

# SECTOR SPECIFIC REPORT

Housing & Urban  
Development

July 2022 Edition



*Policies  
Covered In  
The Edition*



**1. Pradhan Mantri  
AwasYojna- Urban:  
Housing For All**

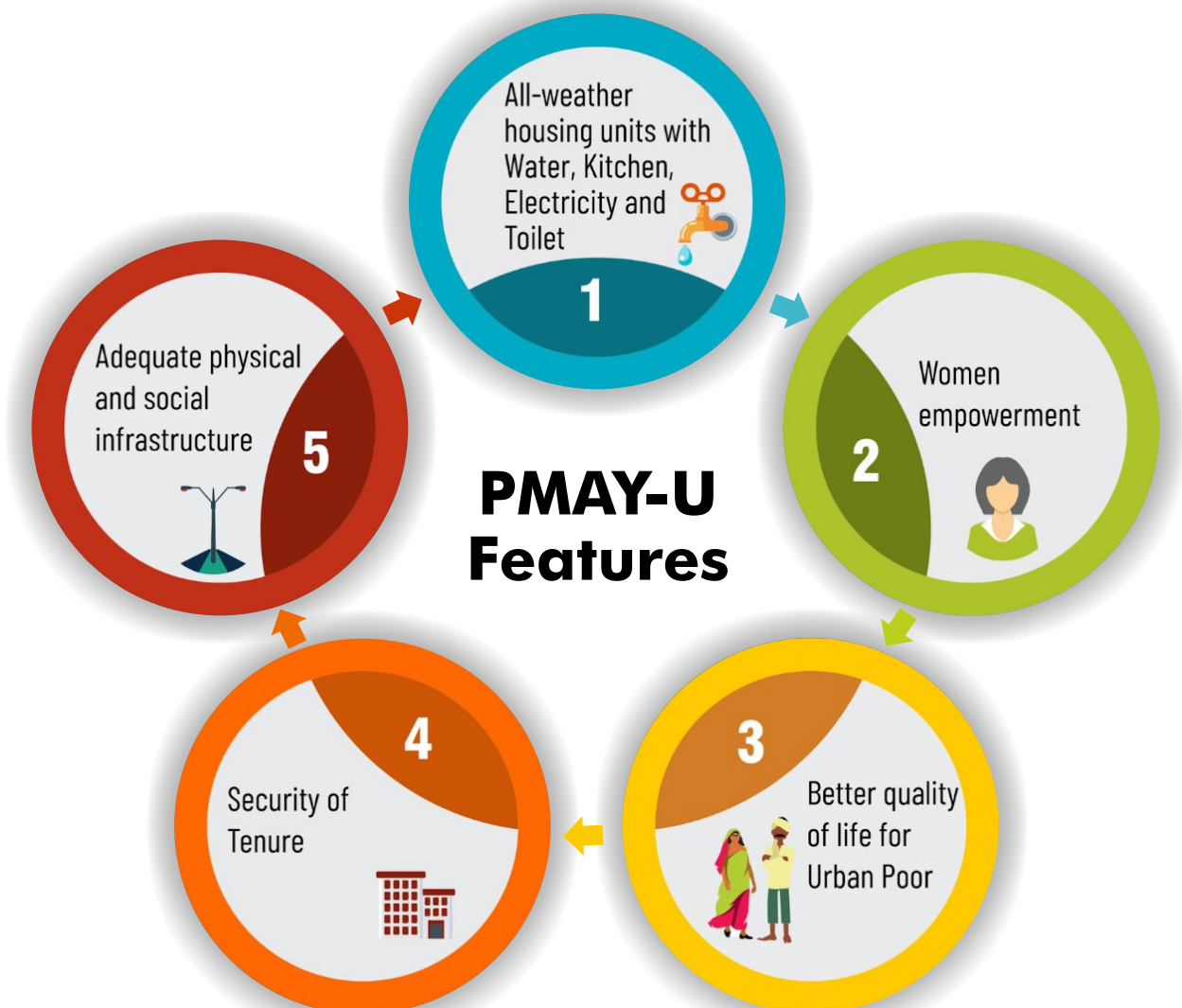
**2. River Centric  
Urban Planning  
Guidelines for  
Sustainable Urban  
Development**

**3. National Mission  
on Sustainable  
Habitat 2021-2030**

## Pradhan Mantri Awas Yojna-Urban: Housing For All

On 25<sup>th</sup> June 2022, the Ministry of Housing and Urban Affairs, Government of India celebrated the 7<sup>th</sup> anniversary of the world's largest urban housing development program "Pradhan Mantri Awas Yojna-Urban" (PMAY-U.) The event has witnessed the implementation highlights of the initiatives during the span and showcased its glorious achievements to provide pucca houses to lakhs of Indians and fulfilled their dream to live in urban cities with all the necessities like toilets, water supply, etc.

### Important features incorporated in this flagship program



Source: <https://pmay-urban.gov.in/about>

During the event, a new field inspection module in the PMAY-U dashboard has been also launched to provide live assistance to each visitor such as Ministry, Central Nodal Agencies, State Officials, etc. to inspect the project construction of beneficiaries from mobile details. Due to Covid 19, the progress of the scheme is no doubt hampered but the ministry has focused on expediting the construction work so



that the timelines can be achieved. Under the scheme, the government has the following incentives and financial provisions for beneficiaries who do not hold any pucca house in any part of the country and the house is on the single or joint name of the female member of the household.

## Incentive Details

S. No.	Vertical	Central assistance to each beneficiary		
1.	Beneficiary-led individual house construction/enhancement (BLC)	Rs. 1.50 lakh		
2.	Affordable Housing in Partnership (AHP)	Rs. 1.50 lakh		
3.	"In-situ" Slum Redevelopment (ISSR)	Rs. 1.00 lakh		
4.	Credit Linked Subsidy Scheme (CLSS)	Category (Annual household income)	Loan Amount	Interest subsidy
		Economically Weaker Section (up to Rs. 3,00,000)	Up to Rs 6 lakhs	65%
		Low Income Group (from Rs 3,00,001 to Rs 6,00,000)		

Source: <https://pib.gov.in/PressReleaseFramePage.aspx?PRID=1807572>



It has four implementation verticles to effectively address the housing requirements of the Indian urban poor with the basic amenities to live a safe and healthy life. This includes slum rehabilitation, provision of credit-linked subsidy for the promotion of affordable housing for economically weaker sections, provision of affordable housing in association with the public and private sector working in the domain, and provision of subsidy for the construction or enhancement of beneficiary-led individual houses in urban cities.

## Four verticals of the Program

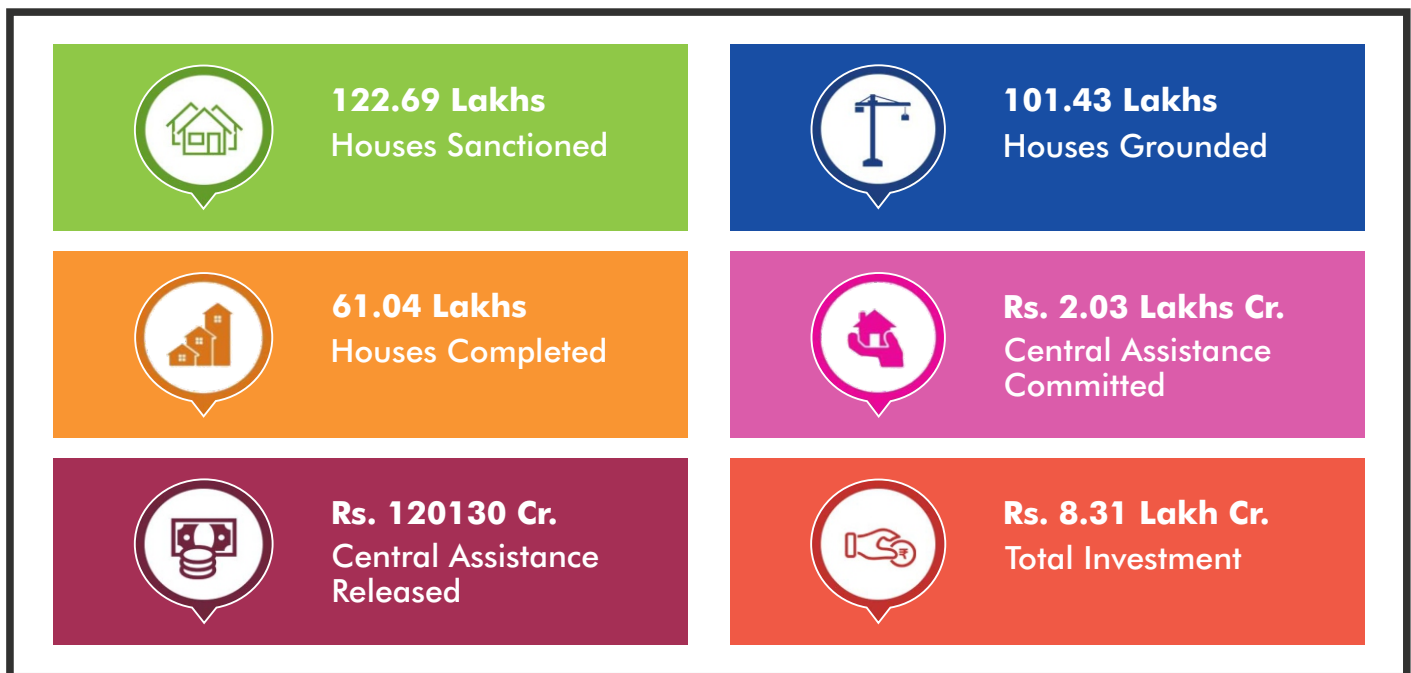
<b>"In situ" Slum Redevelopment</b>	<ul style="list-style-type: none"> <li>• Using land as a resource</li> <li>• With private participation</li> <li>• Extra FSI/TDR/FAR if required to make projects financially viable</li> </ul>
<b>Affordable Housing through Credit Linked Subsidy</b>	<ul style="list-style-type: none"> <li>• Interest subvention subsidy for EWS and LIG for new house or incremental housing</li> <li>• EWS: Annual Household Income up to Rs. 3 lakh and house size upto 30 sq.m</li> <li>• LIG: Annual Household Income between Rs. 3-6 lakhs and house sizes upto 60 sq.m</li> </ul>
<b>Affordable Housing in Partnership</b>	<ul style="list-style-type: none"> <li>• With private sector or public sector including Parastatal agencies</li> <li>• Central Assistance per EWS house in affordable housing projects where 35% of constructed houses are for EWS category</li> </ul>
<b>Subsidy for beneficiary-led individual house construction or enhancement</b>	<ul style="list-style-type: none"> <li>• For individuals of EWS category requiring individual house</li> <li>• State to prepare a separate project for such beneficiaries</li> <li>• No isolated/splintered beneficiary to be covered</li> </ul>

Source: [https://pmay-urban.gov.in/uploads/guidelines/18HFA\\_guidelines\\_March2016-English.pdf](https://pmay-urban.gov.in/uploads/guidelines/18HFA_guidelines_March2016-English.pdf)

The scheme was launched in 2015 to fulfill the gap between the demand and supply of urban housing for the economically weaker sections (EWS), Lower Income Group (LIG), and Middle Income Group (MIG) category along with the rehabilitation of slum dwellers. The provision was made to ensure a pucca house for all the eligible beneficiaries by 2022 which was estimated as a total of around 1.2 crore houses. The enthusiasm for the scheme is outbound and thus the progress of the scheme as of 6<sup>th</sup> June 2022 is as under and the numbers are increasing continuously:



## Funding and outcome



Source: <https://pmay-urban.gov.in/>

This flagship scheme has been planned for holistic urban development and given preferences to the beneficiaries like Women, Differently abled, Senior Citizens, Transgender, SC, ST, Minority, etc. The provision of allotment of houses to the families which comprise of husband, wife, unmarried sons, and/or daughters is making the housing for EWS category a priority and tied it to a time frame.

During the course, the ministry has also incorporated technology-led reforms to redefine the urban landscape of the country. For this, the Global Housing Technology Challenge, India has made a progress path with Light House Projects (LHPs) and showcased the technology-led construction ability to provide quality economic and sustainable houses. It has formulated the way forward to promote global best construction technology to incorporate sustainability, eco-friendliness, and disaster-proof urban affordable housing for all.

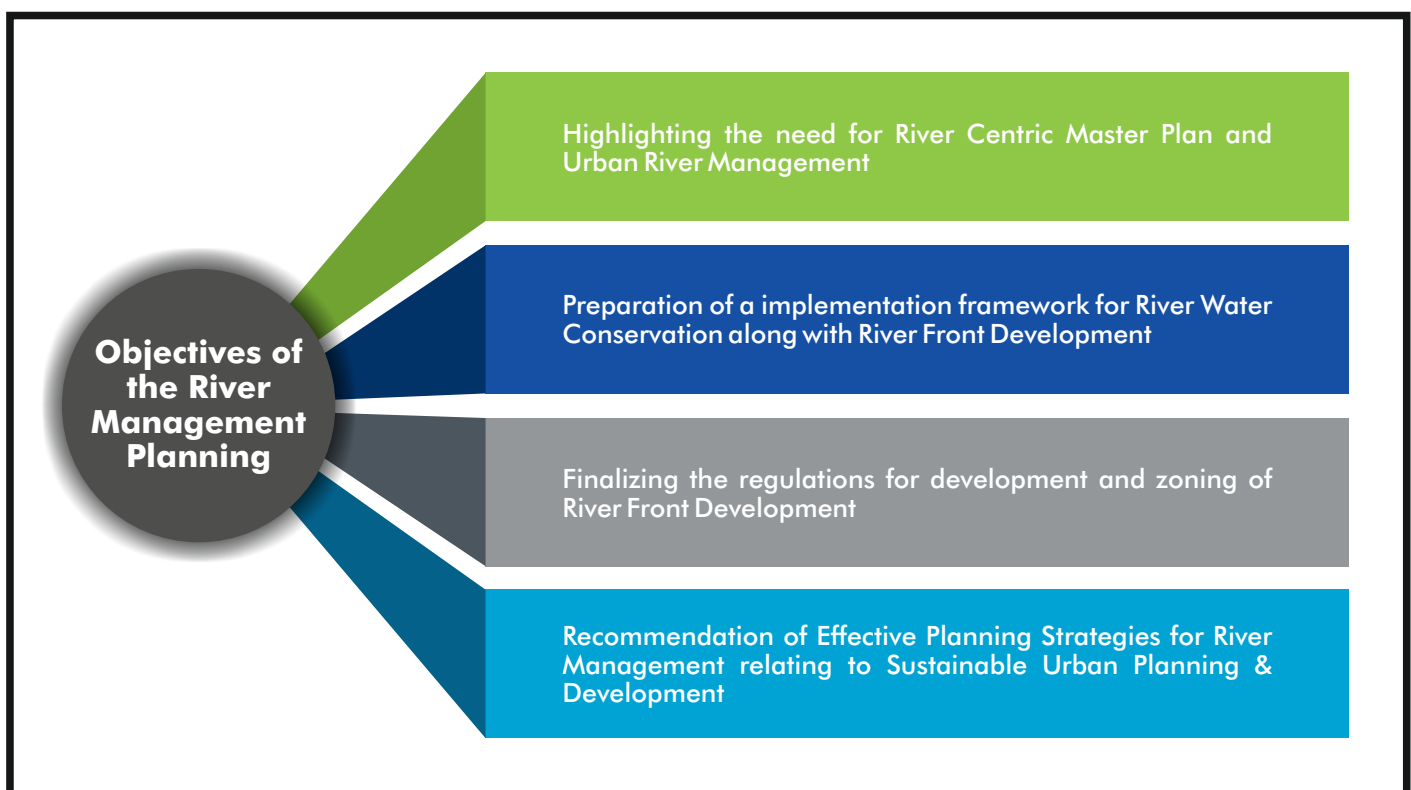
Thus, the scheme is achieving its objectives and helping in urban poverty alleviation on mission mode. The pucca house including the basic amenities is also helping to keep a check on the health, safety, financial, and psychological well-being of a major part of India's population. The provision of third-party quality monitoring with the central financial assistance of 90:10 and 75:25 for Northeast & special category states and other Indian states respectively to ensure quality construction with the use of sustainable practices and green technologies. Therefore, it has been equipped with all the tools to beautifully shape the future of Indian urban-dwelling while India is ready to enter into the "Amrit Kaal" of India's growth trajectory.

# River Centric Urban Planning Guidelines for Sustainable Urban Development

It has been almost more than a year now to issue the “River Centric Urban Planning Guidelines” by the Ministry of Housing & Urban Affairs for the conservation of the river, water bodies, and flood plains in the Urban development planning of the country. The guidelines were issued in May 2021 and have a detailed layout to support and guide the Urban Local Bodies, Urban Development Authorities, State Town and Country Planning Department along with other organizations working in the field of Urban Development and River Management to conserve and preserve India's water resources.

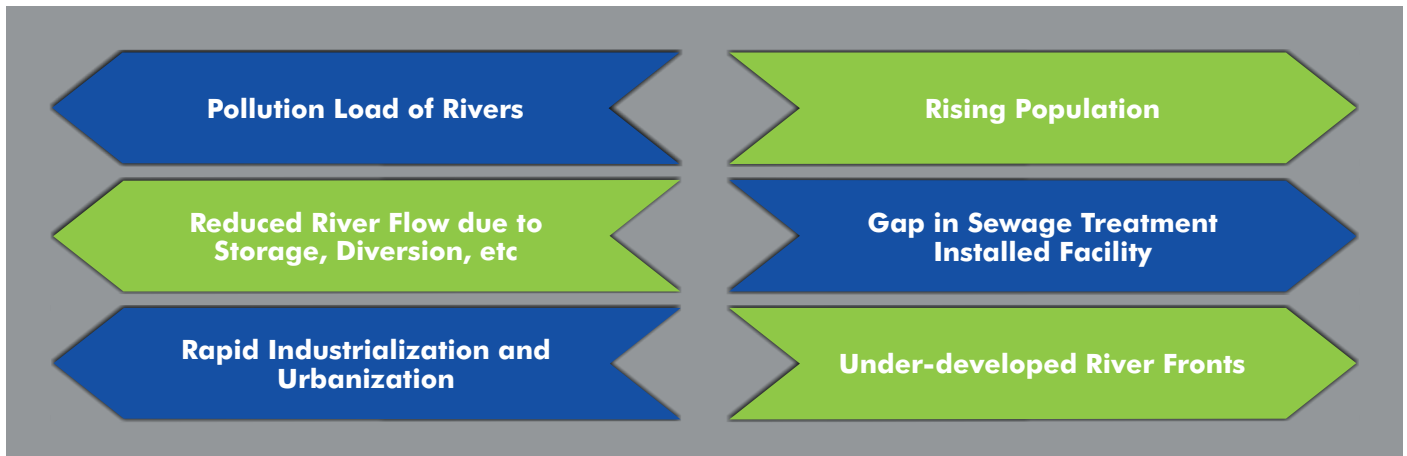
Globally, Climate Change is posing threat to water resources and in turn, hampering the well-being of bio diversity at large. Rivers are the lifeline of civilization, nurturing life on their banks and flood plains for ages. But rapid industrialization and unplanned urban infrastructure development in the last few decades have made unprecedented damage to the water resource of the country itself.

With the publication of these strategic and goal-oriented guidelines, the development of flood plains along with the planned development of river fronts for conservation and recreational activities will take place at the pan-India level including the states of Andhra Pradesh and Telangana.



The rapid unplanned construction on river flood plains has put pressure on river conservation and its bio diversity. The untreated sewage and industrial waste on these river banks made the river water unfit even for bathing purposes and increased the risk of frequent floods in these urban areas which caused loss of life and economic activities around them.

## Primary reasons affecting river management





Therefore, the conservation of rivers seems to be on the priority list of the present government as the guidelines are providing implementation strength to the National Water Policy 2012, Namami Gange initiative, National Mission for Clean Ganga, etc by integrating the cleanliness of rivers to the master plan of India's city development. To further enhance its effectiveness, the government is working on the concept of river cities and formulating a regulatory and administrative outlook in this regard.

But in the present time, the Indian River system is facing challenges regarding the encroachments of river beds and damage to flood plains. It has degraded the river water quality significantly and hampers agricultural land through a major build-up of heavy metals when used for irrigation purposes.

### **Guidelines outlining the effective Urban River Conservation**



Therefore, supporting sustainable urban infrastructure development along with river-centric management planning will require the public-private partnership to bring more investment. It will pave the way for stronger and more effective management of urban land and water resources. Besides this, India also needs to borrow technology and expertise from the globe to create a time bound effect in its river management system and increase forestation and vegetative coverage around the flood plains to support the country's economic and social growth in the future.

## National Mission on Sustainable Habitat 2021-2030

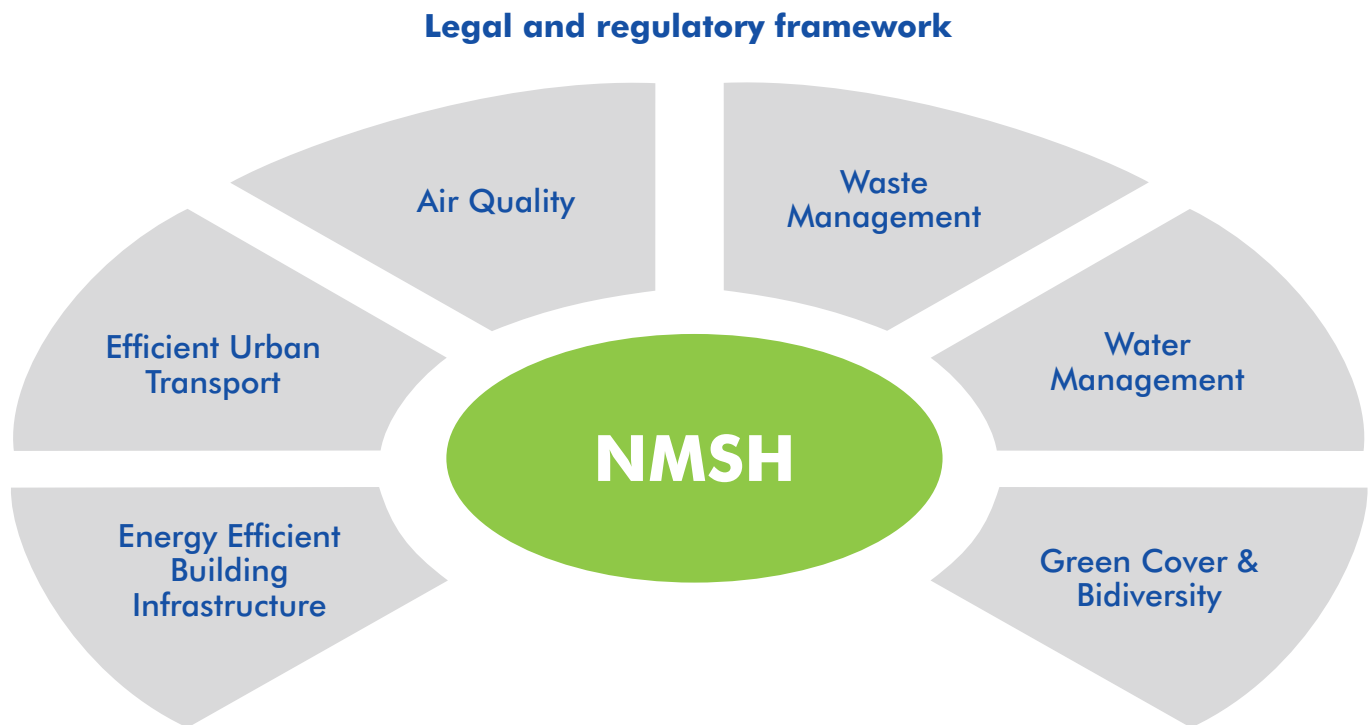
The government has revised the National Mission on Sustainable Habitat (NMSH) released in 2010 in light of current global and national developments regarding climate change. The revision has been sought to enable sector-focused climate actions concerning Urban Governance, Capacity Building, Data, Technology, and Innovation. This will help India to achieve the Nationally Determined Contributions (NDCs) under Paris Agreement and Sustainable Development Goals in a time-bound manner.

The National Mission for Sustainable Habitat is one of the eight missions under the National Action Plan on Climate Change (NAPCC) launched in 2010 to address India's fight against climate change and prepare the country to survive the new challenges of urban dwellings and its continuously rising population. These eight missions to prepare and strengthen the country in the fight against climate change are as under:

- National Solar Mission
- National Mission for Enhanced Energy Efficiency
- National Mission on Sustainable Habitat
- National Mission for Sustaining the Himalayan Ecosystem
- National Water Mission
- National Mission for a Green India
- National Mission for Sustainable Agriculture
- National Mission on Strategic Knowledge for Climate Change

The NAPCC is a holistic approach guided by the principle of realizing sustainable development along with economic and environmental growth. Thus, the NMSH 2021-30 (Also termed as NMSH 2.0) has set the major objectives to achieve balanced and sustainable development of habitats to provide shelters with basic amenities, infrastructure support, livelihood opportunities, socio-economic safety as well as a disaster resilient environment for everyone.

Primarily, the NMSH has been launched to design and build urban cities which are energy efficient and has seamless public transport, and waste-to-energy management systems in place. The cities were planned to be technologically smart to handle extreme weather conditions through advanced warning systems, able to cope with the ill effects of climate change, and improve infrastructure development with community-based disaster management facilities. It has also talked about updating the legal and regulatory framework to facilitate the growth of small and medium Indian cities.



The NMSH 2.0 has increased the scope of the mission and made it more focused on mitigating the climate challenges of present times to build sustainable habitats that can save the rich ecology and bio diversity of India. Thus, the objectives included in the second phase are proved to be much effective to make the country climate resilient:

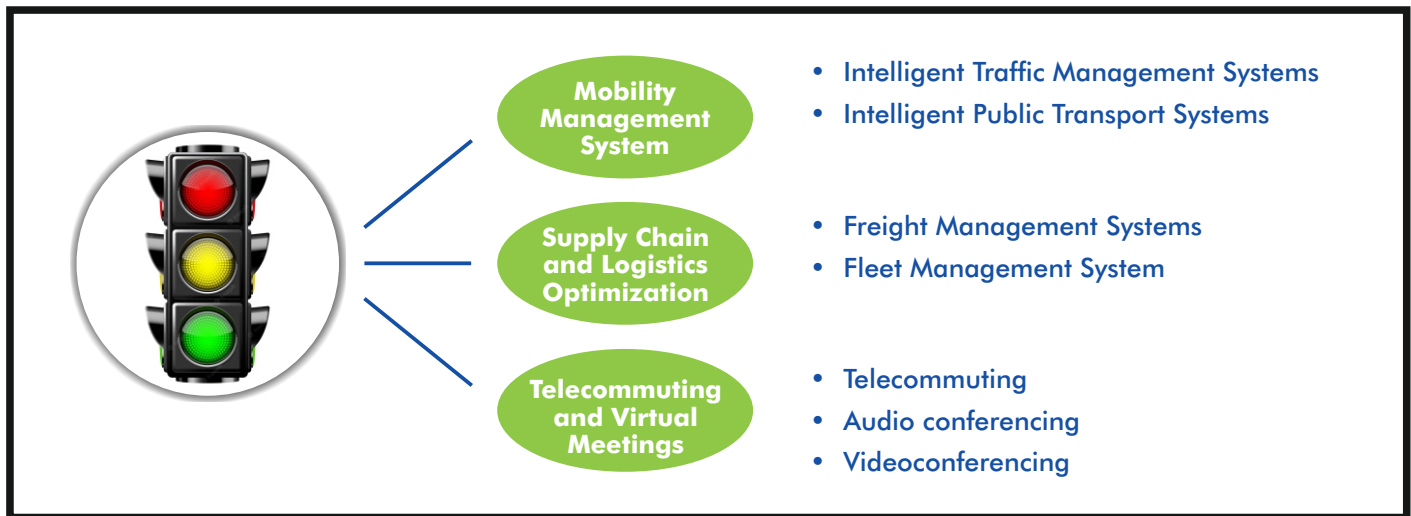
### New objectives in the second phase

- 1** To achieve India's NDCs, aim is to reduce GHG emissions to promote low carbon urban growth
- 2** Enhance the adaptability of Indian cities to climate change impacts
- 3** Strengthening the capabilities of Indian cities for better and faster recovery in the extreme events of climate change and other disasters

In this regard, Information and Communication Technologies (ICT) can significantly increase the effectiveness of the mission by reducing Green House Gas (GHG) emissions and developing energy-efficient building infrastructures in and around urban cities.



## Basic solutions



Source: <http://www.nicra-icar.in/nicrarevised/images/Mission%20Documents/Sustainable%20Habitat%20Mission%20CII-DESC.pdf>

These are quickly adept and economically viable solutions to mitigate climate challenges faced by India. During the Covid 19, the process of adapting some of these ICT solutions to the daily life of Indian citizens has already helped the ecosystem breathe a little. But, its quick adoption at the community and administration level at large still faces many major challenges and weakens the country's fight against climate change:

## Implementation Challenges

Demand side barriers	Supply side barriers
<ul style="list-style-type: none"> <li>• Lack of awareness</li> <li>• Lack of skilled manpower</li> <li>• High cost of ICT solutions</li> <li>• Unavailability of benchmarks</li> <li>• Lack of incentives for builders to consider ICT for energy efficiency</li> <li>• Demand side constraints of urban transport sector</li> <li>• Barriers faced by data centres</li> </ul>	<ul style="list-style-type: none"> <li>• Lack of financing mechanisms</li> <li>• Lack of standardization</li> <li>• Limited alternatives on the supply sides</li> </ul>

Source: <http://www.nicra-icar.in/nicrarevised/images/Mission%20Documents/Sustainable%20Habitat%20Mission%20CII-DESC.pdf>

But, the Government of India's policy push toward adopting the new global best practices and emerging technologies in the construction and infrastructure development of the country through the Gati Shakti Master Plan, PMAY- U, Smart City Mission, AMRUT, Smart Sustainable Campuses, etc are appreciable. It is building the right momentum towards developing sustainable habitats and working great for the conservation of bio diversity and green cover. The promotion of e-mobility, increased capacity of renewable sources to meet urban energy demands, etc are also providing a supporting cover for a much cleaner and greener India that will be able to fulfill all its commitments and shared responsibilities towards climate change by 2030.

## Resources

1. <https://pib.gov.in/PressReleaselframePage.aspx?PRID=1836815>
2. [https://pmay-urban.gov.in/uploads/guidelines/18HFA\\_guidelines\\_March2016-English.pdf](https://pmay-urban.gov.in/uploads/guidelines/18HFA_guidelines_March2016-English.pdf)
3. <https://pmay-urban.gov.in/about>
4. <https://pmaymis.gov.in/>
5. <https://pib.gov.in/PressReleasePage.aspx?PRID=1787418>
6. <https://pib.gov.in/PressReleaselframePage.aspx?PRID=1807572>
7. <https://static.pib.gov.in/WriteReadData/specificdocs/documents/2022/apr/doc20224839001.pdf>
8. <https://web.umang.gov.in/landing/department/pradhan-mantri-awas-yojana-urban-pmay-u.html>
9. <https://mohua.gov.in/upload/uploadfiles/files/RCUP%20Guidelines.pdf>
10. [https://nmcg.nic.in/writereaddata/fileupload/48\\_Urban%20River%20Management%20Plan%20framework.pdf](https://nmcg.nic.in/writereaddata/fileupload/48_Urban%20River%20Management%20Plan%20framework.pdf)
11. <https://pib.gov.in/PressReleaselframePage.aspx?PRID=1742799>
12. <http://www.cwc.gov.in/>
13. <https://greentribunal.gov.in/search/node/River>
14. <https://www.mohua.gov.in/upload/uploadfiles/files/NMSH-2021.pdf>
15. <http://cpheeo.gov.in/cms/national-mission-on-sustainable-habitat.php>
16. <http://www.nicraicar.in/nicrarevised/images/Mission%20Documents/Sustainable%20Habitat%20Mission%20CII-DESC.pdf>
17. <https://dst.gov.in/climate-change-programme>

## About Us

AG was established in the year 1998. In the due course of time AG has become multi-functional, multi-disciplinary organization offering a wide range of consultancy services to multiple sectors for implementation of projects under one roof from “Concept to Commissioning” AG shareholders has track record in the development of mega projects in country & overseas in field of sports, hospitality, tourism, flood management, turf farms, F&B, real estate, fashion & clothing, import & exports, chemical & fertilizers.

The integration and coordination of our in-house experts delivers the pragmatic, valued solutions expected in the markets of today. Quality and Service delivery are key elements of AG Group corporate philosophy and are upheld by a professional management team. The highly motivated, experienced and multi-disciplined team, plans, develop and implement that meet, and often exceed client expectations. We can synergies our experience with your projects to make it a success.



### Disclaimer

The documentation created is by using information available on public domain as general in nature. It does not address to any particular situation or source. However, the information received from these sources is believed to be reliable. This information might be partially amended and it's also subject to revision.

A G Horizon Pvt. Ltd. does not make any warranties, expressed or implied, as to the accuracy of such information. We do not accept any liability whatsoever, for any direct or consequential loss arising from this document or its contents.

### Contact Details

+91-11- 45356553, 54    +91-9810046249  
 info@aggrp.in    www.aggrp.in  
 ★ New Delhi    ★ Mumbai    ★ Hyderabad    ★ Imphal

