58,937	7,533
Urban	19,765	10,202	8,720	843

Source: Census of India, 2011

### B Temporary housing

All temporary houses should be considered as housing requirements as per recommendations. According to census data both Temporary houses and unclassifiable houses should be taken into consideration to arrive at the total number of temporary housing. The above parameter can be illustrated as follows:

**Table 6: Census Houses Used as Residence and Residence-Cum-Other Use by Type of Structure**

Total/ Urban	Total number of census houses	Type of Census Houses					
		Permanent	Semi- permanent	Temporary			Unclassifiable
				Total	Serviceable	Non- serviceable	
<b>Total</b>	87,56,707	23,68,244	43,41,642	19,27,946	65,652	18,62,294	1,18,875
<b>Urban</b>	13,56,429	8,47,922	4,49,609	46,870	2,563	44,307	12,028

Source: Census of India 2011

### C. Congestion factor

Congestion factor is defined as the percentage of households in which each married couple does not have a separate room to live. The congestion factor worked out by utilizing the data on household size and average number of rooms available.

**Table 7: Deficient houses for Married Couples –Assam (Urban)**

Number of Married Couples in a Household	Total Number of Household	No exclusive room
<b>Total</b>	<b>9,92,742</b>	<b>21,098</b>
None	1,56,391	7,193
1	7,07,152	12,059
2	1,00,496	1,441
3	22,258	303
4	4,973	77
5+	1,472	25

Source: HH-Series Tables, Census of India, 2011

### D. Houses with predominantly katcha or semi pucca roof material

Houses with Katcha and Semi Pucca roof in the cities are considered to be contributing towards the actual housing stock. The total number of houses with katcha and Semi Pucca roof in the urban areas of Assam are presented below:

**Table 8: Households by predominant material of roof of census houses occupied by them**

Assam	Total HHs	Grass/ Thatch / Bamboo/ Wood /Mud etc.	Plastic / Polythene	Hand Made Tiles	Machine Made Tiles
1	2	3	4	5	6
<b>Total</b>	63,67,295	11,86,170	1,33,840	46,522	16,568
<b>Urban</b>	9,92,742	33,170	8,074	7,430	2,707

Burnt Brick	Stone/ Slate	G.I./Metal/ Asbestos sheets	Concrete	Any other material
7	8	9	10	11
9,226	53,115	47,26,648	1,82,058	13,148
3,099	23,409	7,63,002	1,49,775	2,076

Source: HH-Series Tables, Census of India, 2011

Therefore the total housing shortage for Guwahati city is calculated as follows:

**Table 9: Computation of Current Housing Shortage in Assam (Urban)**

Parameter	Number of Housing Units
A. Obsolescence Factor	56,187
B. Temporary Houses	58,898
C. Housing Deficiency or Congestion Factor for Married Couples ( Rental housing demand)	21,098
D. Houses with predominately katcha and Semi-Pucca roof structure	56,556
<b>Total Housing Shortage</b>	<b>1,92,739</b>
<b>Total Urban HHs in Assam per 2011 census</b>	<b>9,92,742</b>
<b>Housing Shortage in percent (Housing Shortage / No. of Urban HHs)</b>	<b>19.41 Percent</b>

Source: IPE Global Analysis

## 1.8. Likely Future Housing Shortage

As per the slum Census, Assam State has one of the lowest slum populations in the country. It is one of the bottom states at 4.8 percent. Kerala with 1.5 percent is only state after Assam. But Assam is in the top among North East Region.

In 2004-05, as per the Tendulkar Committee methodology, poverty incidence in urban Assam was 21.8 per cent as compared to 36.4 per cent in rural Assam (Planning Commission 2009:17). Thus, 8.46 lakh people were below the poverty line in urban Assam. In India, urban and rural poverty incidence was 25.7 per cent and 41.8 per cent respectively (Planning Commission 2009:17), indicating that poverty incidence in Assam, both rural and urban was far lower than in India. Since then, while poverty has declined rapidly in India, Assam has lagged behind. But, on the whole, there is increase in number of urban poor, from 8.46 lakhs in 2004-05 to 9.21 lakh in 2011-12, which is an increase at the rate of 1.2 per cent p.a. in this seven year period. In Assam the percentage of urban poor is 20.49%<sup>12</sup>.

<sup>12</sup> SFPCoA, Guwahati-2015

Table 10: Future Housing Shortage of Assam (Urban)

Year	Projected Population (Urban)	Total Housing Stock Requirement @ Projected Population/ Avg. HH Size	Year Wise Additional Stock Requirement	Additional Housing Units Required for EWS Category @ 20.5% of the total stock	Shortage in 2011 calculated based on replacement requirement of katcha houses + obsolescent houses)
A	B	C	D	E	F
2011	43,98,542	9,99,669			<b>1,92,739</b>
2012	45,14,078	10,25,927	26,258	5,383	
2013	46,31,356	10,52,581	26,654	5,464	
2014	47,50,451	10,79,648	27,067	5,549	
2015	48,71,439	11,07,145	27,497	5,637	
2016	49,94,400	11,35,091	27,946	5,729	
2017	51,19,417	11,63,504	28,413	5,825	
2018	52,46,576	11,92,404	28,900	5,924	
2019	53,75,967	12,21,811	29,407	6,028	
2020	55,07,683	12,51,746	29,935	6,137	
2021	56,41,822	12,82,232	30,486	6,250	
2022	57,78,484	13,13,292	31,060	6,367	
			<b>3,13,623</b>	<b>64,293</b>	

Source: Table developed by IPE Global Team

**Note:**

- Population Projection is done taking average population (Arithmetic, Incremental & Geometric method)
- Housing stock requirement for each year is calculated as (projected population / avg. HH size)
- Average HH size is taken as 4.4 (little less than avg. hh size as per census 2011 data)
- Shortage of housing stock in 2011 is calculated as per TG-12 methodology.
- BPL category for EWS /LIG Housing taken as 20.5% percent of the total hhs projected based on Tendulkar Committee report on Poverty estimations.

Therefore, the intentions of the Government of Assam (GoA) is to revitalize its urban areas through a range of initiatives related to effective urban land management. MoHUPA and Assam State have initiated several demand side interventions (Capital subsidy for dwelling units, interest subsidy, infrastructure funding) and supply side interventions (Higher FSI, TDR, liberal land- use norms) to reduce the challenge of increasing housing shortage. With changing policy environment, a set of private sector developers and financial institutions have started developing new models for building and financing affordable housing.

However given the scale of the problem, current public sector contribution and a few private players alone cannot address the problem. A drastic scale up to meet the anticipated housing shortage, calls for radical changes in current policy regime and maximum co-operation between all relevant stakeholders.

**Table 11: Expected Role of Key Players for addressing housing shortage**

<p><b>Centre</b></p> <p>Framing appropriate policy through high level consultations, monitor State level policies, implementation of affordable housing programme, and performance based dispersal of funds to States.</p>	<p><b>State</b></p> <p>Road map- target and time-line bound action plan, State level policy and incentives</p>	<p><b>ULBs/ UDAs/ Statutory Bodies</b></p> <p>Land and infrastructure availability, pro- active engagement with private sector and citizens, simple and streamlined approval and allotment process</p>
<p><b>Urban Development Authority</b></p> <p>Favorable development control regulations- Higher FSI/ FAR, TDR, liberal land-use mix etc.</p>	<p><b>Banks/ Housing Finance Institutions</b></p> <p>Affordable lending rates, simple and streamlined processes, relaxed repayment norms, stringent verification processes</p>	<p><b>Private Developers</b></p> <p>Technological innovation and standardization to bring down construction costs, pro- active participation to promote state’s vision on affordable housing</p>

Accordingly, this document lays out a **Draft Urban Affordable Housing & Habitat Policy** for addressing the long-term vision of “housing for all” in a comprehensive and integrated manner.

## 1.9. Issues & Challenges

Affordable Housing for all is meant to achieve healthy development and contribute positively to the state’s economic growth. Our discussions with the state authorities led to centring on the housing status on 10 towns to represent the larger spectrum of concerns. Accordingly, officials of following Urban Local Bodies were consulted for establishing their development objectives, priorities, issues & challenges especially in terms of affordable housing:

Table 12: Issues identified in selected towns

SN	Towns	Issues Identified	Possible Interventions
1	Guwahati	<ul style="list-style-type: none"> <li>i. The housing scheme implemented by GMC is in the form of BSUP under JNNURM. The status of implementation is very poor with more than 80% of the housing units still to be constructed.</li> <li>ii. The primary issues are with selection of lands for the development of the housing units, mechanism for selection of beneficiaries, cost escalation due to delay in construction etc.</li> <li>iii. Most of the housing units are distributed without completion of the infrastructure like water supply, electricity sewerage etc. due to which the inhabitants are still suffering with infrastructure issues.</li> <li>iv. Maintenance of the housing and allied infrastructure is an issue with no resident welfare society or creation of any maintenance fund. In most cases the O&amp;M is done by the individual dwelling unit owners.</li> <li>v. Demand assessment of EWS/LIG housing units is done as part of the Slum free City Plan of Action of Guwahati. However housing demand for the urban poor outside the slum areas are still need to be addressed.</li> <li>vi. Although the government has introduced legal</li> </ul>	<ul style="list-style-type: none"> <li>i. Respected agencies shall be responsible for completion of all incomplete projects.</li> <li>ii. The land for the housing projects shall be selected in consultation with the Land and Revenue Department (section 4.4.5).</li> <li>iii. It is an important provision under section 4.4.6 that all constructed housing units shall be delivered on a complete functional project built to specifications and complying with all codes and regulations.</li> <li>iv. The developer shall maintain the complete housing complex developed under the provisions of this policy for 3 years after the completion of the project. Thereafter it may be transferred to RWA or ULB (section 6.5).</li> <li>v. Respective ULBs shall be responsible for assessing the housing demand and will consider the available housing stock while computing the actual demand.</li> <li>vi. Various agencies shall be involved in providing planned shelters for senior citizens with health and paramedical support facilities.</li> <li>vii. The state/ ULB is required to prepare a primary database of the end users. It will also include data base for homeless, rental housing, students, working persons requiring hostels, workers dormitories, transit accommodations etc. (section 4.1)</li> <li>viii. The needs of senior citizens housing will be taken up through various agencies with sensitively planned shelter options. The new initiatives for Reverse Mortgage scheme</li> </ul>

SN	Towns	Issues Identified	Possible Interventions
		<p>provisions regarding reservation of land or built up areas of EWS/LIG category in mass housing projects, there is no information available on the actual stock of housing or land for EWS/LIG category reservation.</p> <p>vii. Homeless people have not been accounted by the agencies though prevalence is there in the city.</p> <p>viii. Old age homes exist through private sector in the city.</p>	<p>benefiting senior citizens will be encouraged.</p>
2	Sibsagar	<p>i. No housing scheme has been implemented by the ULB in the town.</p> <p>ii. Role of ULB is limited to providing basic infrastructure facilities to the people.</p> <p>iii. Directorate of Town and Country Planning was assigned with the responsibility of preparing a DPR under RAY, but DPR could not be prepared due to confusion over funding for preparation of DPR.</p> <p>iv. The system of “Single Window” operation for building permissions doesn’t exist in the city.</p> <p>v. Non availability of government land for future housing projects. Most of the government lands are leased out to various private players.</p>	<p>i. Housing schemes shall be implemented by the ULB with T&amp;CP as nodal agency. Requisite capacity building training shall be provided to the ULB staff for effective implementation projects. Various committees/ sub - committees at state/ district level have been proposed who will support the ULBs in decision making and project implementation.</p> <p>ii. Detailed roles and responsibilities of ULB has been included in section 8.4.</p> <p>iii. Roles of various stakeholders have been provided in Chapter 8 of the report.</p> <p>iv. The policy under section 4.4.3 (Legal &amp; Regulatory Response) mentions a provision wherein the ULBs have to establish a single window approval system.</p> <p>v. In case government land is not available in the ULB, private landowners can be roped in to construct affordable housing units and incentives shall be provided to them. Section 5 mentions about</p>

SN	Towns	Issues Identified	Possible Interventions
		<ul style="list-style-type: none"> <li>vi. Lack of fund and technical staff for preparation of sound housing projects.</li> <li>vii. Slums are located in low land areas and prone to flood during monsoon.</li> </ul>	<p>various models through which land can be made available for housing/ affordable housing.</p> <ul style="list-style-type: none"> <li>vi. An elaborate framework for Capacity building of department/ ULB officials at various levels shall be prepared and implemented. Various committees/ sub - committees at state/ district level have been proposed who will support the ULBs in decision making and project implementation.</li> <li>vii. Houses in the affordable housing category shall be constructed as per the guidelines and BIS codes.</li> </ul>
3	Tinsukia	<ul style="list-style-type: none"> <li>i. No housing scheme has been implemented by the ULB in the town.</li> <li>ii. The district housing board has implemented low cost rental housing. But due to political influences, the occupants have stopped paying the monthly nominal rent and have also started illegal construction of their own.</li> <li>iii. Houses have been constructed by Town and Country Planning Department under 'Integrated Housing and Slum Improvement Programme (IHSDP)', but the beneficiaries under the scheme have moved out of the houses constructed due to inadequate living space which fails to accommodate the large families.</li> </ul>	<ul style="list-style-type: none"> <li>i. Housing schemes in the ULB shall be implemented by ULB with T&amp;CP as nodal agency. Requisite capacity building trainings shall be provided to the ULB staff for effective implementation. Various committees/ sub - committees at state/ district level have been proposed who will support the ULBs in decision making and project implementation.</li> <li>ii. The policy proposes revision in the Rent control Act. Social Audits shall be conducted to monitor the progress of the projects.</li> <li>iii. The policy mentions minimum size of housing units for EWS/ LIG categories</li> <li>iv. The land for the housing projects shall be selected in consultation with the Land and Revenue Department (section 4.4.5). In case government land is not available in the ULB, private landowners can be roped in to construct affordable housing units and incentives shall be provided to them. Section 5 mentions about various models through which land</li> </ul>

SN	Towns	Issues Identified	Possible Interventions
		<ul style="list-style-type: none"> <li>iv. Non availability of government land for future housing projects.</li> <li>v. Lack of fund and technical staff for preparation of sound housing projects.</li> </ul>	<ul style="list-style-type: none"> <li>can be made available for housing/affordable housing.</li> <li>v. An elaborate framework for Capacity building of department/ ULB officials at various levels shall be prepared and implemented.</li> </ul>
4	Silchar	<ul style="list-style-type: none"> <li>i. The town is too congested for any kind of development.</li> <li>ii. Availability of land is scarce within town for development activity.</li> <li>iii. Building construction norms have not been implemented properly.</li> <li>iv. The system of single window operation for building permission does not exist in the city.</li> </ul>	<ul style="list-style-type: none"> <li>i. Land can be identified in the out skirts of the town for constructing affordable housing units.</li> <li>ii. Land for housing projects shall be selected in consultation with the Land and Revenue Department (section <b>4.4.5</b>). In case government land is not available in the ULB, private landowners can be roped in to construct affordable housing units and incentives shall be provided to them. Section <b>5</b> mentions about various models through which land can be made available for housing/affordable housing.</li> <li>iii. All the construction shall be as per provisions of the various building construction norms.</li> <li>iv. The policy under section <b>4.4.3</b> (Legal &amp; Regulatory Response) mentions a provision wherein the SLNA have to establish a single window approval system.</li> </ul>
5	Dibrugarh	<ul style="list-style-type: none"> <li>i. Housing schemes are being implemented in rural areas but so far there have been no housing schemes for urban areas.</li> <li>ii. The department of T&amp;CP has prepared a housing DPR under RAY, but the DPR is being revised by incorporating GIS aspects as per RAY guidelines.</li> <li>iii. Single window approval system for building plan</li> </ul>	<ul style="list-style-type: none"> <li>i. Housing Policy is focused on providing housing in the urban areas of the state.</li> <li>ii. All the in-complete projects shall be completed by the respective agencies.</li> <li>iii. The policy under section <b>4.4.3</b> (Legal &amp; Regulatory Response) mentions a provision wherein the ULBs have to establish a single window approval system.</li> <li>iv. The land for the housing projects shall be selected in consultation with the Land and Revenue Department</li> </ul>

SN	Towns	Issues Identified	Possible Interventions
		<p>does not exist in the city. Building permission forms received in the office of the Municipal Board are forwarded to the department of Town &amp; Country Planning for technical clearances.</p> <p>iv. Non availability of government land for future housing projects.</p> <p>v. Lack of fund and technical staff for preparation of sound housing projects.</p>	<p>(section 4.4.5). In case government land is not available in the ULB, private landowners can be roped in to construct affordable housing units and incentives shall be provided to them. Section 5 mentions about various models through which land can be made available for housing/ affordable housing.</p> <p>v. An elaborate framework for Capacity building of department/ ULB officials at various levels shall be prepared and implemented. Various committees/ sub - committees at state/ district level have been proposed who will support the ULBs in decision making and project implementation.</p>
6	Mangaldoi	<p>i. The town has one project under IHSDP for upgradation of 845 dwelling units and in situ development of 54 dwelling units. The project has not yet taken off and none of the dwelling units have been completed till date. The main issue is the availability of land. Availability of land is scarce for development project.</p> <p>ii. Cost escalation due to delay in project take off is also an issue slowing progress in projects.</p> <p>iii. Demand assessment for housing for urban poor has not been done so far for the town.</p> <p>iv. The system of single window operation for building permission does not exist in the city.</p>	<p>i. The land for the housing projects shall be selected in consultation with the Land and Revenue Department (section 4.4.5). In case government land is not available in the ULB, private landowners can be roped in to construct affordable housing units and incentives shall be provided to them. Section 5 mentions about various models through which land can be made available for housing/ affordable housing.</p> <p>ii. All the agencies responsible for planning and implementing the housing projects shall be responsible for timely completion.</p> <p>iii. Respective ULBs shall be responsible for assessing the housing demand and will consider the available housing stock while computing the actual demand.</p> <p>iv. The policy under section 4.4.3 (Legal &amp; Regulatory Response) mentions a provision wherein the SLNA have to</p>

SN	Towns	Issues Identified	Possible Interventions
			establish a single window approval system.
7	Kokrajhar	<ul style="list-style-type: none"> <li>i. No proper mechanism for end user identification exists in the city.</li> <li>ii. ULB lacks technical expertise in implementing housing schemes.</li> <li>iii. Second instalment under IHSDP was surrendered due to land dispute over the site selected for construction of housing units.</li> <li>iv. Lack of technical staff in the ULB to implement the housing schemes and projects.</li> </ul>	<ul style="list-style-type: none"> <li>i. The state/ ULB is required to prepare a primary database of the end users. It will also include data base for homeless, rental housing, students, working persons requiring hostels, workers dormitories, transit accommodations etc. (section 4.1)</li> <li>ii. An elaborate framework for Capacity building of department/ ULB officials at various levels shall be prepared and implemented.</li> <li>iii. The land for the housing projects shall be selected in consultation with the Land and Revenue Department (section 4.4.5). In case government land is not available in the ULB, private landowners can be roped in to construct affordable housing units and incentives shall be provided to them. Section 5 mentions about various models through which land can be made available for housing/ affordable housing.</li> <li>iv. Various committees/ sub - committees at state/ district level have been proposed who will support the ULBs in decision making and project implementation.</li> </ul>
8	Diphu	<ul style="list-style-type: none"> <li>i. So far no housing projects have been implemented in the town.</li> <li>ii. ULB lacks technical staff.</li> <li>iii. No data available on required dwelling units.</li> </ul>	<ul style="list-style-type: none"> <li>i. The SLNA will assist &amp; facilitate ULB in implementation of housing projects.</li> <li>ii. Various committees/ sub - committees at state/ district level have been proposed who will support the ULBs in decision making and project implementation.</li> <li>iii. Respective ULBs shall be responsible for assessing the housing demand and will consider the available housing stock while computing the actual demand.</li> </ul>

SN	Towns	Issues Identified	Possible Interventions
9	North Lakhimpur	<ul style="list-style-type: none"> <li>i. No data on required dwelling unit.</li> <li>ii. Homeless people have not been accounted by the agencies though prevalence is there in the city.</li> </ul>	<ul style="list-style-type: none"> <li>i. Respective ULBs shall be responsible for assessing the housing demand and will consider the available housing stock while computing the actual demand.</li> <li>ii. As per the provision mentioned in section 4.1 of the policy, the state is required to develop a profile of the end users. The profile will also include database of homeless people.</li> </ul>
10	Dhemaji	<ul style="list-style-type: none"> <li>i. So far no housing projects have been implemented in the town.</li> <li>ii. ULB is often unable to submit a robust project report due to lack of technical staff.</li> <li>iii. No data available on required dwelling units.</li> </ul>	<ul style="list-style-type: none"> <li>i. Housing projects shall be implemented by the respective ULB with T&amp;CP as nodal agency.</li> <li>ii. An elaborate framework for Capacity building of department/ ULB officials at various levels shall be prepared and implemented. Various committees/ sub - committees at state/ district level have been proposed who will support the ULBs in decision making and project implementation.</li> <li>iii. Respective ULBs shall be responsible for assessing the housing demand and will consider the available housing stock while computing the actual demand.</li> </ul>

### 1.10. Broad Principles Guiding the Formulation of the Urban Affordable Housing & Habitat Policy - 2022

1. **The Planning Process and Land use Policies** need to accommodate community views to create Affordable Housing in cities and other urban entities.

(This is the domain of ULBs, Planning & Development Authorities, Infrastructure and other service providers, District Planning Agencies, peri-urban planning mechanisms by State, Urban Land records & Revenue departments, etc.)

2. Affordable Housing Development needs to **accommodate diversity in employment** types so that the product provides fair opportunity to all for its enjoyment, and enables the establishment of diverse neighbourhoods.

(This is the domain of the Economic sectors; Medium/small & micro Businesses, Trade, Services, Informal sector, Industry, Household industry, Artisans/ labour etc.)

- Affordable Housing Programs need to **accommodate all category of individuals/** families as, small households, Larger families, Seniors, Disabled, those in need of Supportive Care, Homeless, Rentiers, Migrants in the city, in short, broadening the range of urban dwellers from the most economically deprived to lowest income-middle income workers who have limited affordability to stay in a city.

(This pertains to Culture- Language-Ethnicity, Socio Economic diversity and range, Changing Demographics and the various caretakers of this subject.)

- Affordable Housing needs to **Increase and Expand Financial Commitments for creating housing units**; Leverage funds, revenues & receipts, Expenditure towards creating Housing stock.

(Tapping Fund Sources from Public and Private Sources, National & State, Corporate Social Responsibility funds, Trusts & Charities, other philanthropy, Employer supported Labour housing.)

- An Effective Deployment of Municipal tools and public assets** anticipates that there is a rational streamlined **incentive program** in place, **inefficient regulations & redundancies** are eliminated and consequent delays reduced in the regulatory and approval process. Also that an available **inventory of public sites** is thoughtfully used to produce Affordable Housing.
- Regulating rental housing** so as to prevent exploitation by either the tenant or the owner and help keep the units affordable can be critical to the goal of addressing inequality.
- Culture specific lifestyle, local building materials, indigenous technology** may be considered a positive factor for creating housing stock under special circumstances and help preserve indigenous techniques learnt over past generations. At the same time and wherever relevant & acceptable cutting edge formats for housing construction may be deployed in view of speedy delivery ,
- A State Planning agency to act as the nodal agency** for overseeing/ reviewing/ monitoring/ evaluating the ASSAM URBAN AFFORDABLE HOUSING & HABITAT POLICY (AUAHHP) can help provide a holistic view of the Urban Challenges under the current and future urban scenarios for putting the AUAHP at centre point and help guide the implementation process as a watch dog activity for its timely delivery by 2022. **The State Town & Country Planning Organization appears a feasible option for the purpose.**

9. **Sub Committees formed at the District level** may be formed for coverage of all class cities/ towns/ other urban entities in the district and specified calendar of schedules may have to be determined under the **Single State Authority** for execution of the project. Guidelines on Land use shall be transparent and acceptable? Quick and painless land acquisition is desirable.
10. **Benchmarks as specified for Smart Cities** are uncomplicated and reachable and may be applicable to Affordable Housing Projects in Assam.
11. State **topographic diversity**, nationally accorded **Special Status**, a substantial portion of the State being under '**Environmentally Sensitive Areas**', substantial tribal population, and the politically charged 'illegal migrant entry' are concerns that shall have implications on the execution of AUAHHP and shall be factored in wherever necessary. Also important is the **paucity of flat land** available for Affordable Housing. This necessitates additional cost burden on the State for an aggressive '**Slope Stabilization**' program as well as maintaining '**Buffers**' of requisite width along all **natural streams**.

Achieving these goals at the city level requires intensive collaboration between local, district and state level agencies, partnering with CBOs and NGOs, service providers, property owners, financial institutions, developer incentives, overcoming high construction costs, regulations and permission processes, uncertainties in market conditions or funding challenges. **These are challenges that Assamese people may cherish after achieving their goals.**

# SECTION B

## ASSAM URBAN AFFORDABLE HOUSING & HABITAT POLICY DOCUMENT

## CHAPTER 2

### 2. Overview of Proposed Policy Framework

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#### **Housing Assam – A Seven Year Plan (2015 – 2022)**

The crisis of affordability for housing is a pan India Phenomenon which is built on the rapid urbanization scenario when people migrate to cities in search of work, business, education etc. All this put pressure on the housing stock. Adding to this is the rising urban economic inequality which creates the painful reality where spending more and more to cover housing cost leads to a large segment of urban communities losing on affordability, a critical component for financial stability for going ahead and leading better lives.

Resolving the housing shortage situation, accordingly, is a complex process. The housing value chain is constrained by scarcity of land, high cost of construction, inaccessible housing finance and a hostile building regulation system. The issues are both on the supply side – production and delivery of right sized, right priced houses; and on the demand side – aggregation of demand, facilitation of access to home loans and continued support on livelihood, financial literacy, etc. Till recently, affordable housing initiatives especially by the government, have focused only on supply and the principal method of intervention has been to subsidize houses for the Economically Weaker Sections (EWS) and sometimes for the Low Income Group (LIG). However, the lack of demand side support has led to rapid gentrification of the subsidized housing stock. Meanwhile the low quantum of supply by public housing agencies has ensured that there was no significant impact on housing prices.

This calls for laying out a comprehensive plan to build a sizeable number of affordable units for supporting the Assamese whose range of income covers from the very lowest (EWS) to the Low income (LIG), to protect neighbourhoods, knit communities, reach every state/citizens in need, think big, make changes in the government and in the private sector and to rise to the occasion for providing everyone with safe and decent home. In short intervene where affordability is eroding fast, help households living in rental accommodation to sustain it, allow a senior to retain his place which he helped to build, support building owners/ developers who intend to build or preserve affordable housing units and marshal people and resources for a singular purpose so that vulnerably working/ lower income class can all prosper for making the vision a reality.

Accordingly, this policy framework explores holistic solutions that address both supply-side and demand-side interventions to enable access to housing for all. Additionally, the policy also highlights that housing projects contributes in holistic development by not only provide shelter but also boosting employment and economy thus lowering poverty and improve

living conditions. The proposed policy regime seeks to address the following broad components:

1. Aim & Objectives of the policy along with target groups & target urban centres
2. Models of Affordable Housing
  - a. Model 1: Private Developer on Private Land
  - b. Model 2: Private Developer on Government Land
  - c. Model 3: Government led development
  - d. Model 4: Community led Development
3. Benefits to target population and developers/ NGOs engaged in providing affordable housing
4. Role of various stakeholders
5. Monitoring & evaluation of housing projects
6. Selection criteria for:
  - a. Private Developers
  - b. End users
  - c. Sites & approval of projects

## CHAPTER 3

### 3. The Policy Regime

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#### 3.1. Need for the policy

Assam Urban Affordable Housing & Habitat Policy is needed to provide the direction and basis for the planning and development of the housing sector by all relevant State level and local level departments and agencies as well as the private sector.

The policy thus prepared shall be applicable for next seven years and shall be reviewed and revised as per the requirement of the state.

#### 3.2. Vision of the Policy

**“To facilitate affordable, infrastructure-integrated shelter through the judicious use of available resources.”**

The Government of Assam desires to realize the dream of being an affirmative partner State to the GoI for building a sustainable and transformative nation by providing every citizen a decent affordable shelter, by formulating “Assam Urban Affordable Housing & Habitat Policy”. This can be realized by operational strategies that can provide affordable housing reflecting an individual’s/ family’s socio-cultural, economic, spatial, basic services and other intangible needs, and imparting a dignified & satisfactory independent as well as community life.

#### 3.3. Aim of the Policy

The aim of this policy is to create an enabling environment for providing **“affordable housing for all”** with special emphasis on EWS and LIG and other vulnerable sections of society such as Scheduled castes/Scheduled Tribes, Backward Classes, Minorities and senior citizens, physically challenged persons in the State and to ensure that no individual is left shelter less. The Policy further aims to promote Public Private People Participation (PPPP) for addressing the shortage of adequate and affordable housing.

#### 3.4. Objectives of the Policy

Since the policy is required to be made operational, a 3 tier framework is perceived as an enabling tool;

## A. Broad Objectives

To create an enabling environment for providing “Affordable housing for all and integrated habitat development with a view to ensure equitable supply of land, shelter and services at affordable prices in Assam with special focus on urban poor and excluded groups of society” and to ensure no individual is left homeless. Strategies and opportunities for intervention can help address the shortage of adequate, appropriate and affordable housing.

## B. Generic Objectives

- Promote supply of **serviced land** for housing focusing on **secure access** to EWS/LIG housing.
- Reducing housing shortage in the State, especially in EWS/LIG categories by taking up large scale construction of preferably **Resource and Energy Efficient** Affordable Housing and ensuring that all dwelling units have access to basic physical and social infrastructure like sanitation facilities, drinking water, electricity, roads, and other livelihood infrastructure.
- **Reducing barriers** to appropriate credit flow and shift from subsidy based housing schemes to cost recovery-cum-incentive based scheme for housing through proactive financial instruments such as micro-finance and related self-help group programmes .
- **Removing** legal, financial and administrative **barriers** in order to facilitate easy access to tenure, land, finance and technology by various stakeholders, primarily concentrating on citizen and service providers
- Promoting **investments** in housing in Urban Sector on **PPP Model** and involving private developers in construction of EWS & LIG categories of houses by offering various attractive incentives.
- Promote affordable housing such that home-owners have easy access to places of employment, and such that local delivery agents are engaged in housing delivery thereby promoting **local employment**.
- Generating awareness about and promoting environment friendly technologies for enhancing **energy, cost efficiency, productivity and quality**.
- Establishing a **monitoring and evaluation** mechanism in the housing sector to strengthen the transparency in the building activities of the state.

- Creation of **rental housing** that has provisions of required infrastructure and services and transportation linkages to work areas as transit accommodation for migrants to urban areas, and check creation of new slums.
- Promoting repair, renovation, retrofitting, reconstruction or up-gradation of existing housing stock.
- Involving women & weaker section in decision making.
- Emphasizing on Urban Planning Products for integrating housing into the urban fabric (e.g. Master Plan/ Renewal Plans/Micro Plans/ Ward Plans/City Development Plan/ Regional or Metropolitan Plan/ Affordable Housing Master Plans etc.).
- Promotion of R&D for building technologies/ standardization / pre-engineered components/ pre fab technologies.

### C. Project Level Objectives

The shelter projects that emerge from this Policy be given a **“created identity”**. This may be known as, **from a “Bitter Life” to a “Better Life”**

The Acronym in Hindi saying ‘हमारी बस्ती हमारा सुधार’

- Housing demand survey of each city / town to be ensured.
- Conducting end user surveys to determine target groups.
- Building targeted permanent houses for all and providing Drinking water, Electricity, Basic sanitation in all.
- Getting funds (in addition to the allocated fund sources by the 3 tier governments) if possible from CSR and other sources to meet gaps in funding for enabling Livable Neighborhoods.
- **Building an internal community of skilled labor** by mandating & initiating Building Construction related **Skill Development Modules (with certification & rating for each individual using expert institutions)** who will be employed in the labor pool associated with specific sites/ city/location and synergize livelihoods into the housing projects.
- Removing disputes over land ownership, Government co- ordination delays & delays in finding qualified staff for projects and other challenging circumstances.
- Introducing Business Process Re-engineering, and downscale projects if there are time/ cost over runs.

### 3.5. Target Groups

The target group for this policy are urban poor classified by MoHUPA, Government of India as persons belonging to the Economically Weaker Sections (EWS) and Lower Income Groups (LIG) etc. based on income criteria as under:

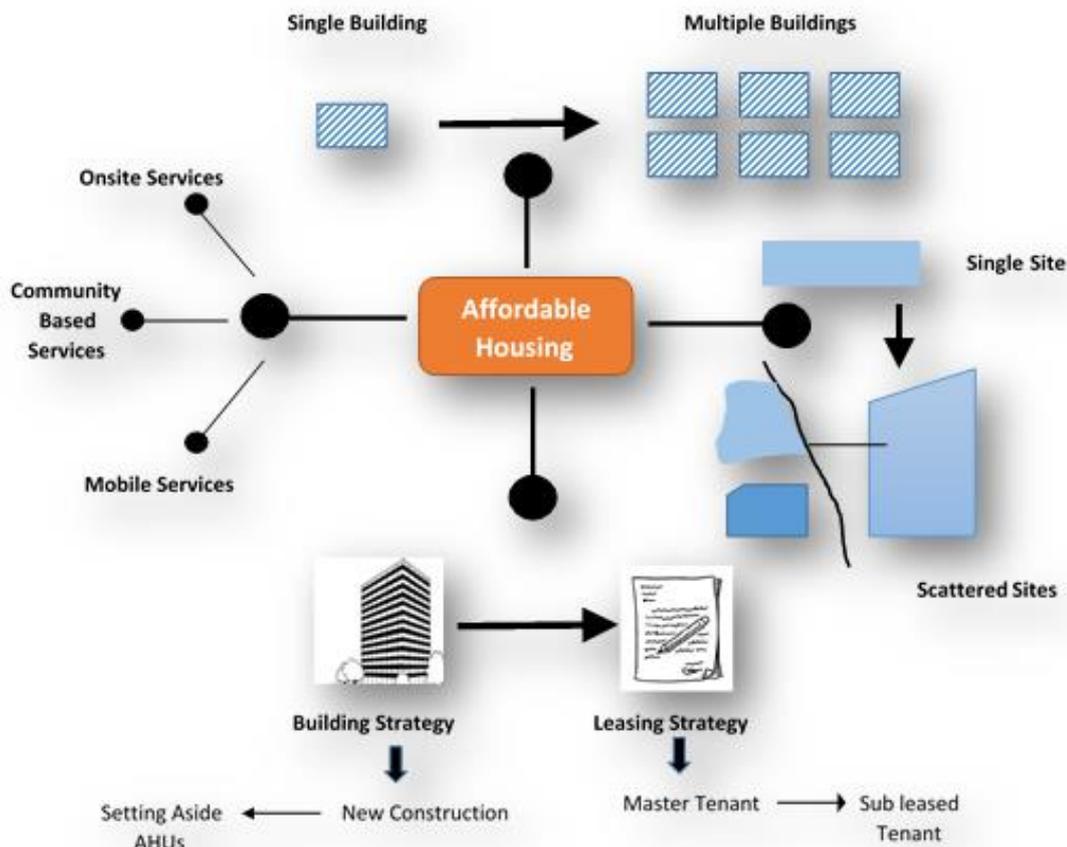
Group	Annual Household Income range
EWS	Up to Rs 3 lakh
LIG	From Rs. 3-6 lakhs
MIG	From Rs. 6 – 10 lakhs
HIG	Above 10 lakhs

### 3.6. Target Urban Centres

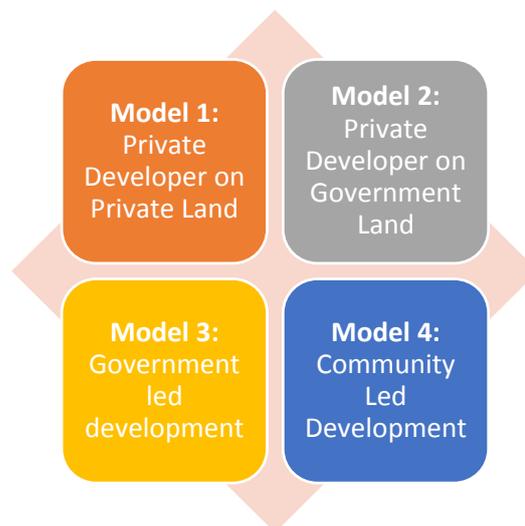
The policy is applicable to all urban agglomerations, municipal areas and others as listed in the Census of India and/or as notified by the Government of Assam in the State Gazette from time to time.

## CHAPTER 4

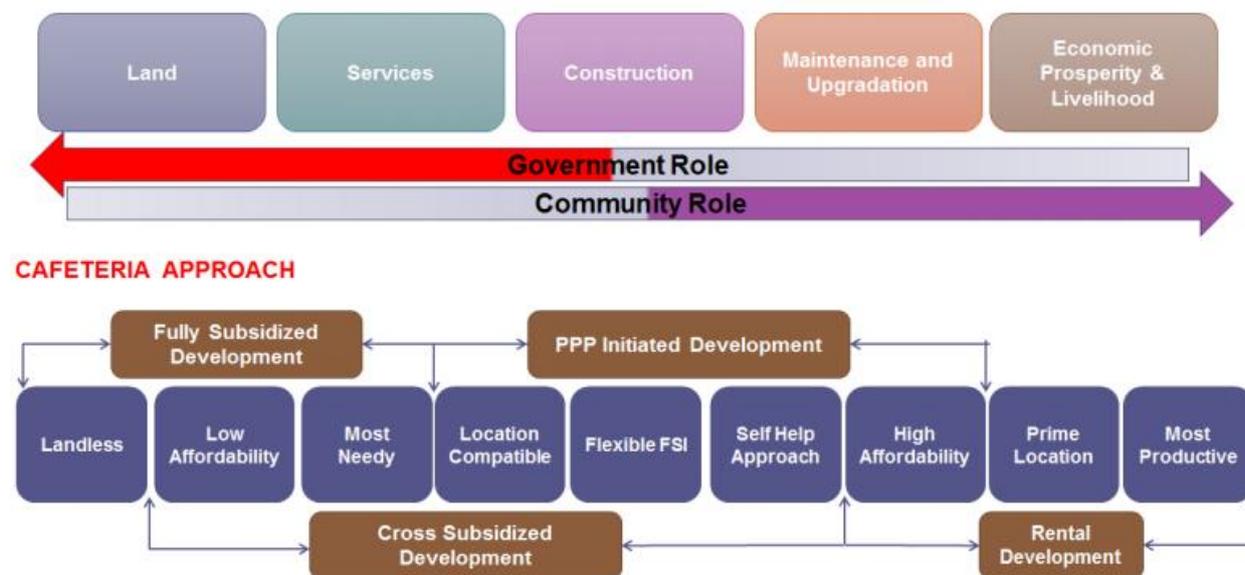
### 4. Models of Affordable Housing



To execute the action Plan for providing housing to all the citizens by the year 2022 the State seeks to address housing shortage through the following housing models:



The concept of affordability cannot have a blanket definition for all income categories and situations. Rather it requires, what can be called the cafeteria approach – choosing from a catalog of conditions and thereafter formulating strategies and models based on specific situation analysis and issues identification.



The cafeteria approach mainly talks about four major developmental methods:

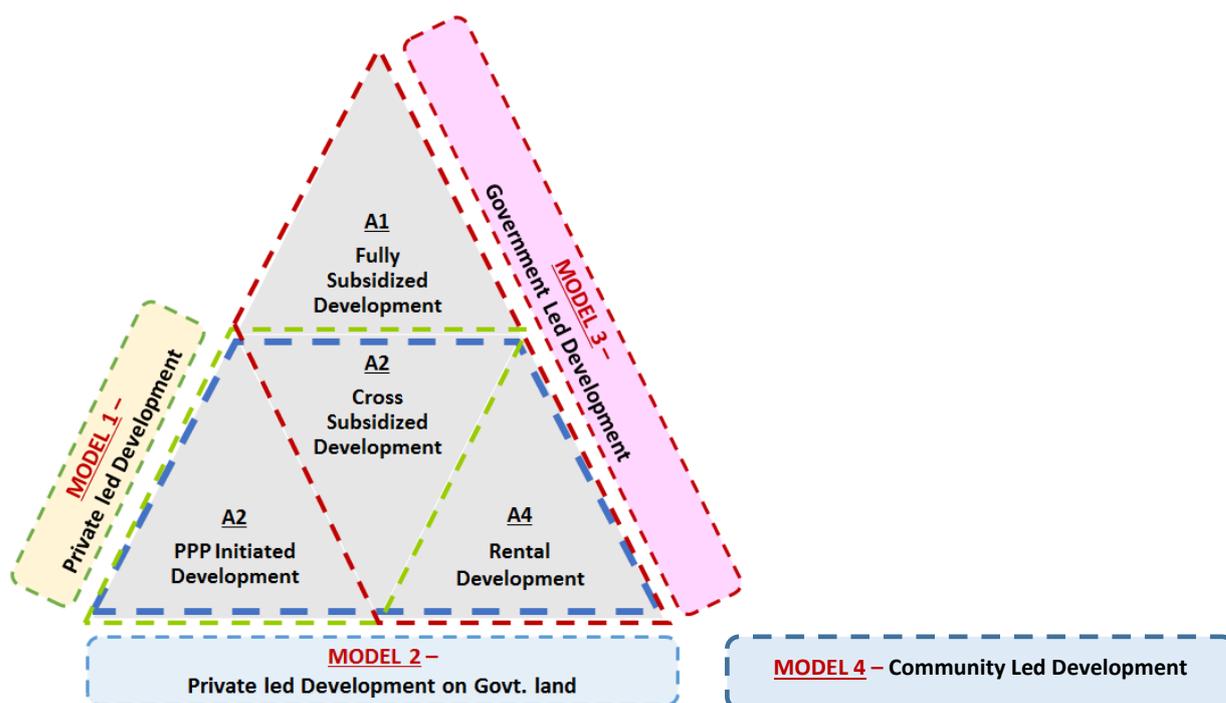
<p><b>A1</b></p>	<p><b>Fully Subsidized Development</b></p>	<p>The main parameters being:</p> <ul style="list-style-type: none"> <li>• <b>Landlessness</b></li> <li>• <b>Low Affordability</b></li> <li>• <b>Most Needy (EWS, LIG)</b></li> </ul> <p>Hence, this requires complete government handholding and fully subsidized approach to development</p>
<p><b>A2</b></p>	<p><b>Cross Subsidized Development</b></p>	<p>The main parameters being:</p> <ul style="list-style-type: none"> <li>• <b>Low Affordability</b></li> <li>• <b>Most Needy (EWS, LIG)</b></li> <li>• <b>Compatible Location</b></li> <li>• <b>Flexible FSI</b></li> <li>• <b>Self Help Approach</b></li> </ul> <p>Hence, this requires government handholding as well as private sector involvement through cross-subsidization</p>
<p><b>A3</b></p>	<p><b>PPP Initiated Development</b></p>	<p>The main parameters being:</p> <ul style="list-style-type: none"> <li>• <b>Compatible Location</b></li> <li>• <b>Flexible FSI</b></li> <li>• <b>Self Help Approach</b></li> <li>• <b>High Affordability</b></li> </ul>

		Hence, this requires government handholding as well as private sector involvement through PPP approach
<b>A4</b>	<b>Rental Development</b>	<p>The main parameters being:</p> <ul style="list-style-type: none"> <li>• <b>High Affordability</b></li> <li>• <b>Prime Locations</b></li> <li>• <b>Most Productive livelihood opportunities</b></li> </ul> <p>Hence, this approach can be used to regulate and enhance the rental housing market</p>

Putting the parameters in a matrix, we get,

<b>Land</b>	Government	Private		
<b>Location</b>	Prime Location	Location Compatible		
<b>Beneficiaries</b>	EWS	LIG	MIG	HIG
<b>Construction</b>	Private Developers	Government	PPP	Self- help approach
<b>Services</b>	Private Developers	Government	PPP	Self- help approach
<b>Maintenance Up gradation</b>	Self- help approach	Private Developers	Government	
<b>Prosperity &amp; Livelihood</b>	Self- help approach	Private Developers	Government	

The policy would elaborate on various models of Affordable housing development, as illustrated in the graphics below:



### 4.1. Model 1: Private Developer on Private Land

This model illustrates a situation where, the Private Developers will take the lead in undertaking affordable housing construction on private owned land. For this model two approaches can be adopted, as follows:

- **Approach A2: Cross Subsidized Development**
- **Approach A3: PPP Initiated Development**

For each of the approaches, the guiding parameters would be as follows:

A2 - Cross Subsidized Development			
Land	Private		
Location	Prime	Location Compatible	
Beneficiaries	LIG	MIG	HIG
Construction	Private Developers		
Services	Government		
Maintenance Up gradation	Private Developers	Government	
Prosperity & Livelihood	Self- help approach	Government	

A3 - PPP Initiated Development			
Land	Private		
Location	Prime	Location Compatible	
Beneficiaries	LIG	MIG	HIG
Construction	Private Developers	Government	
Services	Government		
Maintenance Up gradation	Private Developers	Government	
Prosperity & Livelihood	Self- help approach	Government	

- This model aims at incentivizing private developers to develop affordable housing scheme on their own private land following above mentioned approaches. Under this model, two modes of private development are proposed.

The first mode refers to the mandatory provision of ear-marking either 10% of the total built up area or 25% of total number of units, in all Group Housing and Group Development Scheme Projects, whose land extent is more than 0.3 acres.

- Under this mode, demand side interventions such as capital and interest subsidy provided by the Central Government under various existing schemes, may not be applicable unless the housing scheme adheres to norms with respect to minimum no. of dwelling units, unit sizes and prescribed price etc.
- The total built up EWS/LIG houses/flats will be handed over to the nodal agency at pre-determined prices for allotment to eligible applicants.
- In case the developer is unable to build the affordable housing component in the same site, the Authority may on case-to-case basis permit the EWS/ LIG component to be built in some other site of the private developer, provided that the selected site is conducive in terms of economic activity, proper connectivity, availability of basic infrastructure and other such criteria which the Authority may feel necessary.
  - In case of Guwahati Municipal Corporation & GMDA area, the EWS/LIG units may be provided within the site or within the radius of 10km of the project site, or within 5kms from the nearest aerial route boundary of the municipal limits subject to approval of the Authority.
  - In case of other Urban Local Bodies, the EWS/LIG units may be provided within the site or within the radius of 5 km of the project site, or within 5kms from the nearest aerial route boundary of the municipal limits subject to approval of the Authority
- Number of builders for Joint Ventures / Association / Consortium shall be decided by the nodal agency for providing specified number of EWS / LIG units as prescribed with all civic amenities and the occupancy for the main projects will be released only after completion of the EWS / LIG projects. Separate undertakings shall be obtained from the builders concerned by the Local Body.
- In lieu of providing EWS / LIG units, registration fee will be exempted for EWS / LIG units area by the concerned local body/UDA provided the EWS/ LIG units are provided in- situ within the project site.

The second mode of private development refers to group housing schemes aligned to requirements of the AHP Scheme of GoI, with minimum 100 dwelling units. The DUs would be a mix of EWS/LIG/Higher Categories/Commercial of which at least 60% of the FAR/ FSI will be used for dwelling units of carpet area of not more than 60 sqm, in addition 35% of the total number of dwelling units constructed should be for EWS/ LIG category.

- The developer should develop a housing scheme under this model on a minimum of 0.3 acres of land.
- The developer is free to undertake any kind of construction on that portion of land which is other than the land used for affordable housing. On this extra land the developer is eligible to make commercial construction up to 10% of the total construction.
- The private developer may advertise and call for applications from eligible end users as per income limits laid down under the policy for EWS and LIG. The applicants for EWS/ LIG housing units may submit their interest through the Common Application Form through the e- portal. All verification regarding eligibility of end users will be done through online e- portal maintained by SLNA and by the housing finance institution/ commercial bank which will be providing loan options to the end users. Post verification, the final list of eligible end users will be posted in the e- portal. The private developer will pay a processing fee to the SLNA towards such services mentioned above.
- The sale price for the dwelling units in the affordable segment may be determined by the private developer, with due approval from the Authority. The developer will be free to sell the balance area on which HIG/commercial houses/flats are constructed, as per his choice, to the open market.
- The height of the dwelling units building/blocks covered under the Affordable housing component shall not exceed 15 m (Cellar and / or Stilt as + maximum up to 5 floors) (non- high rise).
- The expenditure on all internal development works shall be borne by the developer and will not be allowed to charge the internal development cost to EWS/LIG flats.
- The maximum period of development of the affordable housing component shall be one and a half years. For any delay beyond this, the developer is liable to the implementing agency a predetermined penalty.

- Free sale development can be started by the developer only after completion of at least 25% of the affordable housing scheme.
- Government shall provide the critical external infrastructure (roads, water supply and sewer lines, electricity connections to the project boundary) within two years from the project commencement. Any delay beyond two years, the implementing agency/ state government will be liable to pay penalty charges to the developer at ore-determined rate per month of delay.
- The Nodal agency/ULB would ensure that maximum subsidy amount is claimed from relevant Government of India schemes for the project.
- All external development charges will be borne by the nodal agency/ ULB/ statutory body to be recovered from Impact Fee imposed upon applicable non- affordable components in the scheme, and partly from subsidy available from Government of India and state fund.
- Due care should be taken for selection of site which should be close to existing infrastructure and transport network so as to reduce the burden on the ULBs.
- The developer would be duly assisted in obtaining fast- track clearances through innovative approaches such as Common Application Form/ Single window mechanism and e- approval system within 15 days of filing the duly filled applications through an e- portal operated by SLNA.

Under both the above modes the developer will be exempted from land use conversion charges, building plan approval fee, any other municipal charges for the EWS/ LIG component of the scheme.

#### **4.1.1. Incentives to private developers under Model 1**

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- One of more builders may jointly undertake affordable housing projects through land pooling if the project mandates a minimum site requirement of 0.3 acres, to leverage upon maximum demand side benefits such as subsidies for end users.
- In lieu of providing EWS / LIG units, registration fee will be exempted for EWS / LIG units' area by the concerned local body/UDA, provided the EWS/ LIG housing units are provided in-situ within the project site

- The developer is free to undertake any kind of construction on that portion of land which is other than the land used for affordable housing. On this extra land the developer is eligible to make commercial construction up to 10% of the total construction
- The developer will not have the flexibility to determine the sale price for the dwelling units in the affordable segment. However, the developer will be free to sell the balance area on which HIG/commercial houses/flats are constructed, as per his choice.
- If the developer completes EWS/LIG flats within the scheduled period (as decided by the Authority at the commencement of the project) without getting any extension, the developer will get extra incentive of 20% built- up area under the affordable housing scheme as TDR which may be utilized in the same scheme if possible, or may be allowed in other parts of the urban area as per norms and guidelines fixed in this regard.
- The FSI capping/ height restriction for the non- affordable component of the group development scheme (MIG, HIG, commercial development etc.) will be as per State Building Rules and the developer may accordingly propose high- rise based on governing conditions such as width of existing road, size of plot etc.
- The developer is entitled to benefits such as zero conversion charges for land use modification for the whole project, 100% waiver on levy of Development charges for the affordable housing component, zero building plan approval fee for the affordable housing component
- Fast- track composite clearance certificate through simple streamlined online process for commencement of project construction.
- Transparent online process for speedy and efficient allotment of affordable housing component to eligible end users.
- In case of Rental Housing the State government would provide certain benefits such as exemption in service tax, trade license fees, stamp duty for affordable rental housing units (up to 60 sq.m).

## 4.2. Model 2: Private Developer on Government Land

This model illustrates a situation where, the Private Developers will take the lead in undertaking affordable housing construction on Government owned land. For this model three approaches can be adopted, as follows:

- **Approach A2: Cross Subsidized Development**
- **Approach A3: PPP Initiated Development**
- **Approach A4: Rental Development**

For each of the approaches, the guiding parameters would be as follows:

A2 - Cross Subsidized Development				
Land	Government			
Location	Prime	Location Compatible		
Beneficiaries	EWS	LIG	MIG	HIG
Construction	Private Developers			
Services	Government	PPP		
Maintenance Up gradation	Self- help approach	Private Developers		
Prosperity & Livelihood	Self- help approach	Private Developers	Government	

A3 - PPP Initiated Development				
Land	Government			
Location	Prime	Location Compatible		
Beneficiaries	EWS	LIG	MIG	HIG
Construction	Private Developers			
Services	PPP			
Maintenance Up gradation	Self- help approach	Private Developers		
Prosperity & Livelihood	Self- help approach	Private Developers	Government	

A4 - Rental Development			
Land	Government		
Location	Location Compatible		
Beneficiaries	EWS	LIG	MIG
Construction	Private Developers		
Services	Government	PPP	
Maintenance Up gradation	Self- help approach	Government	
Prosperity & Livelihood	Self- help approach	Government	

Project under this model shall be planned as follows:

- As per this model, Government land / ULB land would be identified for allotment to developers for construction of EWS/LIG/MIG/HIG flats through an open bidding process.
- Developer offering maximum built-up for EWS/LIG type of affordable houses to be surrendered free of cost to the concerned authority will be selected. The built- up area offered cannot be less than at least 60% of the FAR/ FSI used for dwelling units, or 35% of the total number of dwelling units constructed should be for EWS/ LIG category. The remaining built up can be utilized for free sale by the developer.
- Three options of selling the affordable housing component would be available:
  - Government will sell the EWS/ LIG directly to eligible allottees through computerized draw of lottery, upon due verification based on proofs submitted online by the applicant such as income proof, ration card, aadhar card, property tax receipts, and any other relevant document, at Government pre- determined rates for EWS/ LIG units. Two levels of verification may be carried out, one by the Government and second by the HFC/ bank lending to the end user
  - Government may authorize the private developer to sell the EWS/ LIG directly to eligible allottees upon passing due verification, as elaborated in Model No. 1, at pre- determined and approved rates for EWS/ LIG units. Selection may be done through computerized draw of lottery.
  - The surrendered Units for EWS and LIG may be given for rent on leasehold basis to eligible allottees through computerized draw of lottery, upon due

verification based on proofs submitted online by the applicant such as income proof, ration card, aadhar card, property tax receipts, and any other relevant document. This will be given at Governments pre- determined rates for EWS/ LIG units.

- Government land shall be allotted free of cost to the selected developer for construction of the housing scheme on a 33 years transferrable lease basis (extendable). The developer can take up construction of EWS/LIG/MIG/HIG flats & commercial flats (high rise permitted) and would surrender the EWS/LIG/ flats free of cost to the ULB.
- The Government land allotted shall be free of all encumbrances, with all relevant clearances in place such as land use conversion etc.
- The expenditure on all internal development works shall be borne by the developer and will not be allowed to charge the internal development cost to EWS/LIG flats.
- Rental housing may be the preferred choice to accommodate tenants of slums, laborers, floating population and urban homeless.
- In projects for rental housing and dormitories, rent would be fixed by States/UTs either on no profit-no loss basis or through open and transparent procedure, as the case may be.
- For projects involving rental housing units and dormitories, the following aspects are specified:
  - The stipulation of at least 250 units shall not be applicable. Also, smaller projects having a mix of rental as well as ownership housing units can be considered.
  - Management of rental housing and dormitories including collection of rent shall be with ULBs/Parastatals as designated by them.
  - Carpet area restrictions shall not be applicable for projects involving rental housing and dormitories and mix of EWS/LIG can be designed based on actual needs.
- Private developers may also chose to build a mix of rental as well as ownership housing units.

- The other provisions under rental housing model shall be in line with the Draft National Urban Rental Housing Policy 2015.

#### 4.2.1. Incentives to private developers under Model 2

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- All incentives applicable in Model 1 hold well under Model 2.
- The private developer will receive land free of cost as a 33 year lease (extendable), free of encumbrances, with all clearances in place such as land conversion etc.
- In case of Rental Housing the State government would provide certain benefits such as exemption in service tax, trade license fees, stamp duty for affordable rental housing units (up to 60 sq.m).

#### 4.3. Model 3: Government led development

This model illustrates a situation where, Government will take the lead in undertaking affordable housing construction on Government owned land. This model will be aligned to the existing government development model for urban poor of Assam.

The integral component of this partnership is the cross subsidy approach. The cross subsidy is introduced first, as an incentive for private sector companies to investment in housing and, secondly, as a social concern for the impact of PPP on the low income group due to unregulated price.

- Prices of the unit, size, and the kinds of amenities, location, and quality are prescribed by the government.
- The low-income group and medium-income group housing are made available at lower prices and are being disposed with “no profit” or on the basis of a “little profit,” whereas the price of high-income group (HIG) apartments are set at the discretion of the private partners to capture the economic rents of the housing and services they are providing.
- All the companies /agencies in housing are provided land at a subsidised rate for development.
- For developers to qualify, the partners should be as described in Para 5.4.
- The cost of land & its acquisition shall be factored in to the total cost of the project.

Accordingly, this model illustrates a situation where, Government will take the lead in undertaking affordable housing construction on Government owned land. For this model three approaches can be adopted, as follows:

- **Approach A1: Fully Subsidized Development**
- **Approach A2: Cross Subsidized Development**
- **Approach A4: Rental Development**

For each of the approaches, the guiding parameters would be as follows:

A1 - Fully Subsidized Development		
Land	Government	
Location	Location Compatible	
Beneficiaries	EWS	LIG
Construction	Government	
Services	Government	
Maintenance Up gradation	Self- help approach	
Prosperity & Livelihood	Self- help approach	Government

A2 - Cross Subsidized Development				
Land	Government			
Location	Location Compatible			
Beneficiaries	EWS	LIG	MIG	HIG
Construction	Government			
Services	Government			
Maintenance Up gradation	Self- help approach			
Prosperity & Livelihood	Self- help approach	Government		

A4 - Rental Development			
Land	Government		
Location	Location Compatible		
Beneficiaries	EWS	LIG	MIG
Construction	Government		
Services	Government		

Maintenance Up gradation	Self- help approach
Prosperity & Livelihood	Self- help approach

Primarily, all Affordable Housing Projects being undertaken by Government of Assam will be planned as follows:

- All T&CP / ASHB/ UDA/ MC/ Municipalities/ Other Statutory Bodies housing schemes for affordable housing shall earmark at least 60% of the FAR/ FSI for affordable housing units of carpet area of not more than 60 sqm, or 35% of the total number of dwelling units constructed should be for EWS/ LIG category.
- Another 20% of the houses to be constructed in the MIG category.
- Government land shall be allotted on priority basis for affordable housing projects in the state. The Authority will be entitled to get government land at the applicable benchmark price or at a further concessional rate as may be decided by the government on a case to case basis.
- The Government land allotted shall be free of all encumbrances, with all relevant clearances in place such as land use conversion etc.
- In order to derive maximum subsidy, the group housing scheme shall be as closely aligned to the requirements of Central & State government/ Housing and Habitat schemes.
- The project undertaken by the ULB/ UDA/ Statutory Body will be implemented through T&CP. For the purpose of clarity, T&CP as the State Level Nodal Agency shall be responsible for procurement of developer and the end user allotment for all affordable housing projects undertaken by ULB/ UDA/ Statutory Body in the state.
- Other responsibilities such as project inspection and monitoring, shall be conducted jointly by the implementing agency and/ or through Third Party Inspection.
- Selection process of contractor or developer shall be done on basis of lowest-quoted tender bid and the entire process shall be open and transparent.
- Lump sum contracts may be adopted to de- risk the project from cost escalations due to delays and other reasons.
- Double verification of the applicants documents, first level done by the Authority based on proofs submitted online by the Applicant, and second level verification by the HFC/ bank lending to the beneficiary.

- The implementing agency will authorize payment to the selected developer for construction on getting quality and progress related certification from the appointed PMC/TPI by the lending bank for different phases based on pre- determined prices.
- Allotment and sale of dwelling units will be done through the online e- portal based on lottery system.
- Rental housing may be the preferred choice to accommodate tenants of slums, laborers, floating population and urban homeless.
- In projects for rental housing and dormitories, rent would be fixed by States/UTs either on no profit-no loss basis or through open and transparent procedure, as the case may be.
- For projects involving rental housing units and dormitories, the following aspects are specified:
  - The stipulation of at least 100 units shall not be applicable. Also, smaller projects having a mix of rental as well as ownership housing units can be considered.
  - Management of rental housing and dormitories including collection of rent shall be with ULBs/Parastatals as designated by them.
  - Carpet area restrictions shall not be applicable for projects involving rental housing and dormitories and mix of EWS/LIG can be designed based on actual needs.
- Private developers may also chose to build a mix of rental as well as ownership housing units.

#### **4.3.1. Incentives to private developers under Model 3**

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- Streamlined transparent procurement process for selection of developer/ contractor; Standardized documents for procurement through Lump sum Method.
- Time- bound payments as per progress of construction based on inspection reports submitted by professional Third Party Inspections reducing government bureaucracy involvement.
- Grievance redressal system to address issues raised by developers.

#### **4.4. Model 4: Community Led Development**

This model illustrates a situation where, community will take the lead in undertaking affordable housing construction on Government owned land.

Community Led Development		
Land	Government	Private
Location	Location Compatible	
Beneficiaries	EWS	LIG
Construction	Self- help approach	
Services	Government	
Maintenance Up gradation	Self- help approach	
Prosperity & Livelihood	Self- help approach	

- Community led planning and development shall be promoted as the preferred means of addressing housing problems in small towns (where land is mostly owned by the people themselves).
- The model aims to provide assistance to end user (individual families in case of this model) belonging to EWS categories to either construct new houses or enhance existing houses on their.
- End user shall contact the concerned ULB with documentation regarding availability of land owned by them. Such end user may be residing either in slums or outside the slums.
- The Urban Local Bodies shall validate the information given by the end user and building plan for the house submitted by end user so that ownership of land and other details like economic status and eligibility can be ascertained
- The ULB shall ensure construction of proposed houses is as per planning norms of the city and scheme is implemented in an integrated manner.
- The progress of such individual houses shall be tracked through geo-tagged photographs so that each house can be monitored effectively.
- Community consultations shall be conducted to identify the issues and finalize the preferred method to address the housing and land related issues.
- ULB shall be responsible for implementation of community led approach. ULBs may hire suitable NGOs/ CBOs for information dissemination and trainings.
- ULB shall be responsible for providing basic infrastructure to the individuals. Repair and maintenance work shall be undertaken by the end user himself.
- NGOs shall help in reviving the traditional construction techniques which uses local material and resources.

- Workers at the stipulated wage can be from the community itself (at least 30% of the workers).

## CHAPTER 5

### 5. Procedure & General Guidelines

This chapter details the framework for implementing the target as laid out under the policy. It elaborates upon parameters for eligibility criteria and incentives for end users and developers, procedure for allotment of dwelling units, and process guidelines for the developer for approvals and clearances.

#### 5.1. Parameters for Affordable Housing

Government of Assam has set the below mentioned parameters on the basis of income criteria for affordable housing, aligned to requirements of existing Central and State schemes.

Group	Annual Household Income range	Area (in Sq.m)
EWS	Up to Rs. 3 lakh	30
LIG	From Rs. 3-6 lakhs	60

#### 5.2. Planning norms

The existing Laws/ Acts / Policy/ Government Orders which shall govern housing development in the State are as follows:

i. **Assam Notified Urban Areas (other than Guwahati) Building Rules, 2014:**

These building rule acts as guiding principle for building construction in the urban areas of Assam apart from Guwahati and areas covered under clause (2) of Article 244 of the Constitution of India<sup>13</sup>.

Any person who intends to erect, re-erect or make alternation in any place a building or demolish any building shall give notice in writing to the Authority of his intention in the prescribed Form and such notice shall be accompanied by plans and statements.

**Provisions for EWS/ LIG/ Slum housing:**

- In all Residential Land sub- division /plotted development schemes with land area of 2.5 ha and above, a minimum of 20% of total plotted area is to be

<sup>13</sup> Clause (2) of article 244 covers the Tribal areas in the state of Assam.

earmarked / reserved for EWS/LIG category. Minimum plot size in respect of EWS shall not be less than 90sq.m.

- For a building with a height 12m or above 4 floors including the ground floor, at least one lift shall be made available. For EWS and LIG buildings of 15 m and above, at least 1 lift is to be provided as provided in National Building Code of India;
- Earmarking/reservation of Dwelling Units (DU) for Economically Weaker Section (EWS)/Low Income Group (LIG).—
  - In all housing projects both public and private, 20-25% of the developed land shall be reserved for the EWS and LIG category housing.
  - In every Group Housing Scheme in a plot of minimum 4000 sq.m at least 10% of the total units each shall be set apart and developed for EWS dwelling units with maximum plinth area of 34 sq.m and for LIG dwelling units with maximum plinth area of 48 sq.m respectively.
  - The owner/developer is given freedom to build these units in a separate block with separate access with option to develop only EWS dwelling units in lieu of LIG.
  - Servant quarters constructed shall be reckoned towards EWS housing requirements in Group Housing Scheme.
  - Provision of extra FAR (if the houses are constructed by the developer or private agencies and through co-operative societies and the dwelling units are made available at a subsidized and an affordable price to EWS/LIG) for EWS/LIG shall be available to the developer or private agencies in the same group housing scheme. For example, if the developer or private agencies constructs 2000 sq meter built up area for EWS/LIG the developer shall get additional Floor Area of 2000 sq meters in addition to the permissible FAR, provided that, the total FAR shall not exceed 15% of applicable FAR for the relevant land use.

#### ii. **Guwahati Building Construction (Regulation) Bye Laws, 2014:**

The act is applicable only in Greater Guwahati area for providing building permission.

##### **Provisions for EWS/ LIG/ Slum housing**

- Earmarking/ Reservation of Dwelling units for EWS/ LIG category in Group Housing Schemes

- The authority shall allow a minimum of 10% to a maximum of 25 % additional FAR beyond the maximum permissible FAR for every Group Housing/ apartment building where EWS/LIG housing is earmarked, to the extent of additional FAR, in plots with a minimum area of 2000 sq.m.
- The owner/developer is given freedom to build these units in a separate block with separate access with option to develop only EWS dwelling units in lieu of LIG. However provision of extra FAR will be applicable only if these units are constructed in a separate block and not mixed with other HIG or LIG units;
- Servant quarters constructed shall be reckoned towards EWS housing requirements in GHS;
- Provision of extra FAR if the houses/flats/apartments are constructed by private developers/builders, and made available at subsidized price for EWS/LIG the said developers/builders, shall be entitled to an additional FAR of 10% to 25% over that applicable FAR for the relevant land use depending; on the percentage of area allotted to EWS/LIG within these limits.
- For Building up to height of 15m. is not required to be compulsory provided with a lift. There shall be one staircase for every 16(Sixteen) dwelling units or part thereof, provided the ground floor units are not provided with entry from the landing space of the staircase.
- Special provisions for construction of Economically Weaker Housing & slum housing through govt. and semi-Govt. Agencies
  - Minimum height of the floors to be taken as 2.7m;
  - The minimum height of plinth shall be 30cms. from top surface of the approach road or pathway;
  - In plotted development for EWS buildings the setbacks may be relaxed up to following for a two storied building:
    - Side – 1.0 m
    - Rear – 2.4 m
    - Front – 2.4 m from proposed street line
- Earmarking/reservation of plotted area for EWS Category in land sub-division /plotted development Schemes.—
  - In case of land sales a minimum of 10% of plotted area is to be earmarked / reserved for EWS category in all Residential Layout Plans of Plots with land area

of 1.5 Hectare and above with minimum plot size for EWS shall be between 90 sq.m to 120 sq.m.

- iii. **Assam Town & Country Planning Act, 1959:** - Under aegis of the act the Town and country planning department has been formed which primary works remain as preparation of city master plan for the State of Assam.
- iv. **The Assam Municipal Act, 1956** - Under the Assam Municipal Act 1956 the ULBs of Assam except Guwahati have been formed and performing activities along with delivering services to the citizen.
- v. **Assam Municipal Corporation Act, 1971** - Under the Assam Municipal Corporation Act 1971 the Guwahati Municipal Corporation has been formed and performing activities along with delivering services to the citizen.
- vi. **Assam Apartment Act, 2006:**

The act provides for the construction and transfer of apartment and to provide for ownership right for an individual apartment to the purchaser/lease holder and make such right as heritable and transferable. The act shall be applicable to whole of Assam. It aims at:

- Regulation of the haphazard and unplanned construction of apartment/buildings in the areas covered by Guwahati Metropolitan Area and all urban areas of Assam
- To specify modalities of transfer of such apartment buildings and for the matters connected therewith and incidental thereto
- Regulate the promotion of construction and sale of apartments in multi-storeyed buildings on ownership basis
- Provide for transferability and habitability by the individual purchaser not only for particular apartment but also the fractional interest to it on the common area and facilities.

Competent authorities - The GMDA and GMC are proposed to be the Competent Authorities of Guwahati Metropolitan Area and Guwahati Municipal Areas respectively and for other Urban Areas the Competent Authorities to be notified by the Government from time to time.

Applicability of the Act:

- i. This Act shall apply to every apartment and/or building defined as such under Section 3 of this Act: Provided that sole owner or all the owners of every such

building shall submit the same to the provisions of this Act by duly executing and registering a declaration setting out the particulars referred to in Section 12.

- ii. This Act shall also apply to all the promoters/builders/ land owners/purchasers and construction of all apartment buildings undertaken by such promoters/builders/land owners/ purchasers who are required to execute and submit declaration before the Competent Authority in such manner as may be prescribed that he intends to submit the property wherein the apartment is or to be located, to the provisions of this Act.

**vii. The Assam State Housing Board Act, 1972:**

The act extends to the whole of Assam. The act includes provision of accommodation by the board for any class of inhabitants. Provisions of the Act includes:

- The Board may, from time to time incur expenditure and undertake works in any area in which this Act is in force for the framing and execution of such housing schemes as it may consider necessary.
- The State Government may, on such terms and conditions as it may think fit to impose, entrust to the Board the framing and execution of any housing scheme whether provided for by this Act or not, and the Board shall thereupon undertake the framing and execution of such scheme as if it had been provided for by this Act.
- The Board, on such terms and conditions as may be agreed upon and with the previous approval of the State Government, take over for executing any housing scheme on behalf of a local authority or cooperative society or on behalf of an employer when the houses are to be built mainly for the residence of his employees, and the Board shall execute such scheme as if it had been provided for by this Act.
- A housing scheme may also provide for reconstitution of plot by the alterations of the boundaries of an original plot;
- It shall be the duty of the Board to take necessary measures to maintain, allot, lease or otherwise use the Board premises and to collect rents, compensation and damages in respect thereof.
- Provide technical advice to the State Government and scrutinize projects under housing schemes in the area to which this Act extends when required by the State Government to do so;

- Undertake research on various problems connected with housing in general and find out in particular the economical methods of constructing houses suited to local conditions;
- Undertake comprehensive surveys of problems of housing;
- Grant loans to individuals or body of individuals for building houses under different schemes either at their own instance or under the direction of the State Government and recover the loans in such manner and in such procedure as may be prescribed;

viii. **The Assam Urban Areas Rent Control Act, 1972 (Assam Act No. 17 of 1972):**

The act aims at fixing fair rent of houses situated within the limits of Urban Areas in Assam. It is applicable in whole of Assam. Provision of the Act includes:

- After lapse of every five years of the revision of fair rent, if the market price of land and the estimated cost of construction of house increases by more than twenty-five per cent on the date of preceding revision of fair rent, then the landlord shall be entitled to have monthly rent increased by an amount not exceeding one-twelfth of the seven and half per cent of the additional increase in the market value of land and the estimated cost of construction of house
- If at any time after the standard rent is fixed under the provisions of the Act, there is a variation of tax by way of Municipal assessment of the building and under the Assam Urban Immovable Property Tax Act, 1969, then the standard rent will be liable to be fixed taking the variation into account. (Assam Act XI of 1969).
- The transfer of the interest of the landlord in the house shall not affect the right of the tenant provided the tenant pays rent allowable under this Act to the transferee.
- Where the landlord refuses to accept the lawful rent offered by his tenant, the tenant may within a fortnight of its becoming due, deposit in Court the amount of such rent together with process fees for service of notice upon the landlord.
- Every landlord shall be bound to keep windproof and water-proof any house which is in occupation of a tenant and to carry out other repairs which he is bound to make by law, contract or custom and also to maintain the existing essential supplies and services such as sanitary arrangement, water supply, supply of electricity or drainage service in respect of the house. Repair includes annual whitewashing and recolouring.

- If the landlord neglects to make such repairs or to maintain such existing essential supplies and services as he is bound to do the Court may, on the application of the tenant, direct the landlord by notice to appear before it and to show cause against the application of the tenant.
- A landlord or a tenant aggrieved by any decision or order of the Court under the provisions of the Act shall have a right of appeal against the same as if such decision or order were a decree in a suit for ejectment of the tenant from the house and such appellate Court's decision shall be final.

**ix. Assam Land and Revenue Regulation 1886**

The regulation is applicable in the state except Land included in any forest constituted a reserved forest under the law for the time being in force or any land which government may, by notification exempt from operation of the regulation.

Provisions of the Regulation includes:

- Rights of proprietor - Proprietors shall, subject to the provisions of this Regulation, have the same rights and enjoy the same privileges in respect of lands included in their estates as they have at the commencement of this Regulation.
- Landlord is the one who has, before the commencement of this Regulation, held land continuously for 10 years included either in a permanently settled estate, or in a revenue-free estate, and who has during that period paid to the revenue due thereon, or held the same under an express exemption from revenue or a person who has acquired land under a lease granted by or on behalf of the government for a period of not less than 10 years.
- A land-holder shall have a permanent, heritable and transferable right of use and occupancy in his land.
- Any land-holder who, after the commencement of this Regulation, voluntarily relinquishes any land and ceases to pay the revenue assessed thereon shall at once forfeit his status of land-holder in respect of that land.
- A settlement-holder who is not a land-holder, shall have no rights in the land held by him beyond such as are expressed in his settlement lease.
- In the case of any land over which no person has the rights of a proprietor, land-holder or settlement-holder under this regulation, the Government may make rules to provide for (New section substituted by Regulation II of 1905) —
  - The disposal by way of grant, lease or otherwise of such land,
  - the ejectment of any person who has entered into unauthorized occupation of such land, and

- The disposal of any crop raised, or any building or other construction erected without authority on such land.
- Government may make rules for the allotment from the land for the use of tribes or families practising (Jhum or migratory cultivation, or areas suitable for such cultivations, of sufficient extent, and situated localities reasonably convenient, for the purposes of the persons to whom they are allotted, and for regulating and controlling the enjoyment of lands so allotted by persons permitted to resort to the same.
- All land shall be deemed liable to be assessed to revenue.
- Land-revenue payable in respect of any estate shall be due jointly and severally from all persons who had been in possession of the estate or any part of it during any portion of the agricultural year in respect of which that revenue is payable.
- Every recorded proprietor of a permanently-settled estate and every recorded land holder of a temporarily-settled estate may, if he is in actual possession of the interest, in respect of which he desires partition, claim perfect or imperfect partition of the estate
- Protection of Backward classes - Government may adopt such measures as it deems fit for the protection of these classes who on account of their primitive condition and lack of education or material advantages are incapable of looking after their welfare in so far as such welfare depends upon their having sufficient land for their maintenance. Government may, by notification in the Official Gazette, specify the classes of people whom it considers entitled to protection by such measures as aforesaid.

**x. Assam Land Revenue Re-assessment Act 1936**

It extends to those areas in the state of Assam in which Section .29 of the Assam Land Revenue and Regulation, 1886 is or may be in force and in such areas the provisions of the Regulations shall be subject to the provisions of this Act.

Provision of the Act includes:

- The state government may, at any time by notification, signify its intention to declare any specified area which is not already town land to be town land for the purpose of this Act.
- Town land shall be divided into following main classes:
  - Agricultural land (including agricultural residence)
  - Residential sites
  - Trade sites
- The rate of revenue fixed for land settled with a right of renewal and classed as residential sites shall not exceed 25% of the annual value of the sites.

- The rates of revenue for land settled with a right of renewal and classed as trade sites shall not exceed 50% of the annual value of the sites.
- The state government may, make rules for the purpose of carrying out the provisions of this Act.

Any housing project being developed in the State shall comply with the provisions stipulated in abovementioned Orders/ Acts/ Rules/ Regulations.

### 5.3. Development Norms

- The height of the dwelling units building/blocks covered under the Affordable housing component shall not exceed 15 m (Cellar and / or Stilt as + maximum up to 5 floors) (non- high rise).
- In case the development is proposed as non- high rise with less than 100 dwelling units, the minimum abutting road width required shall be 9 m; It shall be ensured that the right-of-way shall be adequate to allow for the plying of emergency vehicles and also for other services like road side drains and greenery/plantation; the minimum setbacks shall be as prescribed under Assam Building Rules 2014.
- High- rise is permissible for MIG/ HIG and commercial components of the project. A mix of non- high rise for the affordable housing component, and high- rise for the other project components is permissible, provided the project adheres to all norms with respect to road width abutting the site, building setbacks etc. as per the proposed plot size and height of the building as prescribed under Assam Building Rules 2014.
- The height of the building for the high- rise component will be governed by existing/ proposed abutting road width and plot size. And all norms related to set- backs, plot size etc. shall be as prescribed under Assam Building Rules 2014.
- In case high- rise is proposed in the development schemes, then atleast 10% of the total site area shall be proposed as organized open space for greenery, soft landscaping etc.
- Internal civic amenities shall include internal roads, footpath, drinking water connections, water storage and distribution for the housing scheme, electricity connection, transformers (if necessary), internal drainage, compound gate, street light, garden etc.
- The requirements of parts of building/ individual size of rooms/areas, etc. in the Affordable Housing Component of such schemes shall be as per Special Requirements for Low Income Housing of Part III of the National Building Code of India, 2005
- The site layout and design for such schemes shall be governed by good design practices

without compromising on the public facilities and amenities and infrastructure requirements.

- Adequate precaution shall be taken to plan a design scheme which will be conducive for both the affordable housing component and the other components of the development scheme; for e.g. - separate amenities and open space facilities, commercial establishment/ shops to be planned across both components, etc.
- Rain water harvesting structures & sewerage treatment plant shall be provided as per site requirements for EWS/LIG/MIG/HIG housing.
- Provision for solar energy, SWM and other initiatives can be incentivized to encourage eco-friendly housing.
- Sustainable environmental practices like greenery and foliage, recycling and conservation measures, environment friendly construction technology etc. may be adopted.

#### 5.4. Eligibility for Developers

Any developer fulfilling the following criteria will be eligible to apply under various models.

- i. Should have experience in building construction works for at least three years with a good track record of quality construction works with experience in residential/ mixed use projects of at least 0.3 acres.
- ii. Any private developer registered with the Real Estate Regulatory Authority and AREIDA, and who has an investable capacity of 10% of the project cost shall be eligible to participate in the bidding process.
- iii. Total net worth (Reserve & Capital) of the company or its sister concern should be positive.
- iv. Joint venture or Special Purpose Vehicle by private developers will also be eligible under the Policy.
- v. There shall be no restriction on number of developers who may tie up to pool in financial and technical resources as well as expertise and experience for purpose of constructing affordable housing. The nature of such tie up would be governed by provisions of the Companies Act, The Partnership Act, Societies Act or any other Act notified by the Government.

## 5.5. Eligibility and allotment to end users

- The applicant should not own any leasehold or freehold house or plot either in his own name or in the name of spouse or any dependent member (including unmarried children) of his family in any urban area of Assam.
- One person can submit one application only. Application shall be submitted to the respective ULB.
- A person who has already been allotted a housing unit by the Government shall not be eligible to apply for another Government housing unit.
- Housing benefits through UDD/ ASHB/ ULBs can be claimed by the end users as per the criteria fixed by the State Government.
- Before determining eligibility, applications will be invited from prospective end users. The implementation agency shall allot houses to only those end users who qualify the annual income criteria.
- For identification as an end user (EWS or LIG end user) under the scheme, an individual loan applicant will submit self-certificate/affidavit as proof of income.
- The flat allotted to him must be occupied with in one year of taking over the possession of the same.
- Every incumbent will have to become member of society, which will maintain common services and regular up keep of housing property. An undertaking form to this effect will have to be signed by incumbent before possession is handed over to him.
- The developer shall maintain the complete housing complex developed under the provisions of this policy for 3 years after the completion of the project. Thereafter it may be transferred to RWA or ULB. One time maintenance amount as decided by the Government in consultation with developer, will have to be deposited by developer as a corpus amount in a separate maintenance fund after completion of the project, so that maintenance work is taken care of. Contribution by allottees of the houses and some amount out of the proposed BSUP/ IHSDP fund can be also added to the corpus.
- On allotment of the affordable housing unit, the end user will have to pay 10% of total price of the total price as down payment.
- End users of EWS/LIG housing will not be permitted to sell their allotted houses or sublet them for at least 10 years.

## 5.6. Selection of Site and Approval of Projects

- Site to be selected / approved should preferably be in the vicinity of existing infrastructure, so as to minimize delay and cost in extending various services to the scheme area. Moreover, efforts shall be made to identify site for affordable housing project near transportation junctions such as railway stations, bus terminals etc.
- Views of the community for preferable location shall be taken into account and same shall also be shared with the developers before finalizing Affordable Housing Project Site.
- Private partner for slum redevelopment would be selected through open bidding process<sup>14</sup>.
- Nodal agency shall invite expression of interest for construction of houses in various towns (EOI) from interested developers from all over the country.
- T&CP will be the nodal agency for affordable housing scheme which will be responsible for fund devolution and monitoring and supervision of work. The urban local body will act as the implementing agencies.
- After scrutinizing the proposals received from the private developers, these shall be placed before State Level Sanctioning and Monitoring Committee for approval.

### Structure of State Level Sanctioning & Monitoring Committee (SLSMC)

Chief Secretary of the State	Chairman
Principal Secretary, UDD	Member Secretary
Director, Town Planning	Member
Commissioner Housing Board	Member
Representative from Revenue & Disaster Management Dept.	Member
Representative from Finance Department	Member
Representative from Planning & Development Dept.	Member

- The State Government (through UDD) based on recommendation of State level Sanctioning & Monitoring Committee would issue an in- principle approval for commencement of the project.
- The private developer shall submit the Detailed Project Report to the concerned Nodal Department within 30 days from the date of in-principle approval given by the State Government. The concerned Department will scrutinize and will obtain all approvals

<sup>14</sup> Pradhan Mantri Awas Yojana, Scheme Guidelines, 2015, MoHUPA

including change in land use, layout plan and building plan, structural plan, soil test report etc. which are to be included in the DPR in accordance with the prevailing rules / regulations from different agencies and submit it to the Project approval Committee within 15 days from the date of receipt of the DPR.

- Since the projects of the private developer would have an in – principle approval of the State Government, all the sanctions of land use change and approval of layout plan/maps may be issued by the concerned local authority/ department within a period of 30 days by adopting summary proceedings.
- A Project Approval Committee would be constituted under the Chairmanship of Principal Secretary, UDD. The project approval committee will sanctioned the DPR which is to be technically sanctioned prior within 1 week from the date of receipt.

**Structure of Project Approval Committees -**

Principal Secretary UDD	Chairman
Director, Town Planning	Member Secretary
Commissioner Housing Board	Member
Commissioner/ Executive Officer of concerned ULB	Member
Chief Engineer (Housing & PWD Dept.)	Member

- Once the DPR is approved it has to be sent to the concerned implementing agencies like T&CP, ULB for early implementation of the project.
- The Committee shall be authorized to take all decisions with regards to approval of proposal, amend/modify any variation from guide-lines issued under the Policy for specific projects on case to case basis.
- The working of the SLNA should be an integrated process wherein there would be interaction between the various departments of the committee in order to formulate a holistic project proposal for affordable housing.

**Figure 6: SLNA Working Process**



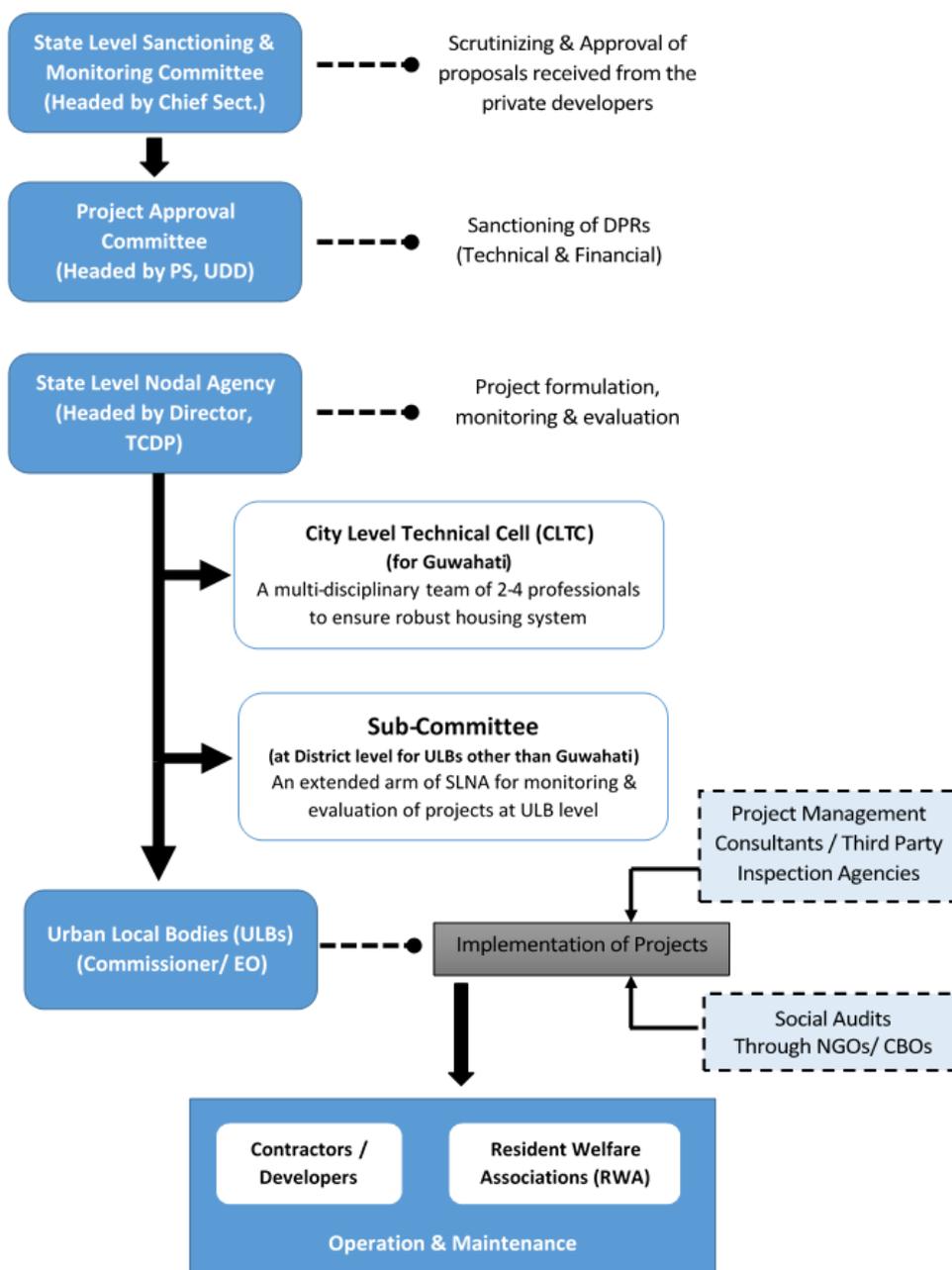
- A Sub-committee will be constituted at District level which will work as an extended arm

of SLNA for Monitoring & Evaluation of projects at ULB level.

**Structure of Sub-Committee -**

Chairman of ULB/ Development Authority	Chairperson
Representative from Development Authority	Member
Executive Officer of concerned ULB	Member
Representative from Local Community	Member

**Figure 7: Working Relation of various Departments**



## 5.7. Repair & Maintenance Provision

The developer shall maintain the complete housing complex developed under the provisions of this policy for 3 years after the completion of the project post which it may be transferred to the relevant ULB/ UDA/ statutory body or the Association formed for the Housing Colony. Structural defect liability period for affordable housing scheme developed by the developer shall be for 5 years from date of completion certificate of the housing scheme.

## 5.8. Allotment Priority

**First priority** - destitute –senior citizens, differently abled people, single women, widows, deserted women, orphans etc. who cannot earn for themselves and depend only on government pensions.

**Second priority** – people living in hazardous /objectionable/ slum areas.

**Third priority** – all slums having higher density, poverty and infrastructure deficiencies.

Families/ single person households with elderly person and people with disability should be given priority for allotment on ground floor or lower floors<sup>15</sup>.

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<sup>15</sup> Pradhan Mantri Awas Yojana, Scheme Guidelines, 2015, MoHUPA

## CHAPTER 7

### 6. Benefits to Target Groups

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Benefits to be given to end users/developers by Govt. of Assam so as to have cost of EWS/LIGH to Affordable limits.

- Prescribed ceiling cost of various categories of affordable housing or government intervention in sale price fixation by private developer, to ensure “affordability” of the dwelling unit
- 100% exemption of stamp duty for the affordable housing component.
- Streamlined application and receipt of capital and interest subsidies as per various central and state government schemes through efficient online system
- Simplified and transparent application, verification and allotment procedure for all affordable housing projects whether announced by the ULB/ UDA/ Statutory Body/ or Developer, through a single online e- portal system maintained by State Level Nodal Agency (SLNA).
- Assistance from SLNA in filing application through e- seva centres opened at every urban centre
- Assistance from SLNA along with representatives from the financial institutions/ banks to coordinate and facilitate loan sanction for purchase of dwelling unit
- Grievance redressal system under SLNA.
- Quality infrastructure including roads, water supply, sewerage/ drainage, street lighting, community open space etc.
- In the case of government and private sector employees, advances and withdrawals (monthly with drawl to be paid as EMI) from the Contributory Provident Fund (CPF) may be permitted as per the CPF Rules for:
  - Building or acquiring a suitable house, or ready-built flat for his residence including the cost of the site.
  - Payment towards allotment of a plot or flat by State Housing Board or a House Building Co- operative society.

### **To Developers/ NGOs engaged in providing Affordable Housing**

#### ***Non – monetary incentives:***

- Special status to Affordable Housing
- After submission of plans for execution of scheme, developer will be allowed to start construction of houses after 45 days. (within building parameters) - Fast track approval.
- Additional FSI for Affordable housing (narrow roads)
- Commercial area allowed - 5% in EWS/LIGH area (10% of the total area)
- Permitted to plan 60% of the area for MIG/HIG flats for cross subsidizing cost of low cost housing.

#### ***Monetary incentives:***

- Cost of external development charges - Zero
- Agriculture land use conversion charges - Zero
- Building plan approval fee – Zero
- Waiver /subsidy in registration fee
- Interest subsidy on Project Finance loans
- Exemption – Central Excise/ Custom on the procurement of material / machine
- Exemption – Service Tax applicable to contract/ consultancy/ rental income for DUs size (affordable housing) as determined by State Government.
- Exemption – Income tax on capital gain from whole of the project land under affordable housing.

## CHAPTER 8

### 7. Role of Stakeholders

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Stakeholder plays a critical role in ensuring the provision of houses and maintaining the momentum for delivery by providing an appropriate implementation vehicle. It will be vital to identify the synergies that exist between the stakeholders and thereby defining the role of each stakeholder. It is necessary to identify the various stakeholders and define their roles and responsibilities for smooth and effective implementation of housing policy and programmes.

#### 7.1. Role of Central Government

In order to supplement the efforts of the State Government, it is anticipated that the Government of India support will be forthcoming in the following aspects:

- i. Provide support through National Policies, Programmes and Schemes and act as a facilitator in the creation of affordable housing stock.
- ii. The Central Government will also on one hand provide for capital grants support to Affordable Housing projects under various schemes to act as a lever to boost the supply of affordable housing and also provide for greater channelization of credit to the urban poor to enhance their purchasing power on the other.
- iii. Ministry of Housing and Urban Poverty Alleviation from time to time will provide inputs to the Ministry of Finance for providing fiscal and financial incentives to this segment.
- iv. The Government of India shall also strive to accord industry status to the real estate segment.
- v. The Government of India shall also consider making Viability Gap Funding available for Affordable Housing projects.
- vi. Facilitate greater flow of capital through external sources like the External Commercial Borrowings and Foreign Direct Investment.
- vii. The Central Government will encourage development of new avenues for project financing for Affordable Housing including that from the insurance and pension funds.
- viii. The recent initiatives of Government of India like the Credit Risk Guarantee Fund Trust and Urban Housing Fund needs to be further promoted.

## 7.2. Role of State Government

- i. Ensure that 25% of the Government land available with ULBs is utilized for construction of EWS/LIG/MIG housing.
- ii. Ensure that various notifications for land acquisition are issued well in time, particularly notification under section 4 (1) will be issued on TOP PRIORITY so that negotiations are conducted in a time bound manner.
- iii. As far as possible and feasible concerned Department to set up Primary School/Dispensary/Angan Wadi etc., in the scheme of EWS/LIG Flats or in nearby area.
- iv. Establishment of occupational training centers for up gradation of skills under NULM scheme.
- v. Ensure that nominal stamp duty is charged for EWS/LIG housing as per order issued by finance Department.
- vi. Encourage NGOs, self-help groups in housing activities & involvement in micro finance to assist the end users meet cost of dwelling units.
- vii. Promoting various incentives in private section & cooperative sector to undertake housing & infrastructure projects.
- viii. Ensure creation of land bank in various ULBs.
- ix. Advice related agencies to take up housing for industrial labourers and other such groups.
- x. State government shall empanel Resource Centres to develop capacity building training modules customized to the needs of the state.

## 7.3. Role of Directorate of Town and Country Planning

- i. Ensure preparation of action plan and programmes to meet the housing shortage and augment supply of land for housing particularly for EWS/LIG groups during the next 7 years.
- ii. Ensure that minimum 35% of the total land is reserved for EWS/LIG Housing.
- iii. Coordination with Land and Revenue Department for creation of Land Bank.
- iv. Invitation of expression of interest from developers and bids wherever required and will scrutinize the EOIs and bids.

- v. Separate ESCROW ACCOUNT to be opened in bank for collection of loan amount sanctioned by the Bank to various end users. The account is to be operated by T&CP.
- vi. Verification of progress and cash flow and issuing instructions to banks for release of funds to developers.
- vii. Ensure and monitor construction/development works executed by developers.
- viii. Facilitate the developer in timely payment, against progress of work at site after recommendation by the third party.
- ix. Monitoring of (through third party agency) construction of flats as per guidelines of Gol/GoA, appointment of third party agency for the quality supervision of project.
- x. If required to get the work done on the cost and risk basis of developer.
- xi. Monitor and to ensure that ULBs take up external development works well in advance and are in pace with internal development works/ completion of scheme.
- xii. Monitoring of progress of construction of flats & to monitor quality of development & construction works at site through third party.
- xiii. Ensure with association of concerned ULB that in case of default by allottee in repayment of loan to Bank, the possession of the flat is taken from the defaulter & it is re-allotted to other applicant in the same category and to ensure repayment of the loan by the next allottee.
- xiv. Ensure that original Allotment letter of the flat is mortgaged directly to the Bank against the loan obtained by the allottee.
- xv. Establish building centers and adopt proper technology and eco-friendly building materials.
- xvi. E-governance for all activities.
- xvii. Public grievances through single window.
- xviii. Important information related to end user list, benefits for end users and developers, sites for affordable housing units etc. shall be published on website.
- xix. State government shall ensure speedy settlement of land related disputes. However, potential lands may be utilized for affordable housing.

#### **7.4. Role of Urban Local Bodies**

- i. Co-ordination with concerted Departments for ensuring that raw land is made available for construction of EWS/LIG housing. It can be either govt. land or acquired land.

- ii. ULB's are to create an inventory of its land resources to ascertain clear title, location etc. for raising loan by mortgaging land title.
- iii. Ensure use of subsidy received from GOI as per policy.
- iv. Ensure the quality of works as per guidelines issued by GOI for affordable housing under PPP (in coordination with SLNA Board)
- v. Guide end users in execution of the deeds on priority.
- vi. Ensure that handed over property to end user is insured.
- vii. Ensure mechanism for transparent selection of end users and offer help desk services to register in the e-portal with all supportive documents.
- viii. After screening, the final list to be displayed for a period of one month for contestation by involving communities.
- ix. Wherever possible to organize camps to ensure that loans are sanctioned to end users by banks & interest subsidy is also availed by end users.
- x. Invite applications for registration from end users and to charge non-refundable as well as refundable registration amount. This amount shall be utilized towards administrative cost.
- xi. Scrutinize the applications received from end users
- xii. Assist/guide end users so that they can get loans through banks.
- xiii. Ensure that at the time of handing over the property the end user becomes the registered applicant of the society which will maintain the common services. End user should also deposit the one time security deposit for the same.
- xiv. Ensure that the scheme is sanctioned within the prescribed time.
- xv. Ensure that building plans get approved expeditiously.
- xvi. Ensure that external development works are taken up and completed in a time bound programme and in pace with the internal development works.
- xvii. Appoint a nodal officer for coordination of the various activities of the Project with Housing Department, Banks, End users and other Departments.
- xviii. Provide comfort to the Banks through assurance of takeover of the defaulter's unit and repayment of Bank loan. The unit can be allotted to another end user against payment.
- xix. Ensure that original allotment letter is mortgaged to the bank
- xx. Take up acquisition of land for allotment to private developer for housing scheme under the policy.

- xxi. Consider affordable housing stock already available while assessing the housing demand in respective cities.

### 7.5. Role of Assam State Housing Board

- i. The Board shall undertake preparation of Housing schemes for various income categories.
- ii. Provide technical advice to the State Government and scrutinize projects under housing schemes.
- iii. Undertake research on various problems connected with housing in general and find out in particular the economical methods of constructing houses suited to local conditions
- iv. Grant loans to individuals or body of individuals for building houses under different schemes either at their own instance or under the direction of the State Government.
- v. Grant loans to individuals or body of individuals for constructing houses under various schemes of ASHB.
- vi. It shall be the duty of the Board to take necessary measures to maintain, allot, lease or otherwise use the Board premises and to collect rents, compensation and damages in respect thereof.
- vii. ASHB shall complete all in-complete projects of housing and liquidate the unoccupied housing stock.

### 7.6. Role of Developers

- i. To take up housing projects for EWS/LIG category as per provisions of the scheme.
- ii. To ensure quality control, safety measures, facilities for workers at the work site.
- iii. Execution of all internal development works including Rain Water Harvesting and Sewerage Treatment Plant.
- iv. To undertake adequate tree plantation works.
- v. To ensure testing of quality of materials & use of latest machines at construction site.
- vi. To ensure compliance of all the procedural guidelines issued under this policy.
- vii. An undertaking in the form of Affidavit that in case he leaves the works incomplete Housing Board would complete at his risk & cost.
- viii. To handover possession of completed units of EWS/ LIG/MIG to Housing Board for allotment to the end users.

- ix. To maintain the scheme for at least 3 years after completion of the project.
- x. To create a corpus for maintenance fund immediately after completion of project. Amount to be kept in a separate bank account and handed over to the Resident Welfare Association.
- xi. Developer to help in the formation of RWA.
- xii. Structural design of the buildings to be got approved from NIT/other government engineering colleges in the State.

## CHAPTER 8

### 8. Monitoring & Evaluation

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For effective habitat development, it is imperative to address the issues and problems that occur in the implementation of the policy through consistent monitoring and evaluation mechanism. Transparent information flow and an integrated information system related to land, pricing, resources, etc. is critical for implementing and measuring effective programmes.

Successful implementation of reforms within the committed timeframe is critical for the success of the policy. There is a need to strengthen monitoring mechanism and ensuring that milestones for reforms are achieved during the project period and not extended beyond the timeframe. Benchmarking the areas or sectors identified in the policy is critical in order to monitor the level of progress. For monitoring and implementation of the project and reforms at the local level, the sub-committees at District Level may be made responsible. The mechanism/system is critical to ensure that the incentives provided to both the developers/suppliers and the buyers are correctly targeted and utilised. An ICT based monitoring and evaluation system can help streamline the process. Further adopting a procedure to incorporate grievance redressal is also critical in order to strengthen the entire policy implementation process.

A High Level Monitoring Committee at the central government would be established that comprises of members from the government, NGOs, CSOs, banks, etc. The function of this committee would be to periodically monitoring, reviewing, and overseeing the process of planning and implementation of the housing policy. The committee shall conduct yearly review of the implementation process. Conducting social audits during the entire project cycle, to ensure transparent allotment project is also an aspect that would be looked at. Social audits shall be carries out by CBOs/ NGOs with participation from the citizens<sup>16</sup>.

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<sup>16</sup> Pradhan Mantri Awas Yojana, Scheme Guidelines, 2015, MoHUPA

## 9. Annexures

### ANNEXURE A1: SINGAPORE MODEL

<b>Name:</b>	Home Ownership Scheme
<b>Country</b>	Singapore
<b>Summary</b>	<p>The Ministry of National Development created HDB (Housing Development Board) in 1960. The housing scenario in the state evolved with the institutional structures as HDB replaced SIT (Singapore Improvement Trust), an agency set-up by the British for low-cost housing. The new body, HDB was given extensive powers with respect to land acquisition, resettlement, town planning, architectural design, engineering work and building material production.</p>
<b>Features</b>	<ul style="list-style-type: none"> <li>• Compulsory land acquisition is supported by sound resettlement policies. The Resettlement Department is a permanent department under HDB since 1963</li> <li>• Technical innovation and standardized construction methods are used to achieve the housing units in short period</li> <li>• HDB also manages and produces its own construction materials required for construction. HDB manages its own pool of labor skilled to produces units in short time</li> <li>• Central Provident Fund (CPF), a state managed, employees compulsory social security funds formed by the monthly salary contributions, are channelized for public housing financing. Central Provident Fund (CPF) under the scheme for low-income housing can be used for 20% down payment and subsequent monthly payments can be deducted from the same. The low-income people are provided housing grants by governments to match the free market conditions and 20% down payment is exempted.</li> <li>• HDB annual deficit is fully subsidized by government expenditure grants provided by governments' current budget.</li> <li>• The subsidies provided to the purchaser are differentiated according to the various classes of housing; the larger the housing unit, the smaller the subsidy. Thus, the more needy receive a greater subsidy.</li> </ul>
<b>Results</b>	<ul style="list-style-type: none"> <li>• 81% of Singapore's population housed in almost 900,000 HDB flats.</li> <li>• 95% of the households owns their flats.</li> <li>• In 2011, 173,450 members used \$2,413.8 million of their CPF to service the bank loans or to buy HDB flats financed with bank loans.</li> </ul>

## ANNEXURE A2: CHRONOLOGICAL EVENTS OF ASSAM

SN	Events	Year
1	Treaty of Yandabo when Assam came under British Rule	1826
2	British proclaimed Government of India Act	1858
3	Sylhet, Golapara (also Chachar) separated from Bengal presidency and joined state of Assam and continued under Assam administration till 1947	1874
4	Separation of Chachar (one of the 3 districts forming Barak Valley in southern Assam) by British from Kachari Kingdom During East India Company rule. It became a part of the Bengal Presidency	1832
5	Foreigners Act	1946
6	Partition – transfer of Sylhet to East Pakistan	1947
7	The Immigrants (expulsion from Assam) Act	1950
8	National Register of citizens	1951
9	Citizenship Act	1955
10	Foreigner's Tribunal Order	1964
11	Proof of citizenship up to March 25, 1971	1971
12	Infiltration from Bangladesh to Assam	1971
13	Communal in fight for control of Assemese culture by All Assam Student's Union (AASU)	1979 - 85
14	Assam Accord (tripartite settlement between Gol, GoA and AASU) in Brahmaputra Valley	1985
15	Citizenship rule 2003 amended in 2009/10	2009 - 10
16	Presentation of register for Assam citizens	2013

## ANNEXURE A3

### 10. Areas of Policy Intervention

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This policy advocates the idea of considering a set of probable solutions and using a ‘best-fit’ combination of these solutions. The idea is to deal with each situation in a unique manner and provide a customized solution rather than having a preset approach to affordable housing irrespective of city/project specific conditions.

The policy adopts a citizen centric approach and develop housing and habitat strategies keeping in mind the various housing options detailed below, the purchasing power of end user, ownership of land, construction agency involved and the type of financing required.

#### 10.1. Development of Home-Owners Profile

To facilitate the aim of Housing for All, the state first needs to identify its intended home-owners. For this, a probable end user profile has been recommended on the basis of AHI and purchasing power of the intended end user.

In order to successfully ascertain the end user profile, the state needs to develop a primary database of the intended home-owners. The database needs to be linked to any one government recognized primary document be it Aadhar Card/ Unique Healthcare Identification Number / Ration Card/ Voter ID Card. Each end user profile which needs to include (besides the primary identification number) the family income, number of earning members, age, occupation, education levels and number of household members. Also, the state needs to introduce the geo-positioning of end user and housing project information to facilitate improvised monitoring and evaluation.

The development of Home-owners profile will also include creating data base for users of night shelters (homeless), rental housing, students, working persons requiring hostels, workers dormitories, transit accommodations etc.

#### 10.2. Probable Models for Access and Ownership

Given the varied income category and end user profile, the state needs to choose a correct mix of various housing provision models to facilitate accommodation of all intended users. The housing models have been recommended on the basis the objective of the project and the end user profile.

**Welfare:** Concept of providing permanent or transit shelters with suitable living conditions. These shelters could be dormitory type accommodation typically comprising of one room tenement, with basic amenities for Poorest of the Poor. This particular option needs to be available to a very limited section of society comprising of destitute, orphans, senior citizens, widows and any other citizens without a regular source of income. The allotment of shelters is prioritized on the basis of the need of allottees and is done on a vacancy basis. Welfare housing is allotted for a lifetime and the allottees do not have any ownership rights on the property.

**Rental:** Rental or transit housing is an option that can be considered whenever there is a high incidence of migrant population. The housing facility, complete with the necessary social and physical infrastructure is provided on a temporary basis. The rent may be varied according to the different income groups being accommodated. The target population basically includes laborers, sundry staff, students and domestic workers.

**Rent to own:** Rent to own housing model typically involves the initial allotment of the unit on a leased basis for a fixed number of years. The buyer deposits the monthly rent (equivalent to EMI) in bank account. The EMI contains 80% rent and 20% thrift. When EMI amount reaches 10% of total unit price, property will be registered on buyer's name and hypothecated to bank and government. In case of non-payment of EMI, bank and government will resell property. Thrift amount will be returned to buyer without interest. Resale powers lie with bank and government till the completion of tenure. Once 100% payment is done, property papers are handed over to buyer by de-hypothecation.

**Purchase:** This type of housing model, the end user owns the housing from the beginning. This set-up involves the housing allotment on a lottery basis. The prospective owner enters into a financial relationship with a pre-approved financing institution and takes a mortgage funding for the housing facility. This mortgage is paid back over a fixed number of years, after which the property papers are handed over to the buyer.

Once these outreach models are defined as part of state policy, the administering ULB may use a mix of outreach models to best address the housing situation on a project basis.

### 10.3. Possible Approach for Habitat Development

The state needs to decide upon an appropriate approach for housing development. Both end user profile and the housing model need to be considered in conjunction to arrive upon

a correct mix of approach. The state also needs to consider the total number of home-owners, size of land parcel available for development and the location of land parcel. The possible approaches that the state may consider have been detailed below:

**Multi-Family:** This type of housing includes housing structures that are designed to house several different families in separate housing units living independently of each other. The most common type of multi-family housing is an apartment building. Usually, the multi-family housing facilities are designed for similar income categories.

**Integrated Township:** An integrated township is a self-sustained urban development, which addresses the basic needs of the residents, has the necessary infrastructure for education, health care, shopping and has provisions for offering connectivity to the rest of the city within which it is housed. An integrated township provides the necessary social and physical infrastructure for sustaining the population it intends to house.

**Mixed Land-use:** Mixed land-use development typically refers to an urban development, which comprises of a combination of residential, commercial, industrial, institutional or recreational areas. Allocation of mixed land-use parcels is usually done on a divisional or sub-divisional planning level. Unlike the integrated township approach, this type of planning approach is intended for use by all urban citizens.

## 10.4. Policy Interventions

### 10.4.1. Land

- A Master Plan shall be prepared for each urban centre and land use shall be demarcated for different activities. Land use zonation will also help in providing NOC for land transaction.
- State/ Development Authorities shall prepare/ amend their Master Plans earmarking land for Affordable Housing<sup>17</sup>.
- A robust land inventory to be prepared to identify land fit for development bereft of landslides, especially for hilly areas of Assam. At present, digitized land records are available only for Guwahati. Many urban areas maintain land records, however, Government of Assam shall hire an agency to prepare GIS based land inventory for all other urban areas to assess the land available with i) Government agencies ii)

<sup>17</sup> Pradhan Mantri Awas Yojana, Scheme Guidelines, 2015, MoHUPA

private players iii) market for ready purchase. Land records available with the ULBs may be verified with the help of GIS maps.

- Land pooling shall be considered as an option to make land available for housing projects. In case of in-situ development projects for slum development, land can be pooled and multi-storey housing units may be constructed. Land available can be utilized to develop community facilities.
- *Earmarking of land for affordable housing:* The State Government including that of its agencies such as the Urban Development Authorities, Housing Boards, other parastatal agencies and Urban Local Bodies (ULBs) will, earmark and provide land for affordable housing projects.
- Ministry of Railways and other land owning Central Government agencies would be requested to undertake “in-situ” redevelopment of slums existing on its land providing houses to eligible slum dwellers<sup>7</sup>.
- Revenue Department shall publish the land record details on its website<sup>7</sup>.
- The State shall notify a policy on security of tenure to slum dwellers and a non-eviction policy for residents of slums with over <5> years of documented stay in a particular location.
- Mortgagable leasehold property rights or land titles for the EWS and LIG categories shall be facilitated by the Revenue Department and the ULBs.

## 10.4.2. Finance

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### Capital Finance

- Optimum utilization of GoI grants, subsidies by aligning state policies.
- Institutional borrowings / debts.
- Affordable housing projects may also exploit the funding available as part of CSR initiatives of major corporate houses based out of the state. Affordable housing projects may also use this type of funding mechanisms for financing infrastructure facilities as well as its O&M.
- Inviting Private investments including FDIs through PPP.
- The state government may explore the possibility of linking other social security schemes to affordable housing.
- Mortgage options.

- Financial institutions would prefer clubbing two or more projects with the housing project for loan disbursement to ULBs for risk reduction.
- Contracting arrangements shall have penalty clause for non-adherence of stipulated conditions such as non-adherence to timelines, quality, fair practice or specification and standards.
- Private investors in Affordable Housing shall avail incentives stipulated by State/ Urban Development Department (UDD)/ ULB/ any other connected Authority. The latter agencies should have good financial health. It is advisable that the State Government shall hire an investment advisor for real estate valuation and determining the financial arrangements and share of profits between the State Govt. and the private partner.
- The State Govt. shall facilitate ULB's, State Housing Board or other State Govt. Housing agencies to raise loan from financial institutions by relaxing existing norms, rules etc. through providing Govt. guarantee, extending Govt. approval etc. particularly for affordable housing.

### **Finance for Buyers**

- Bank-linked Housing Thrift Scheme to be promoted.
- Facilitating bank linkage – letter of credit risk guarantee on case to case.
- Accessing Employee Provident Fund (EPF) loans where possible.
- Maximum access to GoI, State Government housing scheme subsidies, interest subventions, grants, exemptions meant for end-users
- To facilitate increased fund flow monthly housing Thrift scheme can be linked to Jan Dhan Bank account to develop savings habit in the prospective buyer. This would enable the individual to accumulate own contribution to invest in his house. This also helps the financing institution in assessing the individual's financial capacity and intention over a period of time, and thus makes an informed decision about the possibility of extending a housing loan. Some of the provisions can be as follows:
  - Minimum savings amount can be Rs. 1000/ month till the minimum requirement for own contribution (down payment) is met from this saving.
  - End users to open bank account in PSU banks or State (Assam) approved Housing Finance Companies.
  - The savings amount can be only used for housing purpose
  - The Government may consider providing a matching grant equal to the thrift amount

- An escrow account shall be created between implementing agency-developer –end user to ensure stage wise payment to developers.
- The possibility for financing housing project can be enhanced by including remunerative land use (commercial/ HIG etc.) in the housing project.
- End users seeking housing loans from Banks, Housing Finance Companies and other such institutions would be eligible for an interest subsidy at the rate of 6.5 % for a 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%<sup>18</sup>.
- The Construction Workers Welfare Fund is set up by States/UTs under the central law of Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996. States/UTs collect cess on construction projects and transfer the amount to the Welfare Fund for Construction Workers. The Nodal agency for implementing Housing Policy in the state shall decide upon the implementing agency to provide Rental Housing in the state<sup>19</sup>.

### 10.4.3. Legal & Regulatory Response

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- Establish state level Dispute Redressal Mechanism for settling affordable housing related disputes.
- Setting for a singular authority for implementing Affordable Housing projects.
- Setting for an earmarked budget for Affordable Housing and provision of basic services in it.
- Establish a single window approval system and facilitate all approvals pertaining to Affordable Housing Projects within specified time (60 days).
- Establish a web portal for creating data base of ultra-poor/ EWS/ LIG individual or household with provision for its monitoring and updating. The same data base shall also carry all finance related data of the above.
- Establish performance benchmarks for sustainability of Affordable Housing projects and private sector participation.
- Establish a regulatory mechanism for speedy land use conversion and land availability (both public & privately owned land).
- Tenant lease for Affordable Housing projects shall be similar in all respects as for tenants not in affordable housing projects.

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<sup>18</sup> Pradhan Mantri Awas Yojana, Scheme Guidelines, 2015, MoHUPA

<sup>19</sup> Ibid

- Title to ownership shall be transferred after the settled gestation period is over (20 – 30 years or as agreed in the mortgage period).
- Fraud sale, resale, registration on false name of affordable housing units shall be severely dealt with under the appropriate state laws.
- Rental housing shall have legal provision for conversion to ownership housing by permanent residents of the state.
- Where the applicants for Affordable Housing projects have more applicants, a lottery system shall be restored to for the allotment.
- Households living in untenable slums shall be relocated to build up houses under Affordable Housing projects.
- Night shelters shall be provided to all homeless population.
- Transit type accommodation, preferably dormitory housing shall be created for migrant workers unable to afford any other type of housing. Suitable safeguards shall be provided to prevent overstay beyond a specified time period placed in the lease contract with the individual.
- Similar transit housing shall be made available to persons/ Households vacating sites to be redeveloped.

#### **10.4.4. Technology**

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##### **Construction Technology**

- The Government would take an active lead in promoting and using building materials and components based on agricultural and industrial waste and through sustained research and development work.
- Alternate building materials that replace higher carbon footprint and use industrial waste like fly-ash for construction shall be promoted.
- Slope/ land stabilization wherever required (steep slopes, river banks) shall be taken up on priority for Housing (Affordable) Projects.
- For hilly areas of Assam, project implementing agency shall provide technical guidance for choice of method (Gabion method, Grouting, Step method or retaining walls). Preference to retaining wall technique has been suggested by experts. Similarly along river banks stabilization may be resorted to wire creating or by constructing retaining wall for protecting against strong current and floods.

- Cement-concrete can be used as ideal material for foundation with wooden or concrete pillars, while superstructure can be constructed by using material such as – ACC panels, bamboo mat ply, CGI sheet depending upon the availability and affordability.
- To increase the longevity of bamboo mat panels chemical preservative treatment method shall be adopted.
- GI sheet shall be used as roofing material, while cement slabs or wood panels can be used as flooring material.
- Assam type housing to be encouraged (Timber Building: Walls with bamboo/reed mesh and post).
- Factors to be considered for constructing houses (especially multi stories house) using cement, burnt bricks will include the following:
  - Thickness of the wall shall be 6 inches while thickness of roof slab shall be 6 – 10 inches. To reduce load on pillars.
  - 30%-40% of the wall area shall be kept open by providing windows and doors/ balconies.
- Construction in flood prone areas
  - Plinth levels of all buildings should be 0.6 above the drainage/flood submersion lines
  - Plinth stabilization shall be done by cement stabilization, brick perimeter wall, brick and concrete.
  - In the areas liable to floods, all the buildings should preferably be double and multiple storeys with stilt structure.
  - Single storey buildings shall have a stair way to the roofs. The roof levels of the single storey buildings and the first-floor level in double-storey buildings shall be above 100-year flood levels.<sup>20</sup>
  - BMTPC guidelines on Improving Flood Resistance of Housing' shall be referred.
- The structural design of foundations, elements of masonry, timber, plain concrete, reinforced concrete, pre-stressed concrete and structural steel shall conform to the provisions of part VI of National Building Code of India (NBC) (Structural Design Section – 1 Load, Section – 2 Foundation, Section – 3 Wood, Section – 4 Masonry, Section – 5 Concrete, Section – 6 Steel), taking into consideration the Indian Standards as given below:

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<sup>20</sup> National Disaster Management Guidelines, Management of Floods – National Disaster management Authority, GoI

- **For General Structural Safety**

- i. IS: 456:2000 "Code of Practice for Plain and Reinforced Concrete;
- ii. IS: 800-1984 "Code of Practice for General Construction in Steel;
- iii. IS: 801-1975 "Code of Practice for Use of Cold Formed Light Gauge
- iv. Steel Structural Members in General Building Construction;
- v. IS 875 (Part 2):1987 Design loads (other than earthquake) for buildings and structures Part 2 Imposed Loads;
- vi. IS 875 (Part 3):1987 Design loads (other than earthquake) for buildings and structures Part 3 Wind Loads;
- vii. IS 875 (Part 4):1987 Design loads (other than earthquake) for buildings and structures Part 4 Snow Loads;
- viii. IS 875 (Part 5):1987 Design loads (other than earthquake) for buildings and structures Part 5 special loads and load combination;
- ix. IS: 883:1966 "Code of Practice for Design of Structural Timber in Building;
- x. IS: 1904:1987 "Code of Practice for Structural Safety of Buildings: Foundation";
- xi. IS1905:1987 "Code of Practice for Structural Safety of Buildings: Masonry Walls;
- xii. IS 2911 (Part 1): Section 1: 1979 "Code of Practice for Design and Construction of Pile Foundation Section 1;

- **For Cyclone/Wind Storm Protection**

- i. IS 875 (3)-1987 "Code of Practice for Design Loads (other than Earthquake) for Buildings and Structures, Part 3, Wind Loads";
- ii. Guidelines (Based on IS 875 (3)-1987) for improving the Cyclonic Resistance of Low rise houses and other building.

- **For Earthquake Protection**

- iii. IS: 1893-2002 "Criteria for Earthquake Resistant Design of Structures (Fifth Revision)";
- iv. IS:13920-1993 "Ductile Detailing of Reinforced Concrete Structures subjected to Seismic Forces - Code of Practice";
- v. IS:4326-1993 "Earthquake Resistant Design and Construction of Buildings - Code of Practice (Second Revision)";
- vi. IS:13828-1993 "Improving Earthquake Resistance of Low Strength
- vii. Masonry Buildings - Guidelines";

- viii. IS:13827-1993 "Improving Earthquake Resistance of Earthen Buildings - Guidelines";
- ix. IS: 13935-1993 "Repair and Seismic Strengthening of Buildings - Guidelines".
- **For Protection of Landslide Hazard**
  - i. IS 14458 (Part 1): 1998 Guidelines for retaining wall for hill area: Part 1 Selection of type of wall;
  - ii. 21. IS 14458 (Part 2): 1997 Guidelines for retaining wall for hill area: Part 2 Design of retaining/breast walls;
  - iii. IS 14458 (Part 3): 1998 Guidelines for retaining wall for hill area: Part 3 Construction of dry stone walls;
  - iv. IS 14496 (Part 2): 1998 Guidelines for preparation of landslide – Hazard Zonation maps in mountainous terrains: Part 2 Macro-Zonation.
- Further necessary environmental safeguards shall be presented in detailed reports on river flow study which shall form part of DPR or Action Plan report.
- Additional incentives shall be given for adopting Green features as specified in 'Green Guidelines for Affordable Housing' prepared by Indian Green Building Council part of Confederation of Indian Industry.
- Housing designs shall incorporate space for work-shed to encourage people to work at home as support to livelihoods.
- **Mishing Housing:** In the flood prone areas of upper Assam, Mishing type housing shall be promoted to reduce damage.

Mishing home known as 'Chang Ghar' is a house constructed on raised platform. Some of the characteristic features are:

- The lower part of the house is used to provide shelter to the cattle/ animals.
  - A granary is also constructed along the house on a raised platform to protect grains from moisture, animals and rodents.
  - The major components of these houses are bamboo, cane and palm leaves for roofing.
  - Bamboo is widely used for pillar, linter, floor, roof, door etc. However, bamboo can be replaced with ACC panels, CGI sheet or bamboo mat ply (for walls), concrete pillars depending upon availability and affordability. These measures will help in enhancing durability of the house and increase longevity of the building.
- Institutes like IITs and IIMs may be requested to support Govt. of Assam in establishing technological innovation centers and R&D.

### IT related technology

- Create Central database at state level to ascertain end user/buyer identification. This would help establish transparent and robust beneficiary/buyer database by integrating biometrics / Aadhaar / Ration Card/Jan Dhan Yojana account, etc.
- Geo tagging shall be promoted to keep a tab on the progress of the project status, repayment of loans etc.
- Progress of construction of dwelling units shall be tracked through geo-tagged photographs.
- Online registration and tracking of end users, builders, finance institutions.
- Fast track approval for building permission.
- **For End-users:** registration for housing, online application and tracking mechanism, central database of end-users along with social security ID documents and bio-metrics, unit allotment through e-lottery, loan disbursement and tracking, EMI status, allotment and re-allotment process and grievance redressal mechanism.
- **For Developers:** developers' selection and registration process, e-tendering and tracking process, clearance of approvals, status of payments, project monitoring mechanism with geo-tagging, grievance registration and monitoring process.
- **Linking to financial institutions applications:** Housing loan application status, verification process, loan disbursement process, EMI payment tracking process, transfer of ownership after completion of loan.
- E-Procurement of construction material through online portal system.

### 10.4.5. Institutional Systems

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- Affordable housing projects would require various approvals from different agencies as per prevailing rules and procedures in the State. Project development may also require changes in various development control rules. To facilitate such changes and for faster formulation and approval of projects, it is suggested that a single authority should be accorded with responsibility to change planning and other norms and also for according approval to the projects<sup>21</sup>.
- The role for implementing Affordable Housing Project for EWS & LIG population shall be delegated to the **Directorate of Town and Country Planning (T & CP)** which shall act as the Project Implementation Agency. The department shall have the overall responsibility for:

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<sup>21</sup> Pradhan Mantri Awas Yojana, Scheme Guidelines, 2015, MoHUPA

- Determining the end users for Affordable Housing Project (they may hire the consultants if needed).
  - Project Design and administration.
  - Properties and housing management.
  - Support services.
  - Community Planning and Coordination.
  - Creating project profiles, site maps, publications related to Affordable Housing Projects.
  - Holistically plan for 'extended green areas and densified urban areas' to ensure that resources of green areas should not be exploited for comforts of urban areas
  - Address the issues of energy, waste disposal, communications, livelihoods, transportation etc. with one integrated perspective to provide healthy living and working conditions to people. Only this kind of planning will form the bedrock for establishing 'smart cities'
- The implementing agency shall coordinate with Land and Revenue Department for land related inventories and acquiring land for planned development of Affordable housing Projects. The T&CP can have Joint Venture or Consortium with the private sector/ other sponsors for Affordable Housing Projects with pre-defined cost and profit sharing arrangements for new construction under Affordable housing projects. Contracting procedure shall be reframed for entry of small builders and consortiums to operate in affordable housing projects.
  - Location of Affordable Housing Projects shall preferably be within ULB boundaries and ULB shall be responsible for providing infrastructure and amenities and tax collection.
  - Local arrangements for skill development by registered agencies for building construction activities on site (as mentioned in 3<sup>rd</sup> tier of project objectives) shall help to build capacities to suitable occupants from target population with accreditation and rating of those successfully trained with preference for engaging them on the Affordable Housing Project sites.
  - Use of local & environmentally sustainable building materials, use of solar panels, Rain Water Harvesting structures, Dewat technologies and recycling water and other green practices included shall be certified as per developed codes and rating system relevant and used by GRIHA/ BEE/ IGBC and suitable incentivised by the state government.
  - Education institutions, Industrial units, Refineries and other agencies shall be responsible for providing employee, labour and other similar forms of housing.

### **Operationalization of City Level Technical cell (CLTC)**

In case of Guwahati Municipal Corporation, a City Level Technical Cell (CLTC) will be operational by creating a multi-disciplinary team (with 2 – 4 professionals) depending upon quantum of work. The cell will ensure robust Housing system. This CLTC will be supported by Housing for All Mission. For rest of the ULBs, the sub-committee at district level shall look after implementation of projects.

### **Training and Capacity Building**

An elaborate framework for Capacity building of department/ ULB officials at various levels shall be prepared and implemented which will contain the phases of training need identification, training delivery and impact assessment on a continual basis to strengthen the institutional capacities of Housing functionaries including housing, parastatals and municipal cadres at state and district levels.

Local arrangements for skill development by registered agencies or building construction activities on site shall have to bring capacities to suitable occupants from target population with accreditation and rating of those successfully trained with preference for engaging them on the affordable housing project sites.

Resource centres empanelled under Housing for All Mission/ or empanelled by state shall provide capacity building trainings and other activities.

### **10.4.6. Infrastructure**

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- Affordable Housing Projects located in peri-urban areas shall have ensured accessibility and low cost public transportation system in place to the city's major work centres/ commuter zones.
- The Comprehensive Mobility Plan may be prepared for all major urban centres and its strategies considered for implementation.
- For delivery of water supply, sewerage & sanitation, drainage, SWM and other array of support services to the Affordable Housing Project site/ target population, there shall be a Local Service Provider or coordinator who may coordinate with other organizations for service delivery.
- All black and grey water from Affordable Housing sites shall be recycled from use in horticulture and other use, or in exceptional case may be diverted to the nearest sewage treatment system.
- Segregated waste collection service shall be available at all Affordable Housing Project sites.

- Affordable Housing Projects located in peri-urban areas shall install decentralized STPs of appropriate capacity and design if trunk connection is unavailable.
- All Affordable Housing Sites shall be integrated to neighbourhoods with available social livelihood and recreational facilities.
- All constructed housing units shall be delivered on a complete functional project built to specifications and complying with all codes and regulations.
- In the transition period, shared or community toilets shall be provided.
- Social infrastructure provisions shall be made either according to Urban & Regional Development Plan Formulation and Implementation (URDPFI) guidelines OR integrated to neighbourhoods with available social, livelihood and recreational facilities.
- Adopting an approach that promotes green buildings in township models and incorporate the local needs of meeting the livelihood requirement would be looked at.
- Designs for both individual units and clusters that incorporate green concepts such as rain water harvesting, water recycling technologies etc. shall be adopted.

#### **10.4.7. Community Engagement**

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- Prioritize persons/ Households from the 'Target population data' as those having a high need for a dwelling unit based on a vulnerability index or those utilizing a crisis system.
- Create an assessment system for shelter for homeless, vulnerable population and those desiring rental accommodation.
- Create rapid rehousing or transitional housing for vulnerable and homeless by matching people and housing and support needed by them.
- Mover people quickly through referral system, entrance criteria, applications and wait-lists.
- Post occupancy of target population in Affordable Housing Projects, help establish Resident Welfare Associations (RWAs) to protect their interests.
- Promote community consultations on critical matters (faith, gender, caste and ethnicity issues, chronically ill poor and destitute), safety issues, issues related to quality of services etc. In short, for creating a conducive environment
- Create wherever needed help support Self Help Groups/ coalition and advocacy groups.

#### **10.4.8. Slum improvement and upgradation**

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- Slum improvement programmes for upgrading the services, amenities, hygiene and environment would be taken up with a view to make the State a Slum free state.
- Slums, whether on Central Government land/State Government land/ULB 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.
- Slum reconstruction programmes for creating a better environment would be encouraged by schemes with cross subsidization. These would be based on the basis of audit of slum areas covering health status, education, sanitation, environment, employment status and income generation.
- ‘Land as a resource’ would be used while taking up slum rehabilitation. Land sharing and pooling arrangements would be resorted to in order to facilitate development of land and improvement of basic amenities in slums. This will be done through low rise multi-storeyed group housing and cluster planning for optimum and efficient use of land.
- Transferable development rights and additional FAR would be released as an incentive for providing shelter to the poor. The private sector, community based organisations (CBOs), nongovernmental organisations (NGOs) and self-help groups would be involved in such activities.
- The land or shelter provided to the poor / slum dweller would as far as possible be made non-transferable for a period of ten years.
- Income generating activities in slums have a direct bearing on housing and other environment issues. The various development programmes would be converged to cover the target group completely.
- Formation of multi-purpose cooperative societies of urban poor and slum dwellers would be encouraged across the State for providing better housing and environment to improve the quality of life as well as for undertaking multifarious activities for the economic and social development.
- Forced eviction of slum dwellers will be avoided and in-situ rehabilitation attempted. In such cases appropriate shelter and environment up gradation programmes will be taken up. Where it is unavoidable, alternative shelter options will be given as rehabilitation solution.
- Migrant workers have shelter problem and appropriate interventions will be facilitated and encouraged.

- State/ULB shall also consider clubbing of nearby slums in clusters for in-situ redevelopment to make them financially and technically viable. Such cluster of slums shall be considered as a single project<sup>22</sup>.
- A viable slum rehabilitation project shall have two components i.e. “slum rehabilitation component” which provides housing along with basic civic infrastructure to eligible slum dwellers and a “free sale component” which shall be available to developers for selling in the market so as to cross subsidize the project<sup>11</sup>.
- While formulating the project, the project planning and implementing authorities shall also decide the area of slum land which may be given to the private developers. In some cases, the area of slum may be more than what is required for rehabilitating all eligible slum dwellers plus free sale component for cross subsidizing the project. In such cases, project planning authorities shall give only the required slum land to private developers and remaining slum land shall be utilized for rehabilitating slums dwellers living in other slums or for housing other urban poor<sup>11</sup>.
- Slum dwellers shall be consulted through their association or other suitable means while formulating redevelopment projects especially for the purpose of designing of slum rehabilitation component<sup>11</sup>.
- Sale of “free sale component” of project shall be linked to the completion and transfer of slum rehabilitation component to the implementing agency/state. Such stipulation shall be clearly provided in the bid document to avoid any complication<sup>11</sup>.

#### **10.4.9. Rental Housing**

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State is witnessing increasing migration from within and outside the State. All such migrants may not be able to afford their own houses. Therefore, there is need to initiate appropriate policy measure to increase the supply of rental housing in the State. This policy envisages the following measures:

- Revise the State Rent Control Act so as to adequately protect the interest of the landlords so as to enable them to get their houses vacated after the contracted term.
- Rental Housing and Shelters shall be promoted which will cater the needs of low income groups and migrant labours/ workers. Rents shall be subsidized through state and central government schemes. The rent lease will be signed between the interested parties for a limited time period. The families that benefit from rental housing are given the option of paying a higher rent, a part of which is earmarked as a partial payment for the house and the lessee can eventually own the house.

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<sup>22</sup> Pradhan Mantri Awas Yojana, Scheme Guidelines, 2015, MoHUPA

- Strengthen State agencies to build houses/flats for rental cum ownership basis on the lines of Singapore Model<sup>23</sup> by adopting new initiatives like “Equity Building” and “Rent Cum Ownership basis” etc. specially for the low income segment households. Under such Schemes, the house/flat allotted to the EWS/LIG household will be transferred in the name of the individual only after building 100% equity over the period of 10-15 years. The individual EWS/LIG will have the option to sell his/her house/flat but the sale will be only to the State Agency who will then offer the same to the EWS/LIG household in the waiting list.
- Private Sector agencies/builders will be encouraged to build rental housing stock with appropriate government support.
- Rental housing for migrants on short term lease basis with an agreement between the State implementing agency and building owners.
- Permission for multi-stored flats for EWS/LIG in core city areas along with commercial component and appropriate incentives for PPP.
- Rental Management Companies (RMC) shall be encouraged to operate and maintain the rental housing units.
- Online registration of rental properties and grievance redressal system shall be introduced to facilitate rental housing market.

#### **10.4.10. Special needs of single working women, Disabled and senior citizens**

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##### **Women and Housing**

- i. The issue of title for house / land in favour of women or joint name to be ensured.
- ii. The positive role of women in creating, maintaining sustainable housing has to be fully harnessed. Women should be associated in participative planning process in design, construction and maintenance of houses.
- iii. Special housing scheme for single working women as ownership condominium or rental hostel units shall be taken up.
- iv. The special problems of domestic women workers has to be kept in view.
- v. The stamp duty charges for women headed housing should be given 1% rebate.
- vi. The need for creation of **crèche** /community centers for women construction worker will be kept in view.

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<sup>23</sup> Details of Singapore Model is provided in Annexure A1.

- vii. Skill upgradation/certification of women construction workers will be specially covered to elevate them from unskilled to semi-skilled and skilled construction workers.
- viii. Women headed self-help groups will be encouraged to form saving cum loan groups/ schemes for employment support and shelter options.

### **Differently abled**

The barrier free and special design features for housing the physically challenged as per National Building Code (NBC) will be incorporated and appropriate provisioning in housing scheme and public buildings will be done.

Special shelters for long term shall be created for mentally ill and challenged persons with all the necessary facilities. Medical services shall also be provided to people in need.

### **Senior Citizens**

The needs of senior citizens housing will be taken up through various agencies with sensitively planned shelter options providing for dignity, caring concern and special geriatric consideration with health and paramedical support facilities. The new initiatives for Reverse Mortgage scheme benefiting senior citizens will be encouraged.

### **Accommodation for students, single men and labors**

- i. Working men's hostels for single working men shall be constructed.
- ii. Labor transit camps for construction workers shall be promoted as means of providing temporary housing solutions for labors.

### **Housing for homeless population**

- i. Community night shelters shall be constructed with adequate water and sanitation facilities. These structures can be permanent in nature. Additionally, temporary or mobile night shelters shall also be set up based on local factors.
- ii. The shelters should be located near railway stations, bus depots, terminals, markets, wholesale mandis, etc as these are the places where the homeless usually congregate.
- iii. Public institutions shall be encouraged to think of applying innovative approaches to serve the most marginalized. For instance, all major public hospitals could create sufficient and appropriately designed shelters to house families of poor resident patients<sup>24</sup>.

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<sup>24</sup> Shelter for the Urban Homeless – Commissioners of the Supreme Court in the case of Writ Petition (Civil) – 196 of 2001

- iv. Operational Guidelines for 'Scheme of Shelters for Urban Homeless' under National Urban Livelihood Mission, issued by MoHUPA shall be followed by the state government for providing a dignified living space to all its citizens.

***Moreover, priority for allocating ground and first floor during allotment shall be given to senior citizens and persons with disabilities.***

## ANNEXURE A4: LIST OF MANDATORY & OPTIONAL REFORMS

	SN	Reforms
ULB LEVEL REFORMS	1	E-Governance Setup
	2	Shift to Accrual based Double Entry Accounting
	3	Property Tax (85 % coverage)
		Property Tax (90 % Collection efficiency)
	4	100 % Cost Recovery (Water Supply) 2 % Of Holding Tax
		100 % Cost Recovery (Solid Waste)
	5	Internal Earmarking of Funds for Services to Urban Poor
	6	Provision of Basic Services for Urban Poor
STATE LEVEL REFORMS	7	74 <sup>th</sup> CAA (Transfer 12 Sch. Functions)
		74 <sup>th</sup> CAA (Constitution of DPC)
		74 <sup>th</sup> CAA (Constitution of MPC)
	8	<b>Integration of City Planning and Delivery Functions</b>
		Transfer of City Planning Function
		Transfer of Water Supply & Sanitation
		Transfer of Public Transport
	9	Reform in Rent Control
	10	Stamp Duty rationalization to 5 %
	11	Repeal of ULCRA
	12	Enactment of Community Participation Law
	13	Enactment of Public Disclosure Law
	14	Urban Sanitation Policy
	OPTIONAL REFORMS	15
16		Revision of Building Bye Laws – Streamlining the Approval Process
17		Revision of Building Bye Laws – To make rain water harvesting mandatory
18		Earmarking 25 % developed land in all housing projects for EWS / LIG
19		Simplification of Legal and Procedural framework for conversion of agricultural land for non-agricultural purposes
20		Introduction of computerised process of Registration of land and Property
21		Byelaws on Reuse of Recycled Water
22		Administrative Reforms
23		Structural Reforms
24		Encouraging Public Private Participation

**ANNEXURE A5: MATRIX ON ROLE OF GOVERNMENT / PUBLIC AGENCIES**

Aspect	Catalyst			Enabler			Facilitators			Provider			Builder		
	E	L	M/H	E	L	M/H	E	L	M/H	E	L	M/H	E	L	M/H
Land			√					√		√					
Infrastructure							√	√	√	√	√	√			
Plans/ Designs			√	√	√					√					
Building Materials	√	√	√	√	√		√	√							
Technologies	√	√	√	√	√		√	√		√	√				
Access to Grants										√					
Access to Loans			√				√	√							
Laws & Regulations										√	√	√			
Fiscal Concessions										√	√	√			
Others (Construction)		√	√					√		√			√	√	

E-EWS

L-LIG

M-MIG

H-HIG

@ - for some situations