

Affordable housing in India

Overview of Pradhan Mantri Awas Yojana

April 2021



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Foreword

Post COVID-19, Prime Minister gave a call for “Aatmanirbhar Bharat” to promote economic activities. Aligned with this vision, Ministry of Housing and Urban Affairs initiated Affordable Rental Housing Complexes (ARHCs) as a pro-poor and significant step for urban migrants/ poor. It will be run under Pradhan Mantri Awas Yojana - Urban. This initiative is being taken up for the first time in the country to improve living conditions and obviate the consumers from staying in slums, informal settlements or semi-urban areas. These ARHCs will provide dignified living with all civic amenities in proximity to their workplace post COVID-19. The PMAY has been at the forefront of affordable housing and pioneered the housing landscape in the country.



Having been associated with the organisation in several capacities over the years, it gives me immense pleasure to see it growing from strength to strength. The organisation is well poised to implement this. Grant Thornton Bharat has had a fruitful and enriching partnership with the Housing Department in Maharashtra. We have been part of its growth story and new initiatives. We shall endeavour to set up a strong and sustainable implementation mechanism towards fulfilling the goals of the vision enshrined here and continue to contribute to the larger goal of socio-economic progress through affordable housing project implementation.

T Ravinder Reddy

Partner,
Public Sector, Grant Thornton Bharat LLP

To bring back the migrants to urban centers post COVID -19, Government of India launched the ARHCs for urban migrants/ poor as a sub-scheme under Housing for All – PMAY (U). This is a significant step towards providing affordable and safe social rental housing to the migrants, students, and other vulnerable sections of the society. This scheme seeks to fulfill the vision of ‘Aatmanirbhar Bharat. These ARHCs will create new ecosystem in urban areas making housing available at affordable rent close to the place of work. The scheme provides an opportunity for all States/UTs to convert their existing vacant houses constructed under various central/state government schemes into ARHCs through public private partnerships for a period of 25 years. Investment under ARHCs is expected to create new job opportunities. ARHCs will cut down unnecessary travel, congestion, and pollution.



As a representative of Grant Thornton Bharat, I believe that our on-going collaboration with the Housing Department, Government of Maharashtra will help to implement good quality ARHCs as envisioned and will set the stage for redefining the standards. I look forward to witnessing the fruitful implementation of ARHCs Scheme in Maharashtra. I am thankful to the housing department team, my colleagues at Grant Thornton Bharat and other stakeholders for partnering to create this useful report.

Padma Priya J

Partner,
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Foreword

Cities are growing at an unprecedented rate across the country, providing incredible opportunities for economic and social growth to Indian citizens. As economy grows, market opportunities grow for every strata of the society and with this, migration becomes inevitable. Millions of people migrate to cities fueling further growth. However, such expansion where only few can afford housing is not sustainable. This was clear during the start of COVID-19 when the country witnessed large scale reverse migration of urban poor to their villages due to lack of decent housing. To address the lack of housing for migrant population, the ARHC scheme paved the way for development of rental housing in India.



Grant Thornton Bharat has been associated with the PMAY as the project management consulting agency. Over the years, the association has led to innovations, identification of best practices, etc. I am thankful to the Housing Department Maharashtra for giving us the opportunity to work and render our service.

Pranav Kacholia

Associate Director,
Public Sector, Grant Thornton Bharat LLP

Preface

In the backdrop of impending large-scale urbanisation in India, it is imperative to identify, evaluate and address the challenges faced by the affordable housing consumer. Lack of available housing options combined with limited income and minimal access to home finance for low-income borrowers implies millions of Indian households live in dismal conditions. Affordable housing is a idea that deserves attention.

Government of India took the responsibility for the provision of housing as an instrument of poverty alleviation. As a result, they initiated various schemes for different sections of the society in its early years of Independence. These policies focused on the transition of public sector role as 'facilitator', increased the role of the private sector and development of fiscal incentives. It further accelerated flow of housing finance, and promotion of environment-friendly, cost-effective technology. Now, the government has aimed to make 'housing for all' a reality by 2022.

The Pradhan Mantri Awas Yojana (PMAY) has recently expanded its scope to cater to the housing needs of the mid-income group, besides the economically weaker sections (EWS) and low-income group (LIG). The government envisages building affordable pucca houses with water facilities, sanitation, and electricity supply round-the-clock.

COVID-19 pandemic has resulted in a reverse migration of urban migrants/poor in the country. Uttar Pradesh had 21.69 lakh workers returned, Bihar and Maharashtra had 10 and 11 lakh, respectively. These people need decent rental housing at an affordable rate at their work sites.

In order to address this need, ARHCs, a sub-scheme under PMAY(U) will provide ease of living to urban migrants/poor in the industrial sector and in the non-formal urban economy to get access to dignified affordable rental housing close to their workplace.

While we create housing, they need to be green too. Green affordable housing needs to handle waste in a hygienic manner to avoid the outbreak of epidemics, focus on low-cost construction techniques and, above all, enhance the occupants' quality of life.

Grant Thornton Bharat, through this report, is trying to present the national overview of the affordable housing scheme. This scheme is driven by Ministry of Housing & Urban Affairs (MoHUA). We have a fruitful and enriching engagement with the Housing Department, Government of Maharashtra and have been fortunate to spearhead their growth story and new initiatives under PMAY(U).



A close-up photograph of a hand holding a set of keys. The hand is positioned in the center-right of the frame, with the fingers gripping a silver keychain that has a single gold-colored key attached. The background is a blurred view of a modern building with a dark, textured facade and two small, square windows with white frames. The lighting is soft, suggesting an indoor or shaded outdoor setting.

Need for affordable housing in India

Mission and vision

PMAY was launched in 2015 to provide a pucca house to all eligible beneficiaries of urban India by 2022. The vision of the scheme was 'housing for all'. Mission will be implemented as centrally sponsored scheme (CSS) except for the component of credit linked subsidy that will be implemented as a central sector scheme. Mission with all its components has become effective from 17 June 2015 and will be implemented up to 31 March 2022.



About 72% of the population used to live in rural areas, and 28% in urban areas, as per the census of India in 2001. By 2011, these figures changed to 69% and 31% in rural and urban, respectively. In fact, as per census 2011, the absolute increase in population was more in urban areas than in rural areas, for the first time since India's independence.^[1]

According to estimates, we can expect around 600 million people to make urban India their home by 2031, a whopping growth of 59% over 2011. For the smooth functioning of the economy and for the health and well-being of people a decent and affordable housing is fundamental.^[1]

- Against the backdrop of largescale urbanisation over the next few decades, it is important to identify, evaluate and address the needs and challenges faced by the largest chunk of urban housing consumers – the affordable housing customer. The existing infrastructure needs to keep pace with the growing demand.

“ Adequate housing was defined as ‘adequate privacy, adequate space, adequate security, adequate lighting and ventilation, adequate basic infrastructure and adequate location with regard to work and basic facilities for all at a reasonable cost’ by the United Nations General Assembly in December 1988.

”

- 19 million units (2015) is the current housing deficit in India**, which, is slated to double to 38 million units by 2030, in the absence of any meaningful intervention. 95% of this deficit is around the EWS and LIG segments ^[1].
- Millions of Indian households currently live in cramped, poorly constructed houses/slum areas/shanties due to the lack of available housing options, combined with limited income and minimal access to home finance for low-income borrowers. They lack access to a clean and healthy environment, with even basic amenities, such as sanitation, clean water, sewage, waste management and electricity often absent. Thus, affordable housing is inevitable and soon, planned sustainable urbanisation will have to be by default and not by choice.

Affordability in housing depends on

Monthly household income (MHI) of prospective buyers

Size of the dwelling unit

Affordability of the home buyer

The housing scheme needs to cater to job seekers. When migrants flow into a newly-urbanising area, there arises immediate need for housing that cannot be catered to by owning a house and thus, requires provision of affordable rental accommodation. The housing scheme needs to ensure that the rent control laws enacted by the centre and the states find no place in the housing strategy adopted for new towns and cities as the inability to cater to this need will spur slum creation. It is this rental regime that has disincentivised investment in the rental space in India.



History of the housing scheme

Housing policies have come a long way since 1950

- Due to large scale migration after Independence, Government of India (GOI) faced a huge housing challenge, especially in urban areas. So, as an instrument of poverty alleviation, they took the responsibility for provision of housing resulting in various schemes for different sections of the society in its early years.
- Housing policies of the GOI have come a long way since the 1950s. While at the start of 'planned development', the policies were more welfare centric, later, these came to be driven by a well-defined constellation of economic interests. The first National Housing Policy was formulated in 1988. It was followed by the formulations of National Housing Policy in 1994, National Housing and Habitat Policy (NHHP) in 1998 and follow-up of 74th Constitution Amendment of 1992.
- Involvement of multiple stakeholders, repeal of the Urban Land Ceiling Act and permitting foreign direct investment in housing and real estate sector were some of the landmark initiatives introduced by the NHHP. These policy initiatives focused on transition of public sector role as 'facilitator', increased role of the private sector, decentralisation, development of fiscal incentives, accelerated flow of housing finance and promotion of environment-friendly, cost-effective technology.

National Urban Housing and Habitat Policy (NUHHP), 2007 identified 'affordable housing for all' as a key focus area to address concerns that could potentially impede sustainable urban development.



Major objectives of the policy

Facilitating accessibility to serviced land and housing for EWS and LIG

Encouraging both private and public sectors for land assembly, development and disposal

Forging strong partnerships between public, private and cooperative sectors

Creating adequate housing stock both on rental and ownership basis

Using technology to modernise and enhance energy and cost efficiency, productivity and quality

Jawaharlal Nehru National Urban Renewal Mission (JNNURM) 2005 was launched with an aim to implement reform-driven, planned development of cities in a mission mode with focus on upgradation of urban infrastructure, creation of housing stock and provision of basic services to the urban poor, community participation and accountability of Urban Local Bodies (ULBs). For the housing sector in particular, its main aim was construction of 1.5 million houses for the urban poor during the mission period (2005–2012) in 65 mission cities ^[2].

Two of the sub-missions under JNNURM are dedicated to urban housing problems

Basic Services for the Urban Poor (BSUP): Managed by the Ministry of Urban Development, the BSUP is designed for the upgrade and improvement of the conditions of slum settlements, assuring universal access to basic amenities such as water and sanitation and social infrastructure including health, education and social security.

Integrated Housing and Slum Development Programme (IHSDP): IHSDP seeks to tackle poor housing for urban

slum dwellers in cities and towns as per the 2001 Census, excluding those that were being targeted under BSUP.

Rajiv Awas Yojana (RAY), 2011: With the motto, 'slum-free India', the scheme was launched as a CSS, to be implemented in mission mode during 2013-2022 for the slum dwellers and the urban poor. It encourages the states and union territories to tackle the problem of slums in a definitive manner.

The scope of RAY envisages integrated development of all existing slums, notified or non-notified, with development, improvement and maintenance of basic services to the urban poor, including water supply, sewerage, drainage, solid waste management, approach and internal roads,

street lighting, community facilities such as community toilets and baths, informal sector markets and livelihoods centres.

National Urban Housing Mission (NUHM), 2015 was launched as a CSS and seeks to meet the gap in urban housing units by 2022 through increased private sector participation and active involvement of the states. It has four broad components or verticals out of which credit linked subsidy would be implemented as a central sector scheme and not a CSS. The mission would initially cover 500 class I cities and will be spread across three phases (2015-2022).



A man in a dark suit and white shirt is standing by a large window, looking out at a cityscape. He is wearing a watch on his left wrist. On the desk in front of him is a laptop displaying a spreadsheet, a notebook, and a pen. The window has vertical frames and offers a view of a city with buildings and greenery.

Pradhan Mantri Awas Yojana (PMAY)

Basic features of the scheme

PMAY aims at providing a **pucca house, with basic amenities**, to all houseless households and those households living in **kutcha and dilapidated house**. The immediate objective is to cover one crore households living in kutcha/dilapidated houses in three years from 2016-17 to 2018-19.



The **minimum size** of the house is to be **25 sq. m.** (raised from 20 sq. m) with a hygienic cooking space. A beneficiary family will comprise husband, wife, unmarried sons and/or unmarried daughters.



The **beneficiary family should not own a pucca house** either in his/her name or in the name of any member of his/her family in any part of India to be eligible to receive central assistance under the mission.



The **assistance for construction** of toilet; piped drinking water, electricity connection, LPG gas connection etc. are also provided in convergence with other schemes.



The houses constructed/ acquired with central assistance under the mission **should be in the name of the female head** of the household or in the joint name of the male head of the household and his wife.



The houses under the mission should be **designed and constructed to meet the requirements of structural safety** against earthquake, flood, cyclone, landslides etc. conforming to the National Building Code and other relevant Bureau of Indian Standards (BIS) codes.



All houses built or expanded under the mission **should essentially have toilet facility**.



Components of PMAY

PMAY(U)

Caters to the housing needs of the poor urban residents. Depending upon the annual household income, the urban beneficiaries are classified into three components, namely, EWS, LIG and middle-income group (MIG). In addition, slum dwellers in the urban areas can also apply for the PMAY.

PMAY-Rural (PMAY(R))

Helps the financially deprived families residing in rural India own a property. The houses in the rural areas will have all the necessary basic facilities, such as electricity, water supply, proper sewage system, sanitation facility.



Fund sharing of PMAY



Central and state governments will share the cost of unit assistance in this scheme in the ratio 60:40 in plain areas and 90:10 for north-eastern and the Himalayan states. 90% of the funds is to be released to states/UTs for the construction of new house from the annual budgetary grant for PMAY. This would also include 4% allocation towards administrative expenses. 5% of the budgetary grant is to be retained at the central level as server found for special projects.

The annual allocation to the states is to be based on the annual action plan approved by the empowered committee and the funds to States/UTs is to be released in two equal instalments.

Selection of beneficiaries

To ensure assistance is targeted at the genuinely deprived and the selection is objective and verifiable, PMAY instead of selecting a beneficiary from among the BPL households, selects beneficiaries using housing deprivation parameters in the **socio economic and caste census (SECC)**.

The SECC data captures specific deprivation related to housing among households. **Using the data households that are houseless and living in 0, 1 and 2 kutcha wall and kutcha roof houses can be segregated and targeted.**

The permanent wait list so generated also ensures that the states have ready list of households to be covered under the scheme in the coming years (through annual select lists) leading to better planning of implementation. To address grievances in beneficiary selection, an appellate process has also been put in place.

PMAY-Urban (PMAY(U))

Key objectives



- To minimise the gap between the existing demand and supply of homes
- To rehabilitate the slum dwellers into pucca houses with the help of private developers
- To promote affordable housing among the weaker sections of the society with Credit Linked Subsidy Scheme (CLSS)
- To provide assistance in the form of subsidies to the eligible families for the construction of houses

Categorisation of beneficiaries

EWS

People whose household income is INR 3 lakh or below come under this category. However, they are required to show relevant documents to claim benefits under the EWS category. The max carpet area allowed is 60 sq. m.

LIG

People having the household annual income of INR 3-6 lakh fall in this category. An income certificate or equivalent document is required to be showcased to claim the benefits. The max carpet area allowed is 60 sq. m.

MIG 1

Those who earn under INR 12 lakh annually come under this category. One can apply for a loan up to INR 9 lakh for the construction or purchasing a house measuring 160 sq. m.

MIG 2

If your annual household income is between INR 12-18 lakh, you are eligible to apply for a house under PMAY(U). You can take a housing loan for up to INR 12 lakh for the house measuring not more than 200 sq. m.

Coverage and phases of PMAY

All 4041 statutory towns as per Census 2011 with focus on 500 class I cities would be covered in three phases as follows:

- **Phase I (April 2015-March 2017)** to cover 100 cities selected from States/UTs as per their willingness
- **Phase II (April 2017-March 2019)** to cover additional 200 cities
- **Phase III (April 2019-March 2022)** to cover all other remaining cities

Verticals of PMAY(U)

'In-Situ' slum redevelopment

- Using land as a resource
- With private participation
- Extra FSI/TDR/FAR if required to make projects financially viable

CLSS

- Interest subvention subsidy for EWS and LIG for new house or Incremental housing
- EWS annual household income up to INR 3 lakh and house sizes up to 30 sq. m.
- LIG: Annual household income between INR 3-6 lakhs and house sizes up to 60 sq. m.

Affordable housing in partnership

- With private sector or public sector including parastatal agencies
- Central assistance per EWS house in affordable housing projects where 35% of the constructed houses are for EWS category

Beneficiary led construction of enhancement

- For individuals of EWS category requiring individual house
- State to prepare a separate project for such beneficiaries
- No isolated/ splintered beneficiary to be covered

- **'In-situ' slum redevelopment (ISSR):** The centre will provide an assistance of INR 1 lakh for slum dwellers. The land will be provided in partnership with private developers for the slum rehabilitation in respective states and UTs.
- **CLSS:** Beneficiaries of EWS/LIG/MIG 1/MIG 2 seeking housing loans from Banks, housing finance companies and other such institutions for acquiring, new construction or enhancement of houses are eligible for an interest subsidy of 6.5%, 4% and 3% on loan amount up to INR 6 lakh, INR 9 lakh and INR 12 lakh, respectively.
- **Affordable housing in partnership (AHP):** The central government will provide an assistance of INR 1.5 lakh per EWS house in projects where at least 35% of the houses in the projects are for EWS category with a minimum capacity of at least 250 houses. The states/UTs decide on an upper ceiling on the sale price of EWS houses with an objective to make them affordable and accessible to the intended beneficiaries. The state and cities also extend other concessions such as their state share, land at affordable cost, stamp duty exemption.

Particulars	EWS	LIG	MIG I	MIG II
Household income (INR)	Up to 3 lakh	3-6 lakh	6-12 lakh	12-18 lakh
Carpet Area in sq. m.	30	60	160	200
Interest subsidy (%p.a.)	6.5%		4.0%	3.0%
Maximum loan tenure	20 years			
Eligible loan amount (INR)	6,00,000/-		9,00,000/-	12,00,000/-
Discounted NPV rate	9%			
Upfront amount (INR) for subsidy for a 20 year loan	2,67,280/-		2,35,068/-	2,30,156/-
Approx. monthly savings loan interest at 10%	2,500/-		2,250/-	2,200/-

Beneficiary-led individual house construction/

enhancements (BLC): This component takes care of those EWS category of people who can't avail benefits in the above-mentioned schemes. The central government will provide an assistance of **INR 1.5 lakh to construct or upgrade the pucca or semi-pucca house measuring 21 sq. m. to 30 sq. m.** Also, in case of enhancement, it can't take place more than 9 sq. m. for the construction of bathroom, kitchen, toilet, etc. as per NBC norms.

Administration and implementation structure

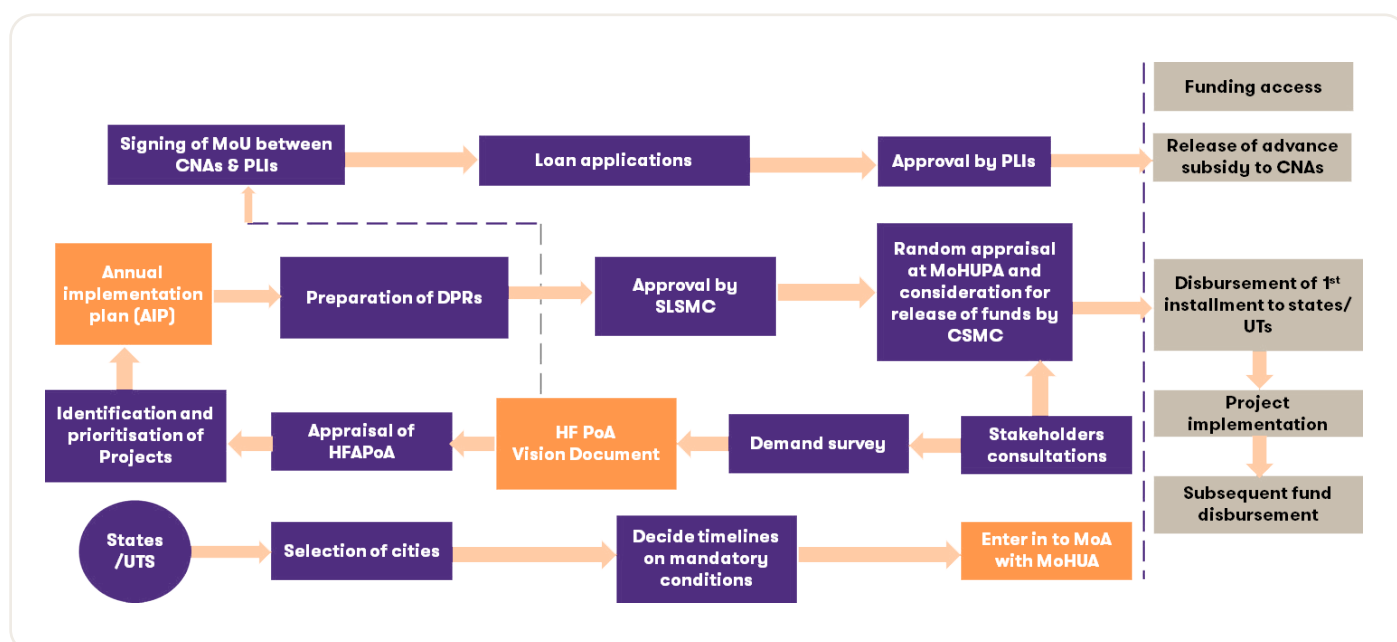
The programme will have a **three-tier administrative structure**:

An inter-ministerial committee viz. **central sanctioning and monitoring committee (CSMC)** constituted under the chairpersonship of secretary for implementation of the mission, approves there under and monitoring. **A mission directorate (MD) is also formed under the ministry to implement the mission.** It is headed by joint secretary.

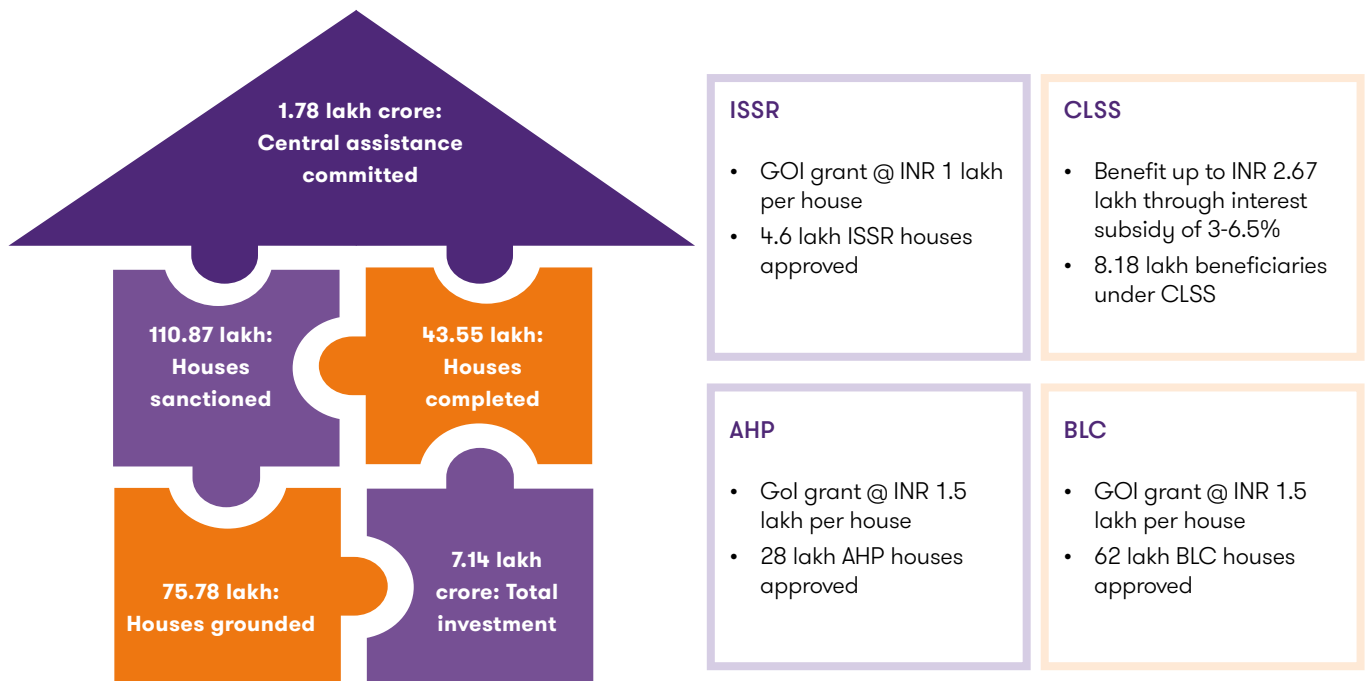
- **Inter-departmental state level sanctioning and monitoring committee (SLSMC)** constituted by states/UTs for approval of action plans and projects under various components of the mission. **A state level nodal agency (SLNA)** is identified under each State/UT under the mission wherein a state level mission directorate will be set up for coordination of the scheme and reform related activities.

- **State level appraisal committee (SLAC)** constituted by the State/UT for techno-economic appraisal of DPRs submitted by ULBs/Implementing Agencies. SLAC will submit their appraisal reports with their comments and recommendations to the SLNA for taking approval of SLSMC.
- A city level mission for selected cities set up under the chairpersonship of the mayor or chairman of the ULB, as the case may be. Suitable grievance redressal system set up at both state and city level to address the grievances in implementing the mission from various stakeholders.

The implementation structure



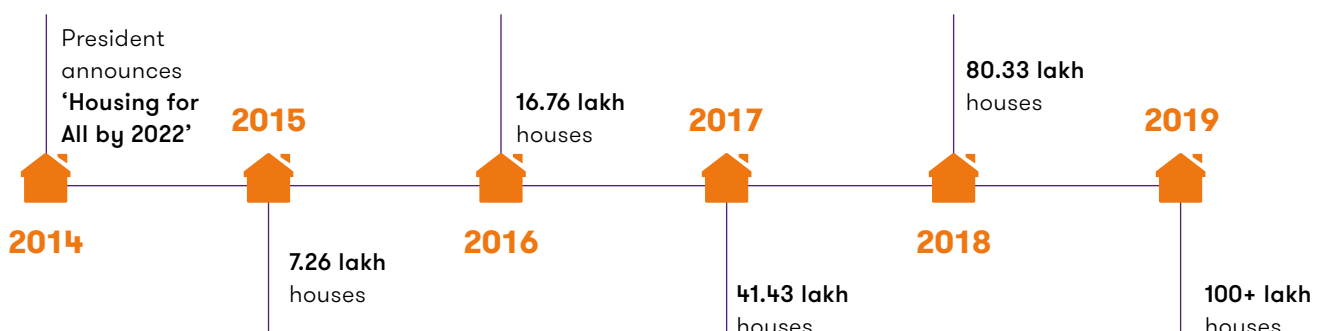
Current progress and target of PMAY(U)



Features

- Security of tenure
- Women empowerment
- Better quality of life for urban poor
- All-weather housing units with water, kitchen, electricity and toilet
- Adequate physical and social infrastructure
- Securing relevant sustainable development goals

Road to success

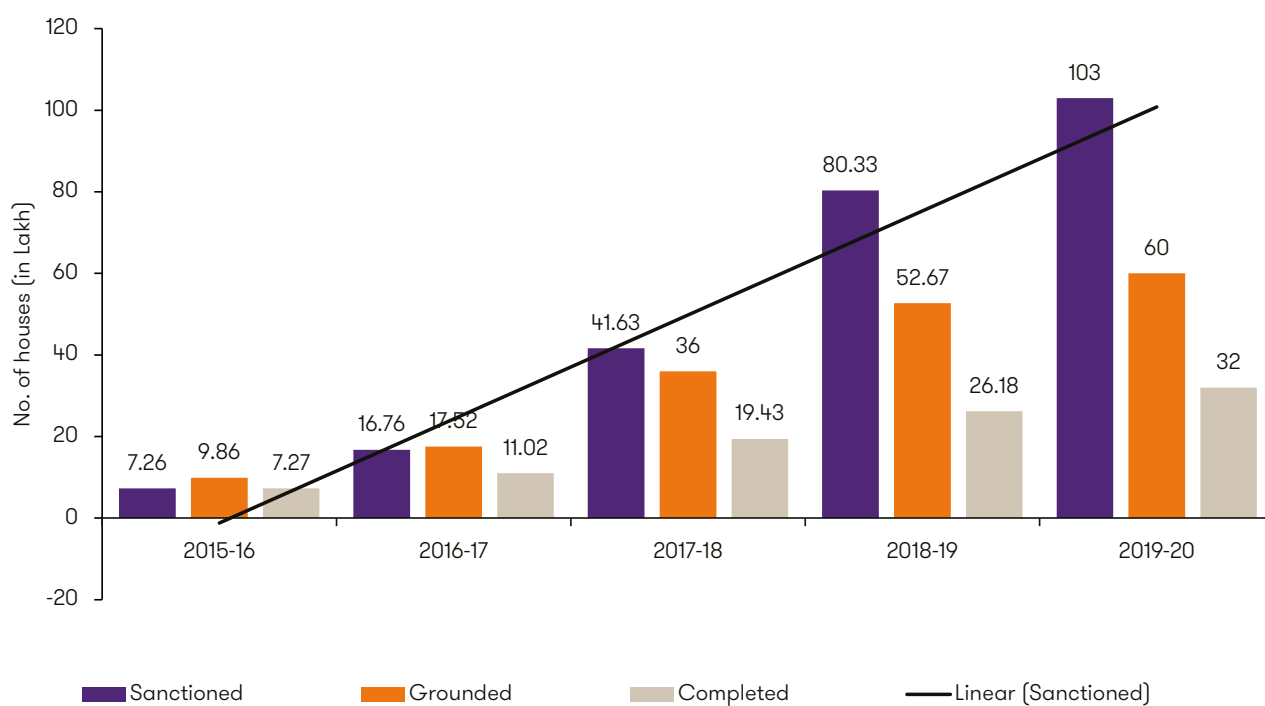




Year-on-year progress

In January 2018, only 8.5% of the planned houses had been completed. However, as the government increased its focus on the completion of sanctioned houses, the rate of

completion increased to over 31% by June 2019. In 2020, the validated demand for affordable housing stood at 1.12 crore.



State-wise progress^[13]



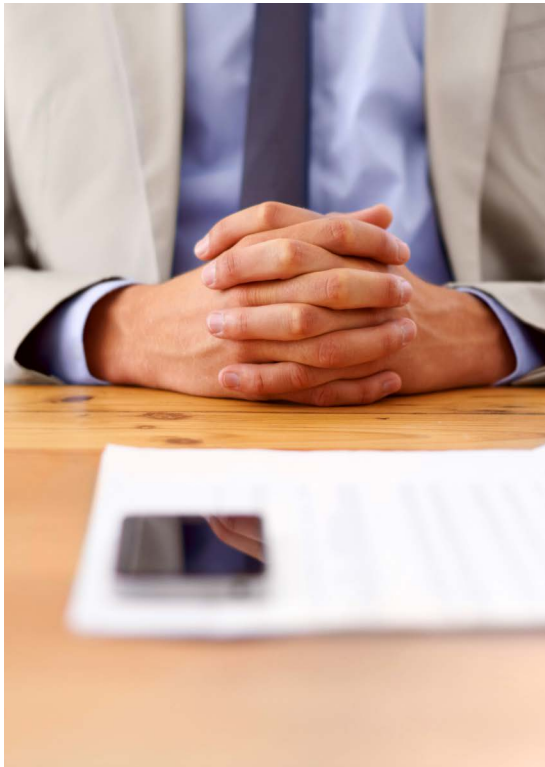
Pradhan Mantri Awas Yojana (Urban) - Housing for All (HFA) State wise Progress (since 2014)



[as on 23rd November, 2020]

Sr. No.	Name of the State/ UT	Project Proposal Considered	Physical Progress (Nos)			Financial Progress (Rs in Crore)		
			Houses Sanctioned	Houses Grounded*	Houses Completed*	Investment	Central Assistance Sanctioned*	Released*
1	Andhra Pradesh	1,023	20,21,154	5,80,191	3,48,821	87,696.47	30,557.15	8,030.66
2	Bihar	505	3,60,108	1,81,528	74,150	19,352.75	5,597.02	2,210.75
3	Chhattisgarh	1,639	2,59,993	1,97,885	1,08,511	11,089.96	3,976.07	2,010.39
4	Goa	10	1,625	1,567	1,566	345.61	36.62	36.08
5	Gujarat	1,351	7,28,149	6,45,759	4,59,839	66,568.05	13,322.72	9,100.94
6	Haryana	538	2,76,958	61,657	31,065	27,557.64	4,465.12	1,000.16
7	Himachal Pradesh	159	10,795	9,008	4,064	622.10	191.58	99.19
8	Jharkhand	389	2,02,720	1,52,720	85,933	12,951.11	3,087.83	1,940.08
9	Karnataka	2,603	6,64,761	4,11,869	1,98,666	44,072.53	10,633.31	3,989.68
10	Kerala	510	1,22,220	1,07,950	82,050	5,917.40	1,960.94	1,318.85
11	Madhya Pradesh	1,464	8,09,359	6,95,420	3,54,824	41,999.77	12,766.22	7,429.04
12	Maharashtra	1,014	12,69,500	5,92,499	3,86,052	1,22,088.84	20,471.51	7,867.85
13	Odisha	616	1,56,905	1,13,437	75,360	6,111.14	2,465.15	1,261.19
14	Punjab	885	99,576	58,165	32,013	5,271.46	1,603.80	707.02
15	Rajasthan	404	2,21,862	1,36,104	1,10,714	15,295.38	3,816.27	1,848.92
16	Tamil Nadu	3,455	6,90,573	6,31,590	3,29,404	40,892.30	10,803.64	6,011.77
17	Telangana	286	2,03,332	2,02,543	1,35,454	21,836.61	3,399.21	2,254.54
18	Uttar Pradesh	4,287	17,57,923	11,92,659	6,37,917	77,707.12	27,118.00	11,176.86
19	Uttarakhand	195	39,981	23,861	17,046	3,006.69	745.58	431.13
20	West Bengal	466	4,71,409	3,57,854	2,20,152	23,636.10	7,364.90	3,887.61
Sub- total (States) :-		21,799	1,03,68,903	63,54,266	36,93,601	6,34,019.00	1,64,382.65	72,612.72
21	Arunachal Pradesh	48	7,274	7,328	2,954	422.39	163.79	110.20
22	Assam	340	1,22,408	89,489	22,225	3,778.61	1,845.46	946.62
23	Manipur	37	50,173	34,671	4,666	1,280.86	752.93	237.31
24	Meghalaya	36	4,706	1,610	1,029	181.66	71.06	7.16
25	Mizoram	44	35,231	13,068	3,535	762.15	538.48	119.56
26	Nagaland	64	32,003	22,071	4,243	935.19	505.98	166.39
27	Sikkim	11	566	538	273	19.17	8.82	3.95
28	Tripura	83	85,774	58,149	43,618	2,583.26	1,376.24	814.74
Sub- total (N.E. States) :-		663	3,38,135	2,26,924	82,543	9,963.27	5,262.74	2,405.93
29	A&N Island (UT)	2	598	38	25	151.23	8.97	0.47
30	Chandigarh (UT)	-	732	5,692	5,692	162.35	16.30	16.30
31	UT of DNH & DD	9	6,765	6,300	4,182	489.88	130.75	108.80
32	Delhi (NCR)	-	22,039	62,619	46,019	4,201.07	495.92	495.92
33	J&K (UT)	332	55,193	30,353	8,837	2,998.29	833.38	193.56
34	Ladakh (UT)	8	1,777	976	376	84.85	36.67	17.28
35	Lakshadweep (UT)	-	-	-	-	-	-	-
36	Puducherry (UT)	30	13,723	14,682	4,187	656.23	209.58	116.48
Sub- total (UT) :-		381	1,00,827	1,20,660	69,318	8,743.90	1,731.57	948.82
Grand Total* :-		22,843	1.08 Cr.	67.02 Lakh	38.45 Lakh	6.53 Lakh Cr.	1.72 Lakh Cr.	76,329 Cr.

Impact on Indian economy



Growth drivers



Employment (6.07 crore employment through forward and backward linkages within 21 sectors)



Cement 17.7 million MT consumed under PMAY(U)



Steel About 13 million MT required for sanctioned houses



Benefit to all senior citizens, workers, entrepreneurs, artisans, divyangs, transgender etc.



Potential to generate electricity (31 lakh sq. m. roof-top available for solar grids under AHP)



Boost to allied sectors (banking, housing finance institutions and real estate)

Stakeholder impact

250 auxiliary industries including steel, brick kilns, cement, paint, hardware, sanitary etc.

UltraTech Cement, Shree Cement, Ambuja Cements, ACC, Ramco Cements, Dalmia Bharat

SAIL, Jindal Steel, Tata Steel, JSW Steel, Essar Steel

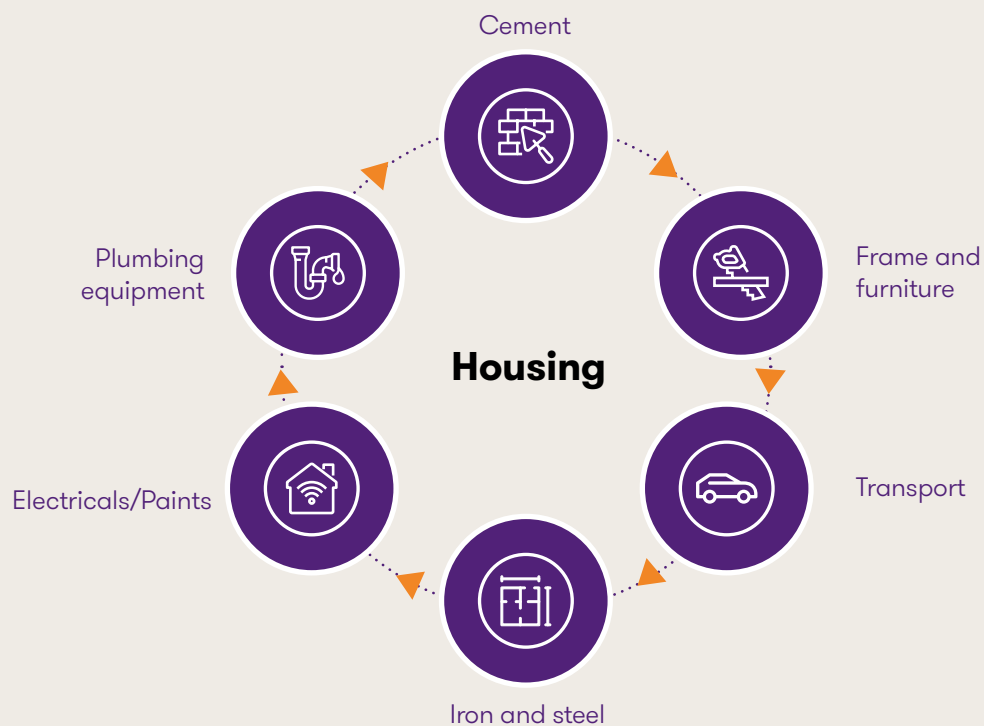
5.8 lakh senior citizens, 2 lakh construction workers, 1.5 lakh domestic workers, 1.5 lakh artisans

Adani Green Energy, SJVN, JSW Energy, Torrent Power, Tata Power

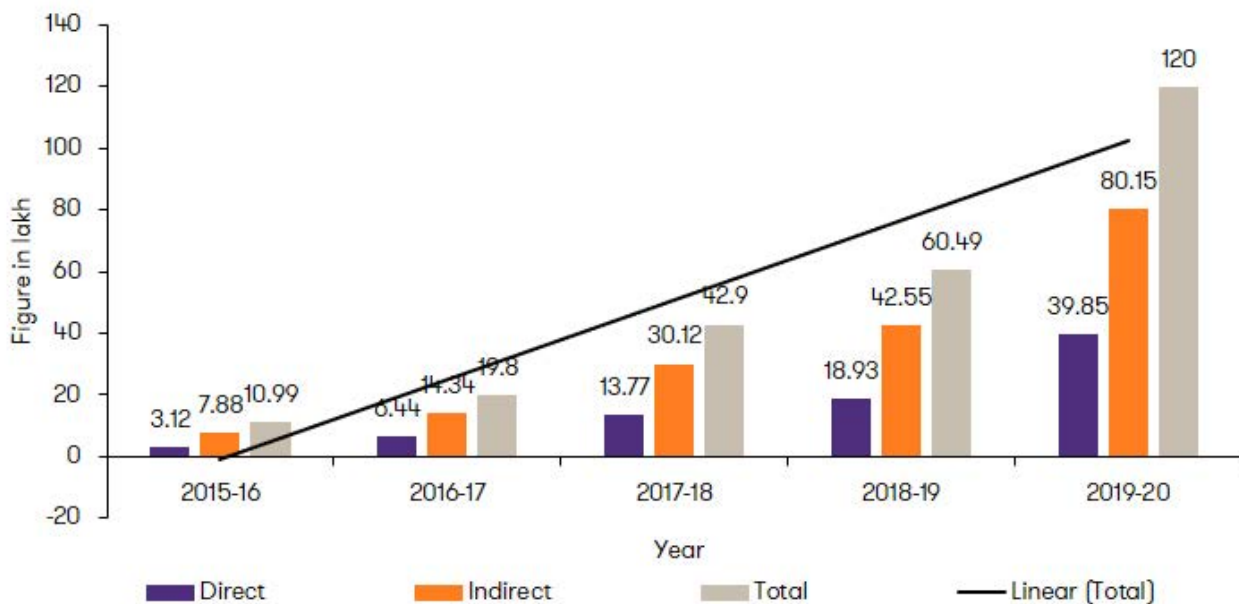
HDFC, PNB, LIC, Omaxe, Sunteck, Brigade Enterprises, Godrej Properties



Impact of ancillary sectors



Employment generation



As the construction booms, it is expected to have strong forward linkage with other sectors in the economy, the impact on employment and income can be through direct and indirect channels. The additional demand for bricks due to implementation of PMAY-R programme is estimated to be at **3063.14 crore** (in numbers) from 2016-2018.

Similarly, the additional demand for cement is **23.61 crore bags**, steel is **1.75 crore quintals** and sand is **3.95 crore cubic meter**. Such increase in the input demand has also implications on the additional job creation (indirect employment) in the economy. **The increased demand for the construction-related materials has generated 2.16 lakh additional jobs in the economy. About 57,000 additional jobs have been generated each in bricks and cement industry.** ^[4]



E-governance: AwaasSoft, AwaasApp and accountability systems

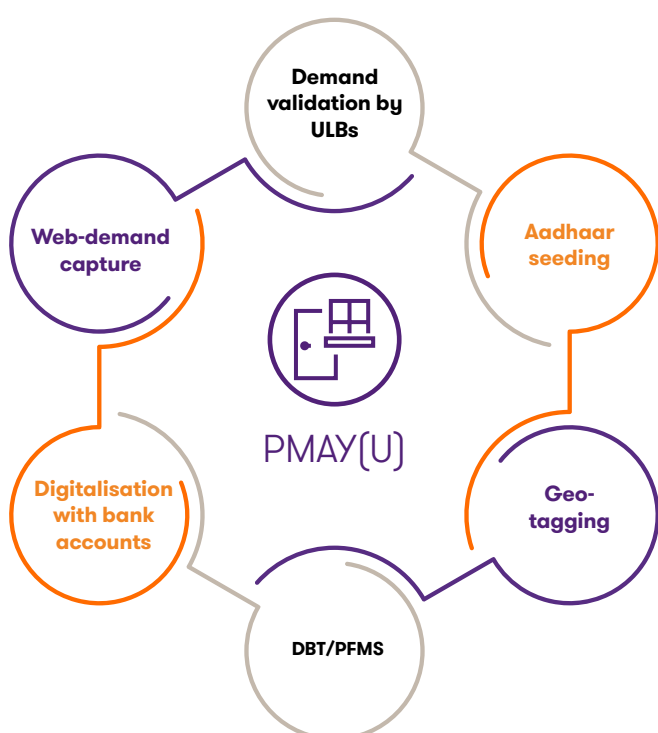
In PMAY programme, implementation and monitoring is to be carried out through an end-to-end e-governance model – using AwaasSoft and AwaasApp. While AwaasSoft is a work-flow enabled, web-based electronic service delivery platform through which all critical function of PMAY, right from identification of beneficiary to providing construction-linked assistance (through PFMS), will be carried out. AwaasApp - a mobile application is to be used to monitor real time,

evidence-based progress of house construction through date and time stamped and geo-referenced photographs of the house. The two IT application help identify the slip ups in the achievement of targets during the course of implementation of the programme. All the payments to beneficiary are to be through DBT to beneficiary's Bank/post office accounts registered in AwaasSoft MIS.

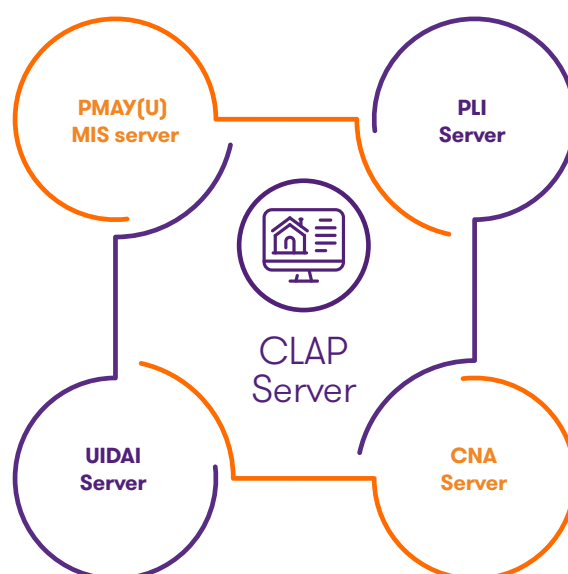
New system



Accountability systems



Real time data integration



Way forward

Affordable rental housing complexes

The COVID-19 pandemic has resulted in reverse migration of urban migrants in the country. The migrants stay in slums/informal settlements/unauthorised colonies/semi-urban areas to save cost on housing. They need decent rental housing at affordable rates near their work sites. In order to address this need, the Ministry of Housing & Urban Affairs has initiated **ARHCs**, a sub-scheme under PMAY(U).

The scheme will be implemented through two models:

- Utilising the existing government-funded vacant houses through public-private partnership or by public agencies
- Constructing, operating and maintaining. To be done by public/private entities on their own vacant land

Beneficiaries for ARHCs are urban migrants from EWS/LIG categories. ARHCs will be a mix of single bedroom dwelling units and dormitory of 4/6 beds, including all common facilities, which will be exclusively used for rental housing for a minimum period of 25 years.



Indian rental housing scenario

Need for rental housing



- The percentage of people living in rental house in India has witnessed a sharp increase, from 10.5% in 2001 to 11.1% in 2011. **Of the rise of 7.1 million living in rented houses in India, between 2001 and 2011, almost 90% of the increase was contributed by the urban sector.**
- Further, the share of rental housing also increased with city size – **28% in small towns, 36% in medium-sized towns, to 40% in large cities.** In India, as a proportion of all housing, around 11.1% of the total houses are rental. These are more prevalent in the urban areas (31%) than rural,

where, according to the 2011 Census, **the share of rental households was 5%, but 31%.** ^[5]

- In spite of growth and demand of rental housing in India, it has been observed that 82% and 71% of the rental households had no written contract in rural and urban sectors, respectively, implying the widely prevalent informal nature of the residential rental housing (NSSO 2012). **Currently, the rental housing is largely unorganised industry.** Therefore, the sector needs policies that support it in a proper manner. ^[5]

Features of ARHC



To be implemented in all statutory towns, notified planning areas and the areas under special area/development authorities/industrial development authorities

Projects to be considered till March 2022

ARHCs can be a mix of single/double bedroom DUs (30/60 sqm carpet area) with living area, kitchen, toilet and bathroom and dormitory bed (10 sqm carpet area) with common kitchen, toilet and bathroom

A maximum of 33% houses with double room permissible in a project

Institutional rental mechanism: In-block renting for smooth implementation and sustained income

Two-pronged strategy for implementation (two models)

Objectives of ARHC

Address the vision of Aatmanirbhar Bharat by creating affordable rental housing for urban migrants/poor

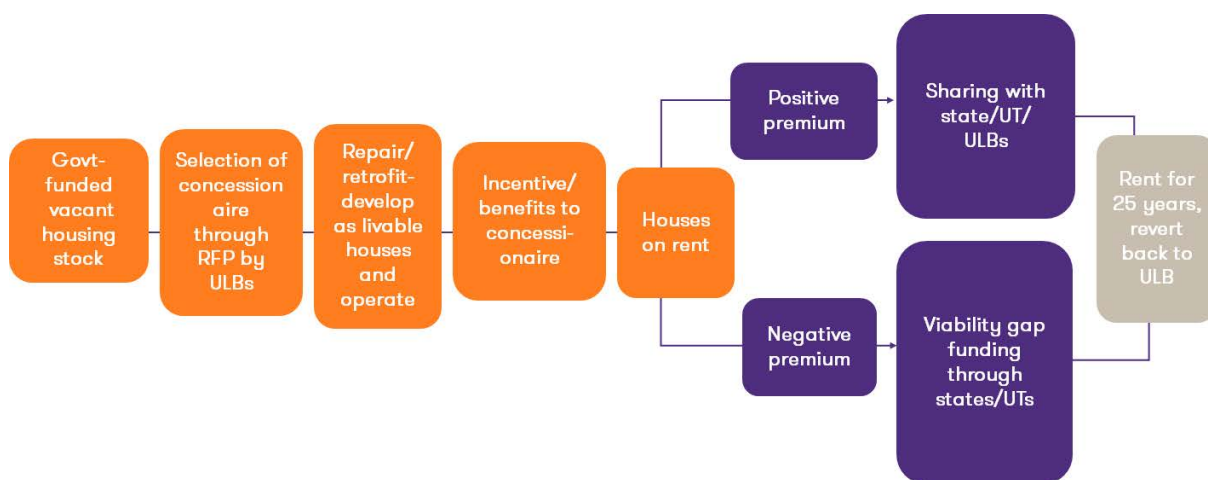
Provide dignified living with necessary civic amenities near their workplace on affordable rent

Create conducive ecosystem for public/private entities to leverage investment in rental housing

Model-1

Converting existing government (central/state) funded vacant houses into ARHCs under public private partnership (PPP) mode or by public agencies

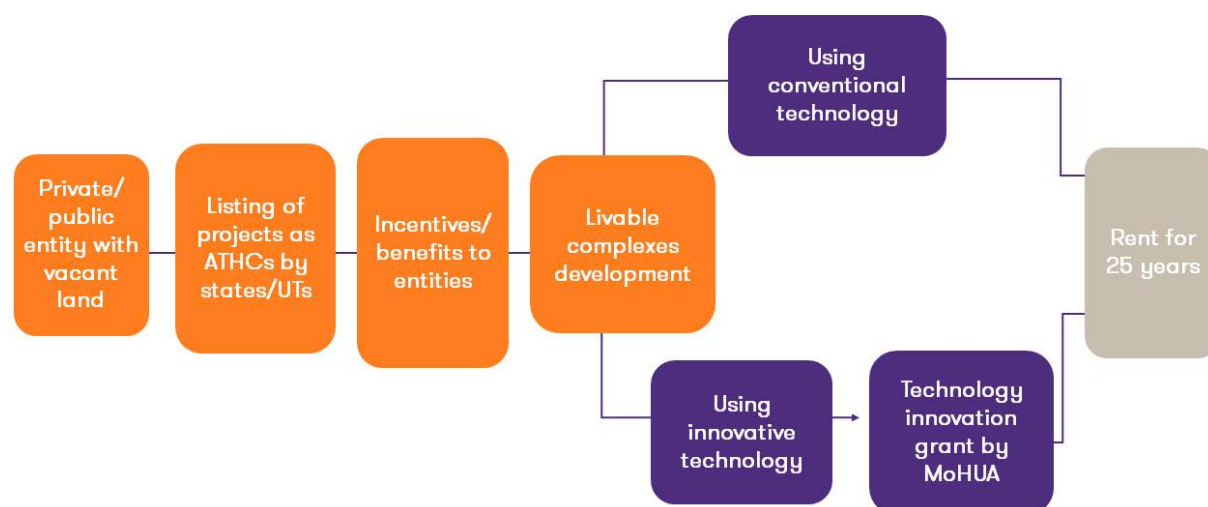
Process flow



Model-2

Construction, operation and maintenance of ARHCs by private/public entities on their own available vacant land

Process flow



Expected outcomes of the scheme - focus categories of rental housing



Social rental housing

Subsidised rental housing for urban poor. This rent is typically below market rate and its primarily focused on urban poor

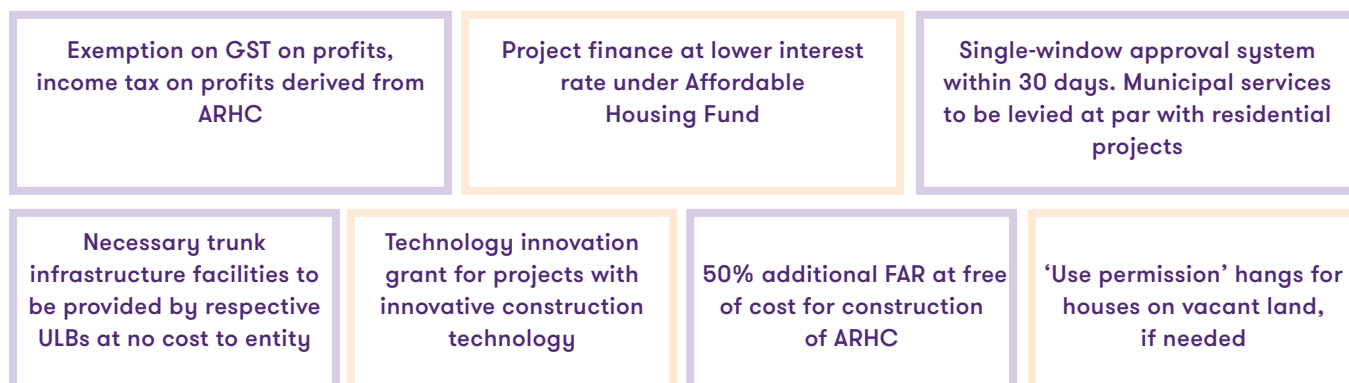
Need-based rental housing

Need-based rental housing caters to specific group of people who need include students, single women, working professional, etc.

Market-based rental housing

Rental housing to cater to citizens from middle- and higher-income groups

Incentives proposed by government of India to encourage entities for ARHCs



Green affordable housing

Around 46% people in India are willing to pay a premium to lease space in a certified green building as compared to 51% globally. This is a positive outlook and can be leveraged with the right policies and push.^[7]

The International Finance Corporation (IFC), a member of the World Bank, pointed out that by 2030, in emerging markets like India, green buildings will offer a USD24.7 trillion investment opportunity, which will spur economic growth and accelerate sustainable development. Some state governments, including West Bengal, Rajasthan, Punjab, Haryana, Uttar Pradesh, Himachal Pradesh, Jharkhand and Maharashtra (Pune) are

offering additional floor area ratio (FAR) ranging from five to 15% for the Indian Green Building Council's (IGBC's) silver, gold and platinum-rated projects to boost green housing.^[7]

The Ministry of Housing and Urban Poverty Alleviation (MoHUPA) has **estimated a housing shortage of 18.78 million** during the 12th Five Year Plan (FYP) period. There is also need to handle waste in a hygienic manner to avoid epidemics, focus on low-cost construction techniques and, above all, enhance the occupants' quality of lives. Focus should also be on reducing monthly electric and water bills.

Benefits of green affordable housing

Reduction in energy and water consumption

Improved health and hygiene

Better sanitation

Better ventilation and light in the dwellings

Fuel savings in transit of people to work places & associated pollution

Key features





Green affordable housing rating

The overarching objective of the rating tool is to **ensure a high degree of sustainability with no/meagre additional cost** to the developer or the occupant. Therefore, the approach is to selectively adopt those green measures that are simple and yet have profound impacts in conserving the environment.

Over the past year, **16 EWS and LIG residential projects have adopted IndiaGBC's Green Affordable Housing Rating, which was launched in 2017**. The system addresses green features under the following categories:



A photograph of two men working on a brick wall. One man, wearing a light blue shirt and dark trousers, is standing on a wooden plank and placing a brick. The other man, wearing a grey sweater and dark trousers, is standing on the ground and gesturing with his hand. A vertical rebar structure is visible in the foreground. A white bucket and a bag of cement are also present.

Grant Thornton Bharat's role in managing PMAY for Maharashtra



Background

Maharashtra has been given a target of construction of 19.40 lakh houses by 2022. In order to achieve this target and increase the pace of effective implementation of the mission, the Government of Maharashtra has formed **Maharashtra Housing Development Corporation Ltd. (Maha Housing)** with a primary objective of construction of minimum 5 lakh affordable houses across Maharashtra by 2022.^[9]

Various authorities/sub-departments under the housing department

Slum Rehabilitation
Authority (SRA)

Maharashtra Real Estate
Regulation Authority
(MahaRERA)

Competent Authority Rent
Control Act

Maharashtra Housing
Development Corporation
(MahaHousing)

Shivshahi Punarvasan Prakaalp
(SPPL)

Maharashtra Housing &
Area Development Authority
(MHADA)

MHADA

Its aim is to take Maharashtra towards better future in housing sector

Its vision, mission, and values are the guiding light for achieving our goal of social housing

MHADA aspires to be a world-class housing authority with the largest number of housing units

It strives to provide affordable, qualitative and sustainable housing to the last section of the society

It aspires to build dreams home that will be cherished by its citizens

Overview of MHADA boards under MHADA



PMAY - Maharashtra

The Maharashtra Housing and Area Development Authority (MHADA) is in charge of bringing the PMAY initiative to fruition in the state. It has identified locations across the state where affordable houses are being built under the scheme. Some of the important locations set to benefit from PMAY Maharashtra

include Mumbai, Thane, Navi Mumbai, Panvel, Ambarnath, Ulhasnagar, Badlapur, Dombivali, Mira Bhayandar, Kalyan and Karjat.



Scheme launch date:
22 June 2015



Total cities approved under PMAY (U): 390 ULBs and 8 planning authorities



Planning authorities are: MMRDA, PMRDA, CIDCO, NAINA, MSRDC & Nagpur/Nasik/Aurangabad RDAs approved



Nodal Agencies: MHADA & DMA



PMAY (U) Maharashtra Target: 19.40 lakhs houses by 2022 (distributed among 390 ULBs)



Total demand on central lakhs Validated:
Registered: More than 28 lakh
Validated: More than 16 lakh

Key features of PMAY Maharashtra

PMAY offers interest subsidy of up to INR 2.67 lakh on home loans for the purchase properties registered under the scheme. One can also use the loan to fund construction of houses and claim the same subsidy. **It can be claimed for up to 20 years.** In case their home loan tenor extends beyond this time frame, then they cannot claim subsidy on the remaining tenor exceeding beyond 20 years.^[10]

The subsidy on interest rate differs based on income slabs and economic standing, which are as follows:

- 6.5% interest subsidy on a home loan of up to INR 6 lakh for beneficiary households earning an annual income of up to INR 6 lakh as part of the EWS or LIG category.
- 4% interest subsidy on a home loan of up to INR 9 lakh for beneficiary households earning an annual income of up to INR 12 lakh as part of the MIG I category.
- 3% interest subsidy on a home loan of up to INR 12 lakh for beneficiary households earning an annual income of up to INR 18 lakh as part of the MIG II category.^[10]

PMAY gives preference to women applicants and those belonging to SC/ST, OBC and other minority communities. The scheme makes women ownership mandatory for certain sections of the society, promoting equal rights.

Under this scheme, **preference is also given to senior citizens and differently-abled applicants**, who are also given mandatory ground floor accommodation.

All houses under PMAY are constructed using **eco-friendly and sustainable methods**. Builders and developers have to abide by this rule as a stakeholder of the scheme.

Progress of the scheme in the state

Approved projects under AHP, BLC & ISSR

1008

Total houses sanctioned under PMAY(U)

14.8 lakh

Houses sanctioned for EWS of the society

9.88 lakh

Geography distribution

390 urban local bodies and 8 planning authorities

Progress so far

Grant Thornton Bharat LLP is providing e-governance consulting to the Housing Department, Government of Maharashtra since 20 January 2020 (as per Government of Maharashtra GR No. GAD 080/4/2014 dated 09/05/2019). Our team of six experts is split into three groups -- two resources are seated at Housing Department, Mantralaya, two at MHADA and another two resources at SRA for project management and e-governance implementation.

Journey so far

Since the beginning of the project, we have worked dedicatedly towards providing strategic advice leveraging best project management and IT practices to the Housing Department. We have streamlined several processes from ensuring highest standards in data compliance, collecting long pending utilisation certificate from urban local bodies (ULB) to performing capacity building exercise for over 390 ULBs across the state of Maharashtra.

Highlighted below the impact of Grant Thornton Bharat's work on several key performance indicators laid out by Ministry of Housing and Urban Affairs:

Data Compliance in PMAY Management Information System

Grant Thornton Bharat's team is assisting the Housing Department and MHADA to be compliant with data as per the norms laid out by Ministry of Housing & Urban Affairs. It involves capacity building exercise involving periodic entry of direct benefit transfer (DBT), monthly progress report (MPR) – physical and financial, geotagging of houses of all the sanctioned houses. Geotagging is done to effectively track the physical progress of projects from foundation, lintel, roof and completed level.

Utilisation certificate status

The team has effectively helped the department in coordinating with several urban local bodies and planning authorities to collect the utilisation certificate of the funds disbursed from the central and state fund. This involves regular coordination with board and city level technical cell officials.

Project management for upgradation of geotagging application

The team successfully carried out a huge upgrade activity for 390 Urban Local Bodies (ULBs) across Maharashtra for geotagging application - Bhuvan (used for mapping the progress of the project) from version 1.0 to version 2.1. The physical progress of the projects is tracked through Bhuvan application. The activity was carried during September and October 2020.

Challenges

Beneficiary data was not reflected in approved projects.

GIS mapping and accuracy issues

Approval of surveyor and supervisor IDs for 390 ULBs

Mitigation strategy

A comprehensive capacity building exercise:
Leveraging the rudimentary modes of communication such as

- Google meet
- Phone calls
- WhatsApp

GT Bharat's team at MHADA was able to resolve complaints/queries of all staff/CLTC of different ULBs in less than 2 hours of response time

The road ahead with Grant Thornton Bharat

We envisage a long-lasting journey with the Housing Department; hence we foresee following activities as the next milestones:

Support in roll out of ARHC

- To consult the Housing Department in implementation of ARHC scheme in Maharashtra and shall assist MHADA to implement the scheme
- The **key activities include**, assist ULBs in the selection of concessionaire for ARHC implementation, scrutinise the ULB proposals, troubleshoot any issues w.r.t. MIS compliance of ARHC and monitoring the progress of the same. Also, overall monitoring support to the scheme
- The same will be achieved by helping the ULBs to prepare and publish the tender and select the concessionaire for **Model 1 and In Model 2, scrutinising the applications received from interested entities** and then scrutinising the DPRs received from the ULBs.

[Model 1- Converting existing government funded vacant houses into ARHCs through concession agreement]

[Model 2- Construction, operation and maintenance of ARHCs by public/private entities on their own available vacant land]

Project management for approved projects

- Since PMAY(U) is a mission mode scheme due for completion in 2022, GT Bharat will now assist the department in developing tracker to ensure the effective implementation and grounding of the approved projects.

Address capacity building issues

- Since the roll out of the scheme, there is no provision for inspection by third-party quality and monitoring agency and social audit
- The performance of the state in conducting IEC activities/Angikaar campaign is not satisfactory.
- The team shall continue to assist the department in drafting RFP for **Third Party Quality & Monitoring Agency (TPQMA) & Social Audit for the PMAY Scheme**, as per the directives from the Housing Department.

Drafting Housing Policy 2021

- The team will assist the Housing Department, GoM in drafting new State Housing Policy 2021 for Maharashtra by coordinating with various stakeholders.
- This same will be achieved, under the guidance of Principal Secretary, Housing Dept., Govt of Maharashtra **to conduct further stakeholder consultation workshops** and minute their views and suggestions. The team shall draft the initial policy based on inputs received from all the stakeholder's workshops and collaborating with other departments including urban development, environment, revenue and Forest, etc.
- **Invite the suggestions and objections from the citizens. Collating all the suggestions received from citizens and include the relevant in the policy draft.**

Support for PMAY (U)

- Support the Housing Department, GoM and MHADA in monitoring the implementation of PMAY (U) scheme which is supposed to be completed by 2022.
- The **key activities will include** a focus on monitoring the progress of the houses on ground, MIS compliance, geotagging, DBT & PFMS compliance, follow-up on utilisation certificate and coordination with the Ministry of Housing & Urban Affairs.
- The same will be achieved by **doing rigorous follow-ups** with the ULBs through various mediums of email, calls and WhatsApp groups. If required, the **capacity building sessions** will also be carried out from time to time for MIS compliance of ULBs.

A man in a dark suit, white shirt, and striped tie is seated at a desk, gesturing with both hands while speaking to another person whose back is to the camera. The background is a blurred office interior with large windows. The text "Benchmarking - best practices followed by other states" is overlaid in white on the left side of the image.

Benchmarking - best practices followed by other states

Many Indian cities have failed to enable the emergence of efficient and affordable housing markets.

Innovative methods adopted

Indore

Indore Municipality has set a process of **submission of approval request in electronic format** for confirming the building plan to the bye-laws. The turnaround time for comments is within 72 hours and approvals can be provided within a week of submission.

Rajasthan

Rajasthan UIT has a **single-window clearance for all approvals** that are required from the state Government and the approval cycle time in Rajasthan is shorter than other states.

Madhya Pradesh

Projects under land pooling Model has been initiated at Aero-city, Misrod and Vidyanagar in Bhopal. Facility for state-wide online booking and allotment of housing units (via tie-up with MPONLINE). **Easing financing of housing units by entering MoUs with banks.**

Andhra Pradesh

28 Nos. of 20W solar LED Lighting in Jakkampudi Township by Vijayawada Municipal Corporation under JnNURM Programme. Nirmithi Kendras established by Andhra Pradesh State Housing Corporation for manufacture of pre-cast door and window frames, roofing units, etc. in-situ by promoting small scale industries (Low-cost technologies).^[10]

Karnataka

Rajiv Gandhi Housing Online Monitoring System (RGHOMS): Single platform created for all housing activities from making an application by beneficiary to completion and occupation of house by the eligible beneficiaries.

Uttar Pradesh

Land pooling and management by framing new land acquisition policy, Alternative land pooling schemes, Transferable Development Rights (TDR), simplification of land acquisition/pooling by legal reforms, earmarking of 20% of houses in all new housing schemes for EWS & LIG households.

Way forward

The objective of creating affordable housing is to provide adequate shelter to all. **Creation of affordable housing should encompass both – enabling people to buy and to rent**, for which there is a need to put an institutional structure in place

The three main groups that require to work in sync with each other to make affordable rental housing are following:

- **Enablers** – Self-help groups, NGOs and registered societies are the first institutions to identify the genuine user groups, which help to establish common interests and channels of communication

- **Providers** – such as ULBs, financial institutions, government departments and research institutes would be needed to provide the target groups with approvals, incentives and technical and financial support
- **Executors** – enterprises such as private developers, public sector undertakings (PSUs) and public private partnership (PPP) firms would be required to hold and maintain rental accommodation with adequate support from the first two groups

Understanding the economics - demand and supply outlook

Demand side

- **Formulate guidelines for identifying right beneficiaries:** There is a need to formulate guidelines that would help identify right beneficiaries for affordable housing projects. This would help in ensuring the reach to right beneficiaries and avoid involvement of speculative investors into the projects. Creation of the National Population Register and issuance of unique identity through Unique Identification Authority of India will become crucial steps in identification of right beneficiaries, if they are linked with income levels.
- **Innovate on micro mortgage financing mechanisms to ensure a larger reach:** effective financing through micro mortgages by utilising the reach of SHGs and other innovative financing mechanisms would ensure that housing finance is available to large sections of LIG and EWS populations. Flexible payment mechanisms should be put into place, as households in low-income groups typically have variable income flows.

Supply Side

- **Incentivise developers to develop affordable housing:** ULBs and UDAs can develop guidelines by giving free sale areas, extra Floor Space Index (FSI) and other policy measures so that real estate developers are incentivised to develop affordable housing. Schemes for redevelopment and slum rehabilitation should be developed with incentives that generate sufficient returns for the developers whilst controlling the development density. The cost-benefit analysis of regulations should be carried out from a development perspective to ensure that schemes to facilitate the development of affordable housing are feasible.
- **Streamline land records to improve planning and utilisation of land:** Adequate availability of land should be ensured for housing and infrastructure by computerisation of land records, use of Geographical Information Systems, efficient dispute redressal mechanisms and implementation of master plans.
- **Formulate policies for greater participation from private sector in the way of technological solutions, project financing and delivery:** Disruptive innovation in terms of technological solutions, project financing and delivery is required, which reduces costs of construction significantly despite rising costs of inputs.
- As construction costs form a significant portion of the selling price of affordable housing units, the savings in construction can immensely benefit the occupier

A photograph of two men wearing yellow hard hats and safety vests, looking down at a set of blueprints they are holding together. The man on the left is wearing a red safety vest over a grey sweater, and the man on the right is wearing a black safety vest over a blue shirt. They are in a construction setting with wooden framing visible in the background. The text 'IEC schemes with respect to PMAY' is overlaid in white on the left side of the image.

IEC schemes with respect to PMAY

Objectives of Information Education & Communication

IEC is an approach that attempts to change or reinforce a set of behaviour in a target audience regarding a specific problem in a predefined period of time. It combines strategies,

approaches and method that enable individuals, families, groups, organisations and communities to play active role.

**Increase reach
of services**

**Improve the quality
of services**

**Make supervision more
oriented towards problem
solving**

**Link supervision with training
at various level**

**Concentrate on local field
problems both for development
of training material their users**

**Combine interpersonal
communication strategy with
mass media approach**

Through the Affordable Housing Mission, various housing schemes of the government are delivered to the citizens. IEC

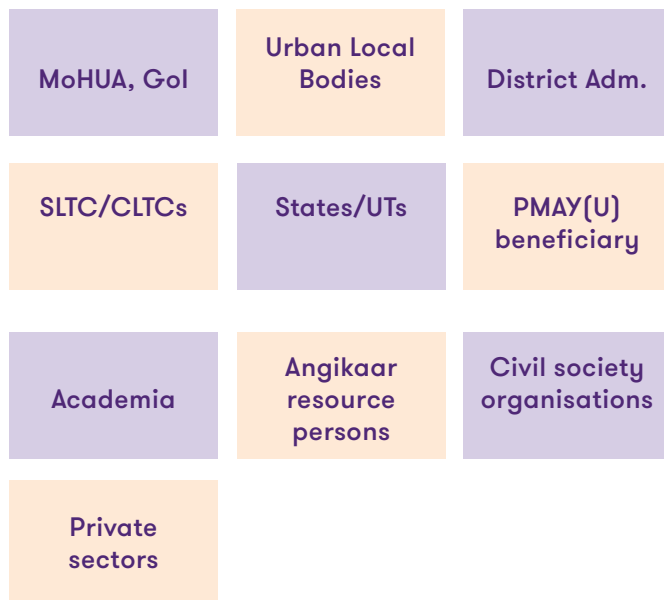
activities are undertaken to encourage the citizens of the state to take advantage of this scheme.



Angikaar scheme

To mobilise communities for change management through awareness on best practices such as water and energy conservation, waste management, sanitation and hygiene, a campaign was launched by the Union Housing and Urban Affairs Ministry. Several other central schemes, like Ayushman Bharat and Ujjwala, Angikaar project were launched to bring those who have got homes constructed under Pradhan Mantri Awas Yojana (Urban) under it. **The primary initiative of the “Angikaar”, under PMAY(U), is to amalgamate various urban missions and also to incorporate various schemes/verticals of the central government for the betterment of its citizens.** All the critical points and considerations of this initiative along with the benefits of the same can be attributed to maximum number of beneficiaries by the housing department.

Stakeholders



Outcomes of the campaign

- Created **mass awareness** on best practices such as health, water and energy conservation, rainwater harvesting, hygiene, sanitation, effective waste management and tree plantation. This was done through a **series of ward/city level activities**, ensuring a clean, green, healthy and safe environment in the ULBs

- PMAY (U) beneficiaries learnt to adopt themselves in managing change in the new house/ environment and **promote cohesive living, ensuring peaceful and harmonious community living conditions**
- Capacities of PMAY (U) beneficiaries have been built to **optimise appropriate use of resources** such as water, electricity, common utility services and maintain community assets through community participation and ownership.
- The campaign ensured dignified living to beneficiaries through the provision of basic civic services and benefits of other schemes through convergence **with other urban missions and other central ministries.**
- A process of sustainable change management through continuous convergence has been initiated, post the four-month campaign. States/UTs have embed the **philosophy of ANGIKAAR as a part of their Annual IEC Plan**, wherein beneficiaries of completed houses will be outreached through the prescribed campaign activities
- Communities have been **mobilised to form community-based groups** for operation and maintenance of infrastructure and basic services. Events comprising of several activities with active participation from beneficiaries, other stake holders and key messages from elected representatives were taken up across the country during the campaign



Angikaar achievements ^[11]

15,000 IEC events conducted	921 Health camps organised	4.28 lakh Requirement for Ayushman health cards	4.11 lakh Plants distributed
4.23 lakh requirement for LPG connections	244 RWH recharge structures in PMAY(U) Houses	2.88 lakh solar devices used for household purpose	3.89 lakh PMAY(U) Houses/projects using LED lights
Beneficiaries made aware on various schemes/services	CLSS beneficiaries outreach on financial literacy	BLC beneficiaries outreach	PMAY(U) houses with waste management/ segregation

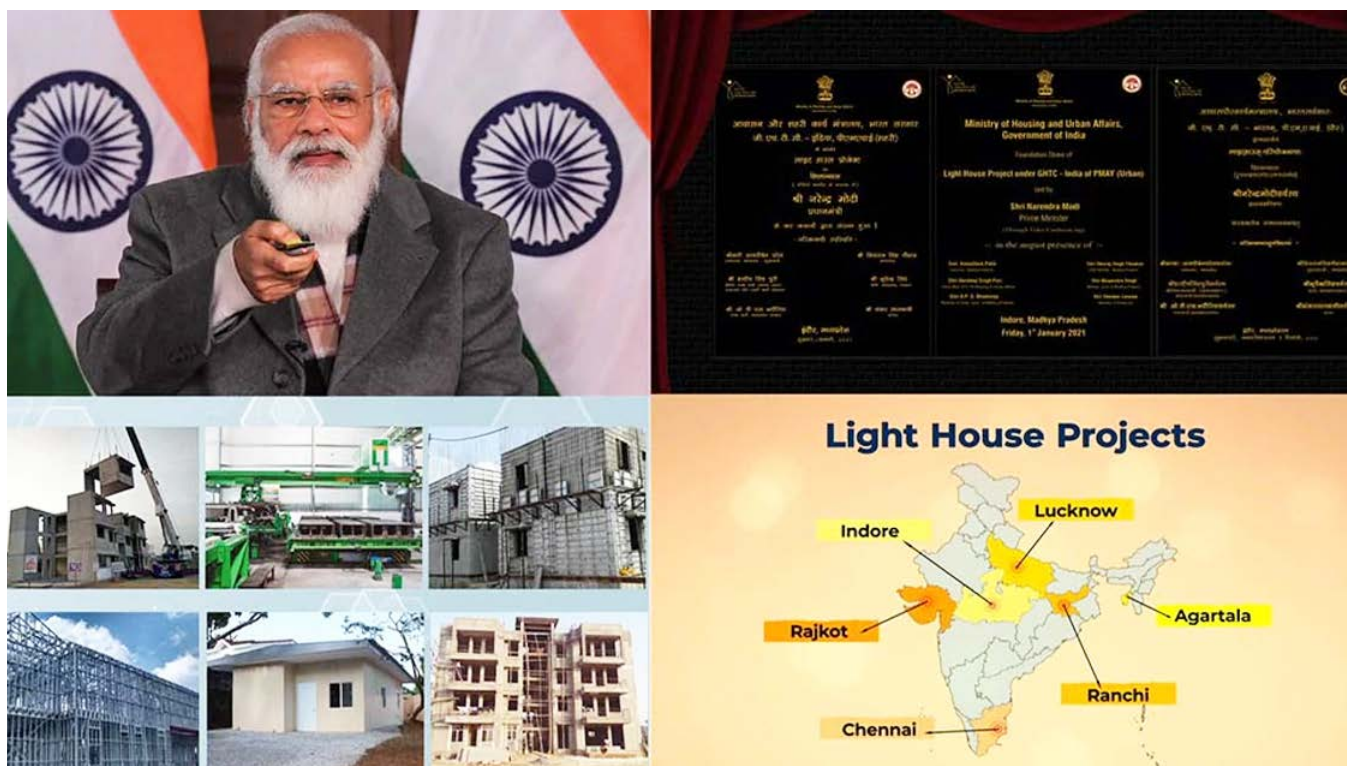
Way forward for IEC

- In order to sustain the impact of the campaign and to ensure continuous outreach of all beneficiaries, campaigns under **'ANGIKAAR 2020, Healthy, Wealthy & Wise'**, have begun with Fit India Freedom Run, wherein around 12,000 stakeholders registered themselves, PMAY (U) Quiz on MyGov platform (2 to 16 October 2020), Eat Right India movement, and Last mile connectivity through Financial Awareness Messages (FAME). Further, States/UTs will include all ANGIKAAR activities in the annual IEC plan under capacity building. They would also continue to conduct need assessment and door to door awareness for beneficiaries whose houses are grounded, occupied, completed and allotted under AHP and ISSR verticals.
- The Prime Minister of India also announced winners under **Affordable Sustainable Housing Accelerators - India (ASHA-India)** on January 1, 2021 and gave out annual awards for excellence in implementation of Pradhan Mantri Awas Yojana - Urban (PMAY-U) Mission.
- The ASHA-India initiative aims to promote domestic research and entrepreneurship by providing incubation and acceleration support to potential future technologies. Under the initiative, five ASHA-India Centres have been set up for providing incubation and acceleration support. In order to recognise the outstanding contribution by States, UTs, Urban Local Bodies and beneficiaries, winners of PMAY(Urban) Awards-2019 will be felicitated during the event with annual awards for excellence in implementation of PMAY-Urban.



Inauguration of light house project under GHTC

- Prime Minister Narendra Modi on January 1, 2021 virtually laid the foundation stone of Light House Projects (LHP) under the Global Housing Technology Challenge (GHTC) - India, conceptualised by the Union ministry of housing and urban affairs. The project aims to identify and mainstream several innovative technologies from across the world, which are sustainable and disaster-resilient. More than 50 companies working on innovative technologies participated in it.^[15]
- The LHPs will be constructed at Indore, Rajkot, Chennai, Ranchi, Agartala and Lucknow, comprising about 1,000 houses at each location along with allied infrastructure facilities. The ones in Indore won't have walls made of bricks; pre-fabricated sandwich panel system will be used for these. For Rajkot, the French monolithic concrete construction technology will be used. Precast concrete system from the United States and Finland will be used in Chennai, while in Ranchi, Germany's 3-D construction system will be used. New Zealand's steel frame technology will be used in Agartala and a technology from Canada will be used in Lucknow.
- GHTC-I intends to get the best globally available innovative construction technologies through a challenge process. It aims to demonstrate and deliver ready to live-in houses in minimum time and minimum cost with high-quality of construction in a sustainable manner. This challenge seeks to promote future potential technologies through Incubation support and accelerator workshops, in order to foster an environment of research and development in the country. They are being constructed under GHTC-India which envisages to provide an eco-system for the adoption of innovative technologies in the housing construction sector in a holistic manner.



Appendix

- 1 Affordable housing in India: Challenges & opportunities
- 2 Affordable Housing in India Key Initiatives for Inclusive Housing for All
- 3 PMAY Urban: FM Sitharaman grants additional Rs 18,000 crores in latest fiscal stimulus
- 4 Impact of pradhan mantri awaas yojana -gramin (pmay-g) on income and employment
- 5 India's Residential Rental Housing
- 6 ARHCs Ease of living for Urban Migrants/Poor
- 7 Indians keen to embrace green buildings
- 8 Building up to a greener residential sector in India
- 9 Maha Housing Corporation
- 10 All about PMAY: How does it work, eligibility and subsidy available
- 11 Angikaar A campaign for change management
- 12 Road to Success
- 13 State Wise PMAY Progress
- 14 Outcomes of CLAP
- 15 Light house project



About Grant Thornton Bharat

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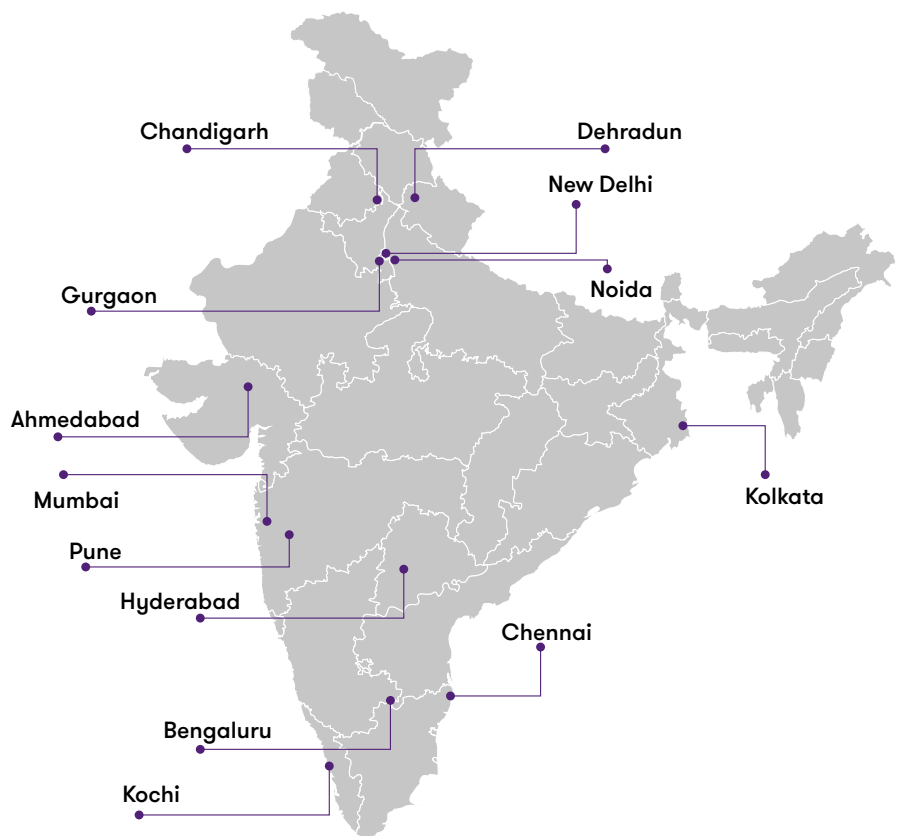
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