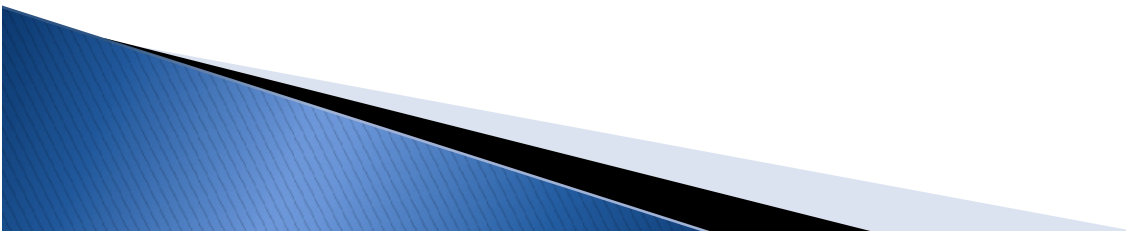


Pradhan Mantri Awas Yojana (Urban) 2.0

Affordable Housing Policy 2024



PRADHAN MANTRI AWAS YOJANA (URBAN) 2.0

Gol has **launched Pradhan Mantri Awas Yojana (Urban) 2.0** on 17.09.2024.

States to formulate affordable housing policy by march 2025


Reforms & incentives to be provided to **public & Pvt. Develops** for construction of affordable housing.

GoK has framed "Karnataka Affordable Housing Policy -2016" in alignment with PMAY (U)-2015.

- **SLNA: KHB**
- Prepared by : **Indian Institute for Human Settlements (IIHS)**

Now some **revision/ amendments/update** needs to be brought to the policy **in accordance with PMAY (U) 2.0** guidelines.

The above points are placed for deliberation and decision for

- Nomination **SLNA** for KAHP 2024,
 - **Appointing agency** to prepare policy
 - **Fee & source**
 - **Timeline** for this task
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COMPARATIVE STATEMENTS

Particulars	KAHP 2016	PMAY (U) 2.0
Carpet area	For improvement/enhancement : Min. 15 sqmt New house : 30 sqmt-60 sqmt Site : 25 sqmt -100 sqmt	Only new House <ul style="list-style-type: none"> • EWS: Min. 30 sqmt upto 45 sqmt • LIG : upto 60 sqmt • MIG: upto 120 sqmt No provision for improvement, enhancement, repair of house/ site
Annual income	<ul style="list-style-type: none"> • BPL : upto Rs 87600/- • EWS: Rs 87600/- to Rs. 1.50 lakh • LIG: Rs. 1.50 lakh to Rs. 3.00 lakh (under BDA Area, annual income may increase of upto 50%)	<ul style="list-style-type: none"> • EWS: upto Rs.3.00 lakh • LIG : Rs. 3.00 lakh to Rs. 6.00 lakh • MIG: Rs. 6.00 lakh to Rs. 9.00 lakh
Coverage	Within limits of ULBs/ BDA/KUDA	ULBs Notified Planning Areas Notified Planning/ Development area under Industrial Development Authority/Special Area Development Authority/Urban Development Authority



COMPARATIVE STATEMENTS

Particulars	KAHP 2016	PMAY (U) 2.0
Eligibility	<p>BPL/ EWS/ LIG Kutcha / houseless Resident not less than one year</p>	<p>Family: Husband wife & unmarried children Income upto Rs.9.00 lakh Family should not own pucca house Not availed housing benefit in last 20 years If houses is already provided to parents, he will be considered after other beneficiaries. House curtailed after 31.12.2023, will not be considered State to decide a cut off date on which beneficiary have to be resident of that urban area</p>
Public Development Agencies	<ul style="list-style-type: none"> • KHB • KSDB • RGHCL • ULB • UDA • BDA • BBMP • KUWS&DB • BWSSB 	<ul style="list-style-type: none"> • KHB • KSDB • RGHCL • ULB • UDA • BDA • BBMP • Central Govt Dept, • Dept of Commerce & Industries, • Labour Dept, • Karnataka Police Housing Corporation, • Karnataka State Handicraft Development Corporation Limited, • private developers, • industries • private entrepreneur etc

COMPARATIVE STATEMENTS

Particulars	KAHP 2016	PMAY (U) 2.0
Verticals	<ul style="list-style-type: none"> • Beneficiary Led House Enhancement • Beneficiary Led New House construction • Insitu Upgradation • Insitu Slum Redevelopment • Plotted Development & site with House & services • Group Housing & Township projects • Affordable Group Housing in Partnership 	<ul style="list-style-type: none"> • Beneficiary Led Construction • Affordable Housing in Partnership • Affordable Rental Housing • Interest Subsidy Scheme
Model 1 Beneficiary Led House Enhancement	<ul style="list-style-type: none"> • Improvement/enhancement • By beneficiary themselves. • GoI Subsidy- for additional rooms 	No provision for enhancement / repair.

COMPARATIVE STATEMENTS

Particulars	KAHP 2016	PMAY (U) 2.0
Model 2. Beneficiary Led New House construction	<p>Beneficiary own site Construct new house on their own.</p> <p>If large number of houses in a single area/If not feasible for beneficiary to construct on their own, PDA will construct house</p> <p>Subsidy</p> <ul style="list-style-type: none"> • BPL : GoI & GoK • EWS: GoI only • LIG: CLSS 	<p>PMAY (U) -BLC:</p> <p>If large number of houses in a single area/If not feasible for beneficiary to construct on their own, PDA will construct house – Row housing under AHP</p> <p>For site-less, state to provide land rights (heritable non-transferable) .</p> <p>Tenable Slum beneficiary considered under BLC Infrastructure by State/ULB funds.</p> <p>Subsidy</p> <ul style="list-style-type: none"> • EWS : GoI & GoK • LIG : ISS • MIG : ISS
Model 3: Insitu upgradation	<p>Improve basic infrastructures in slums GoK will provide budgetary support Private & public slums under KSDB Act will be covered Priority will be given for tenable slum Can be extended to non-slum/unplanned / unorganized areas also Model 1 & 2 to provide houses</p>	<p>No funding for infrastructures For housing, AHP & BLC may be implemented</p> <p>Tenable slum:</p> <ul style="list-style-type: none"> • BLC (state to provide land rights, beneficiary construct houses on their own) • AHP (demolish & construct multi-storied) <p>Untenable Slum:</p> <ul style="list-style-type: none"> • AHP: Construct multi-storied in alternative land

COMPARATIVE STATEMENTS

Particulars	KAHP 2016	PMAY (U) 2.0
Model 4 : In-situ Slum Redevelopment	<ul style="list-style-type: none"> Vertical construction in slums Slums with majority of kutchha houses Demolish existing structure & build multi-storied. Provide infrastructure Project by public / Pvt. developer. FAR/ TDR to Pvt. developer 	<ul style="list-style-type: none"> Tenable slums: Demolish existing structure & vertical redevelopment Untenable slums: Construct multi-storied in alternative land
Model 5 : Plotted Development and site with House & services	<p>Development of layout with infrastructure, allocation of site or site with house.</p> <p>Reservation of sites for affordable housing in projects taken up by Pvt. developer & PDA. TDR to Pvt. developer.</p> <p>Site with house: Preference to relocate slum dweller (especially tenant) /houseless families. CLSS /BLC subsidy for housing.</p> <p>Reservation Pvt developer's project: Reservation is mandated for 1 hectare or more. 10% of residential portion of site for affordable housing. The same to be handed over to SLNA at pre-determined rates. Govt will provide TDR</p>	<p>No funding for lay out development/ infrastructure /allotment of site</p> <p>If sites are allotted to the beneficiaries, then beneficiary may construct under BLC/ ISS.</p>

COMPARATIVE STATEMENTS

Particulars	KAHP 2016	PMAY (U) 2.0
Model 5 : Plotted Development and site with house & services	<p>Reservation in PDA's project Reservation is mandated for 1 hectare or more.</p> <p>Existing Govt land can be used or land must be acquired.</p> <ol style="list-style-type: none"> 1. Land acquisition model :land may be acquired. 35% of residential portion of area to be reserved for AHUs. 2. Land sharing model: PDA & Pvt. owner may enter into land sharing project PDA will develop whole land, some portion of land will be handed over to PDA in exchange. 33% of residential portion of PDA portion shall be reserved for AHUs. 3. Joint venture model: Joint venture betn Pvt. Developer & PDA for site development. Pvt. Developer has to reserve at least 25% of residential portion of the site for AHUs & hand over to PDA at pre-determined rate. <p>Beneficiary will be given hakku patra Beneficiary shall bear cost of site.</p> <ul style="list-style-type: none"> • For BPL, GoI & GoK subsidy under BLC • For LIG, GoI subsidy under CLSS. 	

COMPARATIVE STATEMENTS

Particulars	KAHP 2016	PMAY (U) 2.0
Model 6: Group Housing & Township projects:	<p>Reservation is mandated in group housing (apartment) & township (Mixed use) projects constructed by Pvt. developer or PDAs FAR/ TDR to Pvt developer & PDAs</p> <p>Reservation mandated in projects of Pvt. developers:</p> <p>Reservation in project area of 1 hectare or more.</p> <ul style="list-style-type: none"> • 10% of residential portion of site in Township projects & • 10% of built up area of group housing projects reserved for AHUs. <p>Group housing projects: Extra FAR (to extent of built up area of AHUs)</p> <p>Township project: Extra FAR equivalent to built up area that would be available from the portion of the site reserved to AHUs</p> <p>TDR to developer. Developer will hand over AHU to SLNA at pre-determined rates.</p>	<p>Affordable Housing in Partnership Projects : 2 type</p> <ol style="list-style-type: none"> 1. Exclusive for EWS 2. Mix of EWS/LIG/MIG houses (Min. 25% EWS DUs / 100 EWS Dus). <p>State will decide upper ceiling of sale price of EWS houses A special home loan product will be launched by GoI for beneficiary bank linkage</p> <p>Two models:</p> <ol style="list-style-type: none"> 1. Govt agencies 2. PPP & Pvt. Developer <p>Mode 1: Govt agencies IA will submit DPR& obtain CSMC approval GoI / GoK subsidy will be released to IA TIG grant (If innovative technology used)</p> <p>IA will charge minimum booking amount from beneficiaries & will be adjusted against beneficiary share.</p>

COMPARATIVE STATEMENTS

Particulars	KAHP 2016	PMAY (U) 2.0
Model 6: Group Housing & Township projects:	<p>Reservation mandated in PDA's projects:</p> <p>Reservation is mandated in 1 hectare or more</p> <ul style="list-style-type: none"> • Township projects: 33% of residential portion of site & • Group housing: 33% of built up area shall be reserved for AHUs <p>Group housing projects: Extra FAR (to extent of built up area of AHUs)</p> <p>Township project: Extra FAR equivalent to built up area that would be available from the portion of the site reserved to AHUs</p> <p>PDA may avail GoI funding under AHP, if eligible.</p> <p>Or</p> <p>Allot AHUs as per current practice</p>	<p>Model 2: PPP & private developer</p> <p>2.1 Whitelisted project</p> <p>2.2 Open market</p> <p>2.1 Whitelisted project</p> <ul style="list-style-type: none"> • Land belongs to Pvt. developer. • State will decide upper ceiling of sale price of EWS houses • Pvt . Developer will submit DPR to ULB & obtain CSMC approval. • Project will be whitelisted in the MIS. • Beneficiary will apply in MIS. • ULB will verify the eligibility & attach to project. • GoI / GoK share will be released to beneficiaries (Redeemed housing vouchers) • Incentives to Pvt. developer • TIG will be provided <p>2.2 Open market</p> <ul style="list-style-type: none"> • Beneficiary will purchase house (will apply in MIS) List of beneficiaries will be approved by SLSMC/ CSMC. • Beneficiaries will be attached to the project • GoI / GoK share will be released to beneficiaries (Redeemed housing vouchers) • No incentives / No TIG to developer

COMPARATIVE STATEMENTS

Particulars	KAHP 2016	PMAY (U) 2.0
Model 6: Group Housing & Township projects:		Project period: 24-36 months from date of statutory approvals. If agency failed to complete, all earlier releases will be recovered along with interest
Model 7 : Affordable Group Housing in Partnership	<p>This is PPP mode.</p> <p>PDA will enter into partnership with Pvt. developer on their land or on Govt land.</p> <p>FAR & TDR to private developer.</p> <p>Partnership with Pvt. developer on their land: Project on area of 1 hectare or more.</p> <p>Pvt developer will construct AHUs in a proportion of their land over and above mandated reservation as per model 6 (reserve 10% of residential portion of the site & 10% of the built up area for affordable housing units). They can construct LIG/MIG DUS/ commercial on rest of land for open sale.</p>	Affordable Housing in Partnership (AHP)

COMPARATIVE STATEMENTS

Particulars	KAHP 2016	PMAY (U) 2.0
Model 7 : Affordable Group Housing in Partnership	<p>Developer will get additional FAR (equivalent to built up area of AHUs) and TDR.</p> <p>Pvt. developer can avail GoI subsidy for EWS DUs.</p> <p><i>Other wise</i></p> <p>AHUs will be handed over to SLNA by developer</p> <p>Partnership with Pvt. developers on Govt land:</p> <p>Pvt. developer will construct AHUs on at least 40% Govt land.</p> <p>The remaining land will be transferred to Pvt. developer.</p> <p>Pvt. developer will prepare DPR & submit to PDA.</p> <p>PDA will obtain approval of CSMC.</p> <p>After completion, Pvt. developer will hand over AHU to PDA at pre-determined rate.</p> <p>PDA can avail GoI subsidy for EWS houses.</p> <p><i>Other wise</i></p> <p>AHUs will be handed over to SLNA by developer</p>	

COMPARATIVE STATEMENTS

Particulars	KAHP 2016	PMAY (U) 2.0
Other shelters:	<p>Houses for construction labour: labour dept. is nodal agency. Transit accommodation (rented house) & dormitories will be constructed.</p> <p>Night shelters for pavement dweller: Night shelters from state fund or from NULM. ULB will maintain through NGO/ CBO.</p> <p>Housing for industrial worker: Industrial dept will earmark land in industrial layouts for housing & provide housing</p> <p>Rental housing: Govt to facilitate rental housing or rent to own model. rental houses for students PGs, working men women hostels,</p>	<p>Houses for construction labours industrial workers will be provided under AHP/ BLC/ ARH</p> <p>Affordable Rental Housing :</p> <p>There are 2 models</p> <p>Model 1: Converting existing Govt vacant houses into ARH</p> <p>Houses laying vacant may be repaired by ULB/ concessionaire from their own sources (cost will be recovered from rent)</p> <p>Model 2: Construct rental housing & maintenance</p> <p>Public / private entities will construct rental houses (1BHK/2BHK/Dormitories) for EWS/ LIG.</p> <ul style="list-style-type: none"> • 1BHK: 30 sqmt • 2 BHK : 60 sqmt • Dormitory: 10 sqmt per person <p>Incentives from GoI / GoK will be provided For innovative construction technology, TIG grants</p> <ul style="list-style-type: none"> • GoI :R₹ 3000.00 per sqmt • GoK : R₹ 2000.00 per sqmt

COMPARATIVE STATEMENTS

Particulars	KAHP 2016	PMAY (U) 2.0
Implementation mechanism:	<p>Information on housing shortage will be generated (Integrated affordable Housing Database) & will be updated regularly.</p> <p>Based on IAHD, comprehensive city housing plan (CCHP) will be developed.</p> <p>DPR will be prepared for projects.</p>	<p>ULBs will conduct rapid assessment of housing demand & upload in MIS</p> <p>ULB will furnish details for City wise Housing plan online format</p> <p>DPRs will be prepared for projects</p>
Institutional Managements & Functions:	<p>SLECAH - Chairmanship of CS, GoK</p> <p>SLAC-Chairmanship of Principal Secretary, DoH</p> <p>SLNA: KHB.</p> <p>Programme support unit -at SLNA</p> <p>District Level Coordination and monitoring Committee (DLC&MC) : Chairmanship of DC.</p> <p>CLTC: at District level</p>	<p>SLSMC : Chairmanship of CS, GoK</p> <p>SLAC : Chairmanship of Principal Secretary, DoH</p> <p>SLNA for BLC/ AHP/ ARH: RGHCL (proposed by RGHCL)</p> <p>SLNA for ISS: SLBC (proposed by RGHCL)</p> <p>SLTC: at SLNA</p> <p>ULC&MC : Chairmanship of Commissioner, ULB (proposed by RGHCL)</p> <p>CLTC at cluster of ULB</p>

COMPARATIVE STATEMENTS

Particulars	KAHP 2016	PMAY (U) 2.0
Capacity building activities:	<p>Construction incubators will be identified in various parts of the state.</p> <p>He will give training to small contractors, masons, plumber, electricians etc He will coordinate with them he will help to prepare HFAPoAs & DPRs.</p> <p>SIUD/ATI will give training for effective implementation of KAHP</p> <p>SLAC may organize domestic and international trainings.</p>	<p>No provisions for construction incubator</p> <p>GoI & GoK will provide funds towards following capacity building activities in 60:40 ratio</p> <ul style="list-style-type: none"> • SLTC/ CLTC • Training/ workshop/study/ exposure visit • IEC • Social audit • Third Party quality monitoring agency • Geo tagging • A& OE



COMPARATIVE STATEMENTS

Particulars	KAHP 2016	PMAY (U) 2.0
Govt initiatives & incentives offered:	<p>GoK has taken many initiatives to support to Pvt Developers & PDAs.</p> <ol style="list-style-type: none"> Amendment made for permission for diversion of Agricultural land for other projects including Housing approved by GoK, It shall be deemed to have been granted when permission for purchase of Agricultural land is accorded under Section 109 of the Karnataka Land Reforms Act 1961, subject to payment of prescribed fees. Stamp Duty registration fees reduced from 7% to 5% (exclusive of Registration charges & Cess). 	<p>Following reforms are specified in guidelines</p> <p>By December 2024:</p> <ul style="list-style-type: none"> Nominal (less than 1%) Stamp duty/Registration Charges for houses (up to 60 sqm) registered under PMAY-U 2.0. 50% additional FAR with TDR facility free of cost & built-up area used for EWS/LIG, not to be counted in overall FAR of the project. <p>By June 2025:</p> <ul style="list-style-type: none"> Reservation of Land/Area for Affordable Housing in relevant Scheme/Policy/Building Byelaws. Inclusion of Affordable Housing Zones in the Master Plans/Town Planning Schemes

COMPARATIVE STATEMENTS

Particulars	KAHP 2016	PMAY (U) 2.0
Govt initiatives & incentives offered:	<p>3. Amendment has been made In a local planning area, if any public authority requires any “Area” for public purpose, it shall notify the same in such manner as may be prescribed & if owner of such “Area” hands over possession of such area, free from all encumbrances to such public authority, in lieu of any compensation under the Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement Act 2013, will be entitled to be granted Development Rights in the form of “Notional Land” which shall be equal to two times of the area surrendered.</p> <p>4. Under the Karnataka Guarantee of Services to Citizens Act, 2011 and its schedules, fast tracking approvals have been provided for the delivery of various services related to the housing sector in a time bound manner.</p>	<ul style="list-style-type: none"> • Single Window & time bound approval of building plans and layouts with minimal compliances within 60 days by devising a green channel approach. • Exemption of all statutory charges such as developmental charges, scrutiny charges, layout deposit and other related charges/fee. • Exemption of charges in Land Conversion/Land Use changes. • Mandatory reservation of 5% of built-up area for EWS/LIG housing in all housing projects beyond 10,000 sqm built-up area or 5,000 sqm plot area. • Adoption of Model Tenancy Act (drafted and sent by MoHUA) by enacting the fresh State legislation or amending the exiting tenancy law in order to promote rental housing segment.

COMPARATIVE STATEMENTS

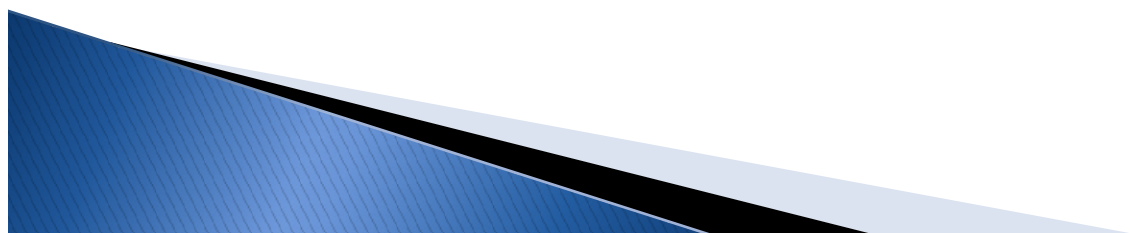
Particulars	KAHP 2016	PMAY (U) 2.0
Govt initiatives & incentives offered:	<p>These include:</p> <ul style="list-style-type: none"> • Change of Ownership in RTC (Record of Rights, Tenancy, and Crop Details) • Conversion order entry in RTC • Khata bifurcation • Sanction of Building Plan • Occupancy certificate from ULB • Issue Property Assessment number from Gram Panchayat • No Objection Certificate from Fire Services department for occupancy certificate • No Objection Certificate from Chief Electricity Electorate to obtain occupancy certificate <p>5. Pvt. developers & PDAs shall be eligible for incentives through PPP in</p> <ul style="list-style-type: none"> • Model 4: In-Situ Slum Redevelopment & • Model 7: Affordable Group Housing in Partnership: 	<ul style="list-style-type: none"> • Provision of land rights/patta by State/UT to landless for construction of Affordable Housing. • Providing Land for construction of Affordable Housing in Partnership at affordable rates. • Creation of land bank(s) for construction of houses under AHP by mapping the land available in their jurisdiction along with the ownership details. • Streamlining the process of documentation related to acquiring land ownership as an integral part of urban reforms.

COMPARATIVE STATEMENTS

Particulars	KAHP 2016	PMAY (U) 2.0
Govt initiatives & incentives offered:	<ul style="list-style-type: none"> • TDR & additional FAR • If PMAY funding is availed in Model 7, SLECAH may authorize Pvt. Developer to sell AHUs to eligible beneficiaries, subject to overall upper limit of AHU cost, as decided by SLECAH. • Projects shall be exempted from payment of Building Plan Sanction/Approval Fee to the extent of the AHUs. 	
Special Planning and Zoning Regulations for Affordable Housing	<ul style="list-style-type: none"> • A change of land-use shall be implemented to “Residential” wherever possible for project areas under the models of the KAHP. • Incremental Zoning Regulations within the Master Plan of the concerned town/city will be framed for Affordable Housing Project areas under this Policy, as per the provisions of Section 13(E) of the KTCP Act 1961. These may be in consonance with the National Building Code’s requirements for Low Income Housing and relaxations for low cost housing and slum Upgradation schemes in typical Zoning Regulations. 	

COMPARATIVE STATEMENTS

Particulars	KAHP 2016	PMAY (U) 2.0
Special Planning and Zoning Regulations for Affordable Housing	<ul style="list-style-type: none"> ○ Appropriate percentage of land in future urbanisable areas in Master Plans needs to be demarcated & notified. Govt may effectively enable this through creation of Affordable Housing Zone land use category. <p>It is estimated that these zones may not exceed 10% of the total land use marked in Master Plans. Within these zones, Govt will encourage use of about half the land for Affordable Housing Projects in order to maintain flexibility and mixed use nature.</p> <p>The Zones must be demarcated keeping in mind proximity to employment and transport. SLECAH may formulate guidelines, on a city by city basis, from time to time.</p>	<ul style="list-style-type: none"> •



COMPARATIVE STATEMENTS

Particulars	KAHP 2016	PMAY (U) 2.0
Special Planning and Zoning Regulations for Affordable Housing	<p>Planning and Design Strategies</p> <ul style="list-style-type: none"> • Design, plot size & density norms must be in consonance with provisions under the National Building Code 2005. • Density Specifications for Affordable Group Housing, including In-Situ Slum • Redevelopment: Existing Zoning Regulations / Bye-Laws should guide limits to gross density. Keeping in mind that a fixed unit size for AHUs can risk overcrowding for the same FAR on larger sites, it is recommended to limit gross density to 400 units/Ha. This provision may be relaxed in Bengaluru (BDA). • Basic Services provided in a phased manner. • Material and technological strategies: Encourages use of local materials, skills & techniques. by justify the relevance of such materials & construction methods. The consulting expert / CLTC will certify safety of such materials & construction methods, in consultation with SLNA & SLAC. A manual of locally relevant architectural designs & material & technology options may be commissioned by SLECAH in order to guide PDAs and Pvt. Developers on design. 	<ul style="list-style-type: none"> •