


**MONEYMATTERS**

# Providing an abode for all by 2022

**Housing for All** project aims at slum redevelopment across the country by 2022



**P**radhan Mantri Awas Yojana (PMAY) that aims at ensuring housing for all is a buzz word today. Delivering own pucca house is a promise and top priority for central government and housing for all is a mission.

Every citizen should have own pucca house with basic amenities is the vision statement for government. Considering the same, PMAY will be implemented during 2015-2022. The scheme is dedicatedly focused to cater urban housing need of economic weaker section. All statutory towns as per census 2011 and towns notified subsequently would be eligible for coverage under the mission.

The mission will support construction of houses up to 30 sq meter carpet area with basic civic amenities/infrastructure like water, sanitation, sewage, road, electricity etc. However states/union territories will have flexibility in terms of determining the size of house and other facilities.

All houses built or expanded under the mission should have toilet facility and other technical details should conform to the standards provided in National Building Code (NBC). The mission has mainly focus

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on in situ slum redevelopment, affordable housing through credit-linked subsidy, affordable housing in partnership and subsidy for beneficiary led individual houses construction and enhancement, in which in situ slum redevelopment using land as a resource with private participation for providing houses to eligible slum dwellers is an important aspect of Pradhan Mantri Awas Yojana- Housing for all (Urban) mission.

Bringing slum dwellers in to formal urban settlement is the idea. Slums, whether on central govt land/state govt land/ULB land and/or private land should be taken up for in-situ redevelopment for providing houses to

slum dwellers.

As per the provision, private partner/developer for slum redevelopment would be selected through open bidding process. To cross subsidise the project, private developer will be provided portion of land to develop and sale in market as per the terms mentioned in bid document and to make the proposition financially viable state government and ULBs may provide additional floor space index (FSI)/Transferable Development Right (TDR) to developers and relax density and other planning norms and may also allow commercial usage for part of the land, if required. For technical viability clubbing of nearby slums in cluster can be done and it will be considered as a single project. For these type of slum redevelopment project Rs 1 lakh per house as a grant by central government will be provided for all houses built for eligible slum dwellers in all such projects. Beneficiary contribution, eligibility criteria for beneficiary, making allotments, tenancy rights (leasehold/freehold), imposing and specific restrictions on transfer of house, etc in slum redevelopment project shall be decided and fixed by state government.

The project developer will be responsible for transit accommodation for the eligible slum dwellers during construction period. As per scheme guideline to facilitate such changes and for faster formulation and approval of projects, it is suggested that a single authority should be constituted with responsibility to change planning and other norms according approval to projects.

Looking at Ahmedabad perspective, in 2009, 834 slums were identified in the city, housing 262,551 households or a total population of approximately 1.31 million, which was about 23 per cent of the city's total population.

PMAY will certainly provide housing with basic infrastructure on government as well as private land living in slums which will ultimately improve overall quality of life.

