

IMPLEMENTATION OF PRADHAN MANTRI AWAS YOJANA - URBAN (HOUSING FOR ALL MISSION) IN TAMIL NADU

an overview



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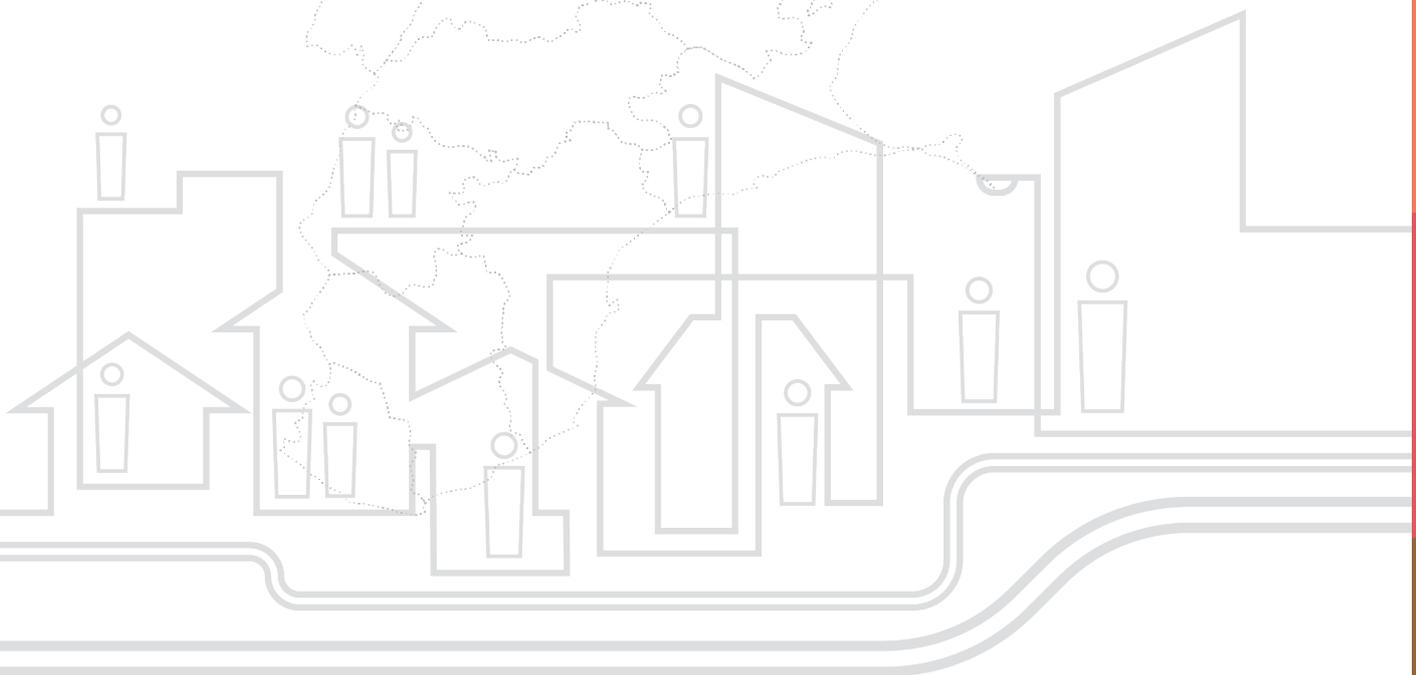
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FOREWORD





GOVERNMENT OF TAMIL NADU
Tamil Nadu Urban Habitat Development Board

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Tamil Nadu is among the most urbanised states in India, wherein around 50 per cent of the population reside in urban centres. This is likely to increase to 67 per cent by the year 2030. The state is also highly industrialised, with contributions of over 75 per cent of the state Gross Domestic Product (GDP) from the Services and Manufacturing sectors. Spatially, the urban centres are uniformly distributed across the state, providing similar livelihood opportunities to all, and reducing heavy dependency on a single metropolis.

The Vision for Tamil Nadu for 2023 is to become India's most prosperous and progressive state free from poverty, and where its people enjoy all the basic services of a modern society and live in harmonious engagement with the environment and with the rest of the world. In this endeavour, the state drafted the 'Tamil Nadu Affordable Urban Housing and Habitat Policy', which was officially announced in March 2020. In this document, the state has identified universal access to housing as a key priority within the Strategic Plan for Infrastructure Development.

In 2015, the ambitious 'Pradhan Mantri Awas Yojana (PMAY) – Housing for All' Mission was launched by the central government to address the housing shortage among the urban poor sections of the society. Tamil Nadu Urban Habitat Development Board (TNUHDB), earlier known as the 'Tamil Nadu Slum Clearance Board', acts as the State Level Nodal Agency for the implementation of the Mission components. Over the years, the state has been a forerunner with regards to the number of sanctioned and grounded projects. Despite challenges and issues faced during planning and implementation, this has been possible due to a significant number of institutional reforms and innovative measures adopted by the state machinery.

The report titled 'Implementation of Pradhan Mantri Awas Yojana – Urban (Housing for All Mission) in Tamil Nadu: An Overview', prepared with the support of GIZ India, documents the processes TNUHDB has adopted for the implementation of the PMAY-Urban Mission in the state. It additionally highlights the challenges faced during implementation and provides a way forward in the form of recommendations.

I take this opportunity to thank the Housing and Urban Development Department, Government of Tamil Nadu, for steering the implementation of the Mission, and working towards the objectives of the 'Vision 2023' document. I thank all the officials of TNUHDB, urban local bodies, and the team members of the GIZ project 'Sustainable Urban Development – Smart Cities' for their invaluable contribution during the preparation of this document.

Managing Director
TNUHDB

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ABBREVIATIONS

ACSS	Amma Cement Supply Scheme
ADB	Asian Development Bank
AHFI	Affordable Housing Finance Institution
AHP	Affordable Housing in Partnership
ARHC	Affordable Rental Housing Complexes
ATR	Action Taken Report
BLC	Beneficiary-Led Individual House Construction or Enhancement
CDO	Community Development Officer
CDW	Community Development Wing
CLAP	CLSS Awas Portal
CLSS	Credit Linked Subsidy Scheme
CLTC	City Level Technical Cell
CMA	Chennai Metropolitan Area
CMDA	Chennai Metropolitan Development Authority
CNA	Central Nodal Agency
CRZ	Coastal Regulation Zone
CSMC	Central Sanctioning and Monitoring Committee
CTP	Commissionerate of Town Panchayats
DBT	Direct Benefit Transfer
DHP	Demonstration Housing Project
DPR	Detailed Project Report
DTCP	Directorate of Town and Country Planning
DU	Dwelling Unit
EMF	Environment Management Framework
EWS	Economically Weaker Section
FAR	Floor Area Ratio
FSI	Floor Space Index
GHTC-India	Global Housing Technology Challenge - India
GLV	Guideline Value
GO	Government Order
GoI	Government of India
GoTN	Government of Tamil Nadu
H&UDD	Housing and Urban Development Department
HfA	Housing for All
HfAPoA	Housing for All Plan of Action
HFC	Housing Finance Company
HIG	High Income Group
HSP	House-Site Patta
HUDCO	Housing and Urban Development Corporation
IEC	Information, Education, and Communication
IFA	Independent Facilitating Agency
INR	Indian Rupee
ISSR	In-Situ Slum Redevelopment
JnNURM	Jawaharlal Nehru National Urban Renewal Mission

LHP	Light House Project
LIG	Low Income Group
MA&WSD	Municipal Administration and Water Supply Department
MFI	Micro-Finance Institution
MIG	Middle Income Group
MoHUA	Ministry of Housing and Urban Affairs
NBFC	Non-Banking Finance Company
NHB	National Housing Bank
PAF	Project-Affected Family
PFMS	Public Financial Management System
PIU	Project Implementation Unit
PLI	Primary Lending Institution
PMAY-U	Pradhan Mantri Awas Yojana - Urban
PMU	Project Management Unit
PPP	Public-Private Partnership
R&DMD	Revenue and Disaster Management Department
RAY	Rajiv Awas Yojana
RCC	Reinforced Cement Concrete
RERA	Real Estate Regulatory Agency
RUDF	Resilient Urban Design Framework
RWA	Resident Welfare Association
SDG	Sustainable Development Goal
SFB	Small Finance Bank
SLBC	State Level Bankers Committee
SLNA	State Level Nodal Agency
SLSMC	State Level Sanctioning and Monitoring Committee
SLTC	State Level Technical Cell
SNA	Single Nodal Account
SSGMF	Social Sustainability and Grievance Management Framework
TANCEM	Tamil Nadu Cements Corporation Limited
TDR	Transferable Development Rights
TIG	Technology Innovation Grant
TN	Tamil Nadu
TNCDBR	Tamil Nadu Combined Development and Building Rules
TNHB	Tamil Nadu Housing Board
TNIFMC	Tamil Nadu Infrastructure Fund Management Corporation Limited
TNSCB	Tamil Nadu Slum Clearance Board
TNUHDB	Tamil Nadu Urban Habitat Development Board
TSM	Technology Sub-Mission
TPQMA	Third Party Quality Monitoring Agency
ULB	Urban Local Body
USD	United States Dollar (for ease of calculation, 1 USD = INR 75)
UT	Union Territory
WB	World Bank

GLOSSARY

Affordable housing	Dwelling units not exceeding 60 sq. m for Chennai Metropolitan Area and 90 sq. m for the rest of Tamil Nadu (TN). Source: TNCDBR amendment 2020
Central Sector Scheme	Scheme that is implemented by a central agency and 100 per cent funded by the centre on subjects within the Union List. Source: https://pfms.nic.in/static/schemedef.aspx
Centrally-Sponsored Scheme	Scheme that is funded directly by the central ministries/ departments and implemented by states/their agencies, irrespective of the pattern of financing, unless they fall under the centre's sphere of responsibility, i.e. Union List. This assistance is provided in sectors that are state subjects, with the centre wishing to motivate the states to take up such programmes. Source: https://pfms.nic.in/static/schemedef.aspx
Circle	Multiple Divisions are grouped under a Circle that is headed by a Chief Engineer from the headquarters of the Tamil Nadu Urban Habitat Development Board (TNUHDB) in Chennai.
Division	A regional-level unit of TNUHDB that oversees the implementation/execution of its works.
Dwelling Unit (DU)/ Tenement/House	An independent housing unit with separate facilities for living, cooking, and sanitary requirements, and may be a part of a building. Source: TNCDBR 2019
Economically Weaker Section (EWS)	Households having an annual income of less than INR 300,000 (USD 4,000). The restriction on size of such DU is up to 30 sq. m. States have the flexibility to redefine the annual income criteria for EWS as per local conditions in consultation with the Ministry of Housing and Urban Affairs. Source: PMAY-U guidelines
EWS Housing Unit	A housing unit that comes under the category of ordinary residential building with maximum plot extent of 32 sq. m, and, in case of flatted development, carpet area not exceeding 40 sq. m., or such maximum areas as the Government may prescribe from time to time. Source: TNCDBR amendment 2020
Floor Space Index (FSI)	The quotient obtained by dividing the total covered area (plinth) on all floors except the areas specifically exempted under the rules and regulations prevailing in the respective area, by the total plot area. Source: TNCDBR amendment 2020

Household (HH)/ Beneficiary family	A beneficiary family will comprises husband, wife, and unmarried children (sons and/or unmarried daughters), provided they do not own a pucca house (an all-weather DU) either in his/her name or in the name of any family member in any part of India. An adult earning member (irrespective of marital status) can be treated as a separate HH. Source: PMAY-U guidelines
Low Income Group (LIG)	HH having an annual income between INR 300,001 (USD 4,000) and INR 600,000 (USD 8,000). The restriction on such a DU size is up to 60 sq. m. States have the flexibility to redefine the annual income criteria as per local conditions in consultation with MoHUA. Source: PMAY-U guidelines
LIG Housing Unit	A housing unit that comes under the category of ordinary residential building with maximum plot extent of 60 sq. m, and in case of flatted development, carpet area not exceeding 60 sq. m, or such maximum areas as the government may prescribe from time to time. Source: TNCDDB amendment 2020
Middle Income Group (MIG)	It includes two groups: MIG-I, which have an annual HH income of INR 600,001 (USD 8,000) to INR 1,200,000 (USD 16,000), and MIG-II, having annual HH income between INR 1,200,001 (USD 16,000) and INR 1,800,000 (USD 24,000). The restrictions on size of such DU is up to 160 sq. m for MIG-I and 200 sq m for MIG-II. MIG was made eligible under the Credit-Linked Subsidy Scheme (CLSS) vertical from 01 January 2017 for a year, and was subsequently extended 3 times. Their eligibility expired on 31 March 2021. Source: PMAY-U guidelines
Primary Lending Institution (PLI)	PLI includes scheduled commercial banks, housing finance companies, regional rural banks, state cooperative banks, urban cooperative banks, small finance banks, non-financial banking companies - micro-finance institutions or any other institutions as may be identified by MoHUA. Source: PMAY-U guidelines
Transferable Development Rights (TDR)	It is a method of making available a certain amount of additional built-up area in lieu of the area relinquished or surrendered by the owner of the land, so that the owner can use the extra built-up area on some other land. Source: PMAY-U guidelines
Urban Local Body (ULB)	Includes Greater Corporation of Chennai, other Municipal Corporations, Municipalities, and Town Panchayats.

EXECUTIVE SUMMARY



EXECUTIVE SUMMARY

This report titled 'Implementation of Pradhan Mantri Awas Yojana - Urban (Housing for All Mission) in Tamil Nadu: An Overview' seeks to detail and highlight the significant role the Tamil Nadu Urban Habitat Development Board (TNUHDB) (erstwhile Tamil Nadu Slum Clearance Board [TNSCB]) has played in the implementation of the ambitious Pradhan Mantri Awas Yojana - Urban (PMAY-U) Mission in the state of Tamil Nadu (TN) over the last six years. Tamil Nadu has been one of the top performing states under PMAY-U, and has been lauded by the Ministry of Housing and Urban Affairs (MoHUA), Government of India (GoI), for its performance under the Mission. The state has demonstrated that strong institutions and robust institutional mechanisms can go a long way in doing justice to a Mission like 'Housing for All' that is aimed at not only providing adequate housing, but also consciously attempting to bring about systemic reforms in the policy and regulatory environment to address the housing challenge in a sustainable manner.

On 01 September 2021, the Government of Tamil Nadu (GoTN) announced that TNSCB will be renamed as TNUHDB. With this announcement, GoTN indicated its intent of re-envisioning the institution's role in ensuring housing for all in the state. TNUHDB is at a significant milestone in its institutional journey, geared up to reflect, retrospect, and prepare a fresh roadmap for the future.

Against this background, this report has been prepared by GIZ India to serve two purposes:

- ● ● ● ● ● ➤ Act as a compendium of all the processes and approaches adopted by TNUHDB over the last six years of PMAY-U implementation in the state, and record the learnings, evolution, and innovations.
- ● ● ● ● ● ➤ Deliberate on the challenges and issues, and make suitable recommendations to support TNUHDB in charting its future course.

The report is broadly organised into seven chapters as mentioned below:

1 ABOUT THE STUDY

- 1.1 **Context:** This introductory part reflects on TNUHDB's learnings from the experience of implementing the Mission, and identifies opportunities for enabling further systemic changes.
- 1.2 **Objectives:** This section sets of the objectives of the study.
- 1.3 **Methodology:** The research methodology is primarily qualitative and refers to state level PMAY-U data, relevant scheme/policy documents, and key informant interviews with officials. This section also sets the limitations.

2 TAMIL NADU'S URBAN HOUSING LANDSCAPE

- 2.1 **Institutional setup:** The landscape comprises ten major public institutions under three key departments of GoTN.
- 2.2 **Policies, schemes, and regulations:** There is a well-integrated framework of schemes and policies, covering aspects, such as urban habitat, land tenure, real estate regulation, building and development rules, subsidy for cement, and regulation of rental housing.
- 2.3 **TNUHDB:** It has jurisdiction over all 666 urban centres spread across 38 districts in Tamil Nadu.

3 SETTING UP OF THE PMAY-U MISSION IN TAMIL NADU

- 3.1 **Introduction to the PMAY-U Mission:** Tamil Nadu has taken a context-specific approach to comply with the mandatory reforms stated in the guidelines.
- 3.2 **PMAY-U Mission architecture:** It follows a three-tier federal structure (national - state - city) to implement the ISSR, AHP, and BLC verticals.
- 3.3 **Reforms mandated under PMAY-U:** MoHUA encourages states/UTs to implement urban reforms to catalyse the creation of affordable housing stock.
- 3.4 **Selection of cities and urban areas:** Under PMAY-U, all 666 urban centres (Municipal Corporations, Municipalities, Town Panchayats, and Cantonment) are included.
- 3.5 **Demand assessment:** An extensive demand survey was conducted between 2015-17 to assess the urban housing demand across urban centres in Tamil Nadu.
- 3.6 **Public Financial Management System:** It is a web-based application to keep track of funds released under Gol schemes and monitor expenditure made towards implementation.

4 PMAY-U IMPLEMENTATION IN TAMIL NADU

- 4.1 **Affordable Housing in Partnership (AHP):** Projects include greenfield development, reconstruction, slum redevelopment, and disaster relief projects. So far, there has been no adoption of the Public-Private Partnership (PPP) model.

- 4.2 **Beneficiary-led Individual House Construction (BLC):** BLC vertical provides financial assistance to Economically Weaker Section (EWS) beneficiaries for construction/upgrading of houses. GoTN has supported provisioning of land tenure for 'Poramboke' land (wasteland/common land in government ownership) and allotted FreeHouse Site Patta, especially to women-headed households.
- 4.3 **Credit-Linked Subsidy Scheme (CLSS):** Under CLSS, eligible households have claimed interest subsidy on home loans. CLSS Awas Portal (CLAP) has streamlined the process of this Central Sector Scheme.
- 4.4 **In-situ Slum Redevelopment (ISSR):** TNUHDB has not taken up any projects under this vertical, as all tenable slums have either been already redeveloped or rehabilitated.
- 4.5 **Affordable Rental Housing Complexes (ARHC):** Public/private entities in Tamil Nadu can construct, operate, and maintain ARHC projects, utilising the Technology Innovation Grant (TIG).
- 4.6 **Alternative construction materials and technologies:** Light House Projects (LHP) are being executed using precast concrete construction system.
- 4.7 **Third Party Quality Monitoring**
- 4.8 **Social Audit**
- 4.9 **IEC activities:** TNUHDB has supported Information, Education, and Communication (IEC) activities required for effective implementation, such as 'Awas Par Samvaad' and 'Angikaar'.
- 4.10 **Awards and recognition**

5 UNIQUE INITIATIVES AND INNOVATIONS IN TAMIL NADU

- 5.1 **Initiatives by TNUHDB:** TNUHDB has been regularly organising roundtable consultations with a diverse set of PLIs to find innovative solutions for housing finance. Credit camps and a forthcoming mobile application also offer solutions for financial inclusion.
- 5.2 **Initiatives by GoTN:** Initiatives, such as 'Amma Cement Scheme' to provide subsidised cement, 'Tamil Nadu Shelter Fund' to finance housing projects, 'Land Pooling Policy' as an alternative to land acquisition, have been taken. It released a manual titled 'Resilient Urban Design Framework' (RUDF), advocating an integrated approach towards quality housing.

6 CHALLENGES

Key challenges include uneven demand and supply, limited private sector participation, poor operations and maintenance of tenements, limited role of the Community Development Wing, lack of sufficient access to formal home loans, absence of rental housing policies, among others.

7 RECOMMENDATIONS

Key recommendations include exploring PPP models, reducing stamp duty and registration charges to encourage urban poor/women, revising the role of TNUHDB, enhancing the scope of community development, improving access to formal housing finance, etc.

CHAPTER 1

ABOUT THE STUDY



ABOUT THE STUDY

1.1 CONTEXT

The Pradhan Mantri Awas Yojana – Urban (PMAY-U) was launched in June 2015 as a flagship Mission of the Government of India (GoI) aimed at achieving “Housing for All” by 2022. This is being implemented by the Ministry of Housing and Urban Affairs (MoHUA) through four verticals. The interventions are being taken forward by the states/Union Territories (UTs), Urban Local Bodies (ULBs), and beneficiaries for implementation.

In the state of Tamil Nadu (TN), the Tamil Nadu Urban Habitat Development Board (TNUHDB) [erstwhile Tamil Nadu Slum Clearance Board (TNSCB)] is the designated State Level Nodal Agency (SLNA) for the implementation of the PMAY-U Mission. Tamil Nadu is the leading state in India in terms of execution of the Mission, with over 1,821,043 dwelling units (DUs) identified for construction (as of February 2022).

This report is part of the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH’s ongoing effort to assess the implementation of PMAY-U Mission in Tamil Nadu. It aims to reflect on the role and journey of TNUHDB in the last six years for the implementation of PMAY-U. It also envisages to enable the institution in taking constructive steps towards ensuring housing for all.

Previously, GIZ India had published two studies on Tamil Nadu: ‘Documentation of Learnings from Beneficiary-Led Individual House Construction (BLC) Implementation in Tamil Nadu’ (April 2018) and ‘Homes - BLC: An Analysis from Odisha, Kerala and Tamil Nadu’ (November 2020). Support was extended to the state for the preparation of a draft State Urban Housing and Habitat Policy (officially launched as ‘Tamil Nadu Affordable Urban Housing and Habitat Policy 2020’), and providing institutional strengthening through capacity building programmes. Empirical studies were carried out in Chennai and Coimbatore to understand the status of BLC implementation in the state, and to identify several Primary Lending Institutions (PLIs).

ABOUT SUD-SC PROJECT

MoHUA and GIZ India are jointly implementing the ‘Sustainable Urban Development – Smart Cities’ (SUD-SC) project, on behalf of the Federal Ministry for Economic Cooperation and Development (BMZ). This project supports the national ministry and three states (Odisha, Tamil Nadu, and Kerala) in policy formulation on housing for all, basic services, planning framework, and monitoring of the Sustainable Development Goal (SDG) 11. It also supports the three select Smart Cities (Bhubaneswar, Coimbatore, and Kochi) in implementing concepts of integrated spatial planning approaches.

1.2 OBJECTIVES OF THE STUDY

The current study focuses on comprehensively assessing the state's implementation of the PMAY-U Mission for the past six years (2015-21). The objectives of the study are as follows:

- ● ● ● ● ● ● ●  **Document TNUHDB's approach, innovations, and best practices during the implementation of PMAY-U Mission in Tamil Nadu.**
Highlight the present mandate of the state and the enabling factors that have supported the implementation and contributed to improving the housing conditions.
- ● ● ● ● ● ● ●  **Reflect on TNUHDB's learnings from the experience of implementing the Mission.**
Capture strategies and processes and their evolution by understanding the institutional mechanism of TNUHDB.
- ● ● ● ● ● ● ●  **Locate opportunities for bringing about systemic changes, collaborations, and sector strengthening, such that TNUHDB transforms into a programme implementation agency from a project implementation agency.**
Analyse attained information to create more relevant and implementable ideas.
Create a roadmap for further scalable innovations for TNUHDB to catalyse low-income housing in Tamil Nadu.

1.3 METHODOLOGY

The research methodology is primarily qualitative, and is premised on the objective of building a nuanced understanding of the implementation of PMAY-U in Tamil Nadu. For this, the study uses state level PMAY-U data, relevant scheme/policy documents and government orders, coupled with Key Informant Interviews (KII) with relevant officials.

1.3.1 SECONDARY RESEARCH

An extensive secondary review was done to understand the post-Independence state level history of government-provisioned housing, interventions and innovations by different agencies, landscape of the contemporary housing schemes and policies, and the intersection/influence of their regulatory environment on housing, particularly within the lower-income demographic. The secondary research helped to gain broad understanding that established a base to explore the research questions through semi-structured interviews.

1.3.2 PRIMARY RESEARCH

The secondary research was followed by consultations and interviews with key officials of TNUHDB. The interviews entailed discussions on the ways in which the housing needs of low-income households are being identified, the role of key stakeholders, and actual ground challenges in facilitating the access to housing. The interactions were crucial to understand the current successes, gaps, ground level concerns, and future plans for improving housing conditions. Engaging with the officials facilitated to critically understand where an ecosystem solution is required to support the provision of housing and basic services.

1.3.3 LIMITATIONS OF THE STUDY

The scope of the study was to draw mostly from the available secondary data supplemented with critical insights from interviews and consultations with officials. Hence, the study is not a comprehensive documentation on the status of urban housing and land markets in the state. The consultations highlighted the need to engage in-depth with other key actors/stakeholders, such as the Tamil Nadu Housing Board (TNHB), Tamil Nadu Real Estate Regulatory Authority (TNRERA), Tamil Nadu Infrastructure Fund Management Corporation Limited (TNIFMC), donor agencies like World Bank, Asian Development Bank, PLIs, private developers, etc., to gain an overall understanding of the subject.

CHAPTER 2

TAMIL NADU'S URBAN HOUSING LANDSCAPE



TAMIL NADU'S URBAN HOUSING LANDSCAPE

The institutional and policy landscape governing low-income housing has evolved in tandem with the state's transformation, priorities, and approaches. This section focuses on the institutional arrangements, schemes, and policies that support housing strategies of the state. It further highlights the role of TNUHDB as a key decision-making and implementing agency.

2.1 INSTITUTIONAL SETUP

The housing landscape in Tamil Nadu comprises the following ten public institutions under five departments, namely the Housing and Urban Development Department (H&UDD), the Municipal Administration and Water Supply Department (MA&WSD), the Revenue and Disaster Management Department (R&DMD), Department of Finance, and the Registrar of Cooperative Societies that support the implementation of various housing interventions in the state.

Figure 1: Institutional landscape for urban housing in Tamil Nadu

Housing and Urban Development Department (H&UDD)	
Tamil Nadu Urban Habitat Development Board	PMAY-U's SLNA for slum redevelopment, resettlement, rehabilitation, and reconstruction
Tamil Nadu Housing Board	Supply of formal LIG/MIG housing (purchase and rental)
Chennai Metropolitan Development Authority	Planning Authority for Chennai Metropolitan Area (CMA)
Directorate of Town and Country Planning	Planning Authority for the rest of Tamil Nadu
Tamil Nadu Real Estate Regulatory Authority	Regulation and monitoring of all residential development
Rent Authorities	Registration of tenancy agreements
Revenue and Disaster Management Department (R&DMD)	
Revenue/District Administration	Issuance of pattas and other land administration matters
Municipal Administration and Water Supply Department (MA&WSD)	
Commissionerate of Town Panchayats	Implementation of BLC vertical in 528 Town Panchayats
Department of Finance	
Tamil Nadu Infrastructure Fund Management Corporation	Management of the Tier II of the Shelter Fund
Registrar of Cooperative Societies	
Tamil Nadu Cooperative Housing Federation	Mobilisation of construction finance by affiliated cooperatives

Source: Indian Housing Federation (IHF)

All the above institutions play a fundamental role in the value chain of enabling government-provisioned housing. Roles of each institution is detailed further in Annexure 1. Apart from the above public institutions, there are a host of private sector entities, such as the affordable housing developers, PLIs, material manufacturers, new technology providers, architects/designers/planners, and civil society organisations, that provide their products and services.

2.2 POLICIES, SCHEMES, AND REGULATIONS

The Schedule VII of the Constitution of India lists provision of housing under the 'State List'. Thus, states hold the prerogative of designing state-specific policies that are based on their local context and policy objectives. While national housing schemes, such as PMAY-U, are being implemented, Tamil Nadu also has its own housing policies and schemes to facilitate the development of affordable housing. The following illustration gives a glimpse of the prevalent policies, schemes, and regulations:

Figure 2: Current housing policies and schemes in Tamil Nadu



Each of the above policies, schemes, and regulations is explained further in Annexure 2.

The existing housing schemes and policies form a well-intentioned and integrated framework for enabling a sound housing ecosystem. The current policies take into consideration the interests of all key stakeholders and facilitate a positive transformation in the housing sector.

2.3 TAMIL NADU URBAN HABITAT DEVELOPMENT BOARD

TNUHDB holds the key responsibility to realise the goal of housing for all in the state and was correctly identified as the SLNA for implementation of PMAY-U.

2.3.1 CONSTITUTION AND OBJECTIVES

TNUHDB, formerly known as TNSCB is a statutory body constituted under the Tamil Nadu Slum Areas (Improvement and Clearance) Act, 1971. To address the poor living conditions in the urban slums and to provide inclusive housing, the Board was established by the former Chief Minister Dr M. Karunanidhi in 1970 with the motto “We shall see God in the smile of the Poor”.

It aims to provide pucca houses to EWS and LIG households, rehabilitate slums, as well as enable rental housing. It takes major policy decisions, administrative and legislative measures, and functions as a nodal agency to implement the national and state level housing policies and schemes.

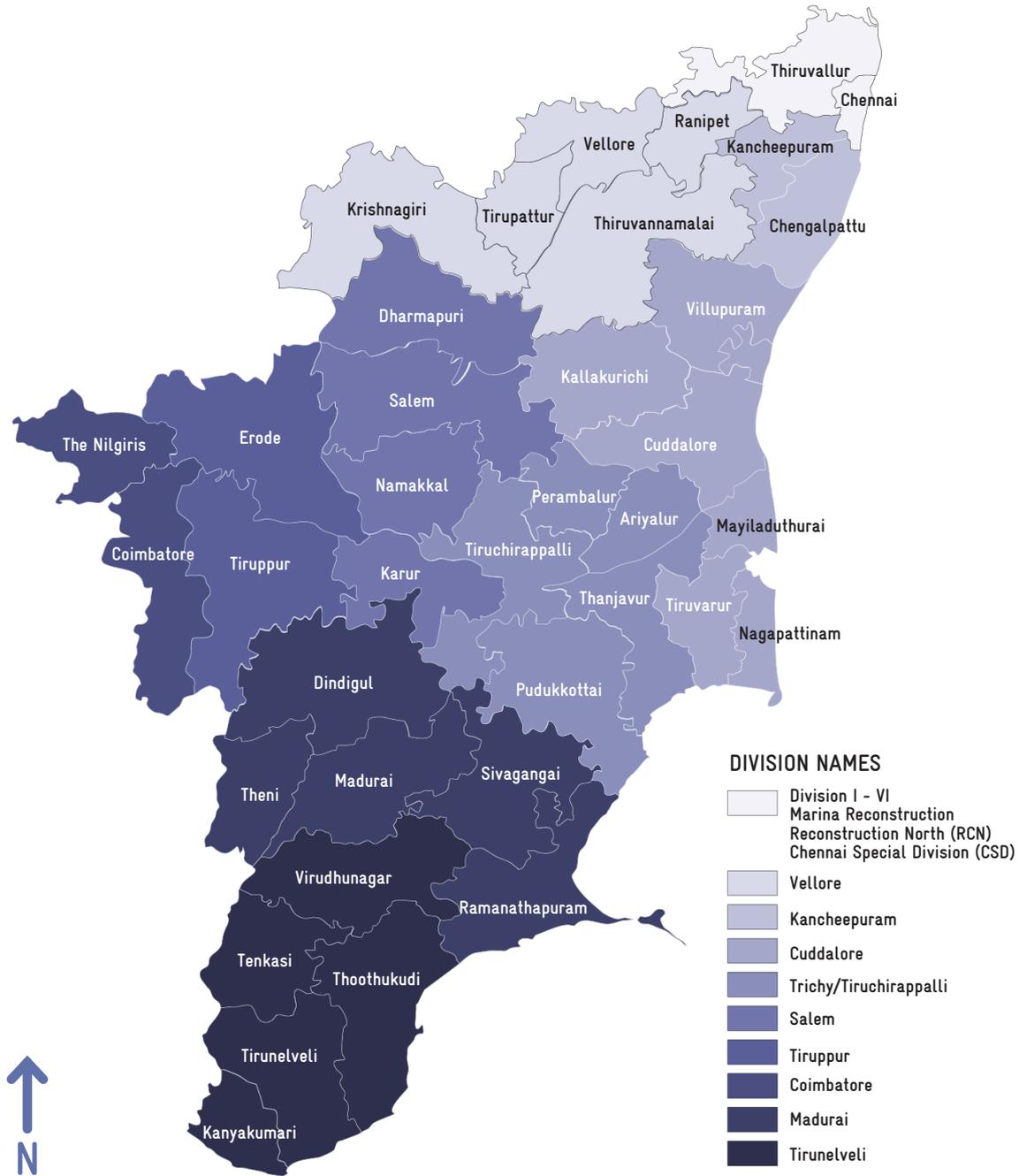
The Board is headed by a Chairman and consists of ten members. The main objectives of TNUHDB are to:

- Effectively arrest the growth of slums
- Eliminate congestion and to provide basic amenities
- Clear slums that are important for human habitation by rehabilitating the slum dwellers in multi-storied tenements.
- Remove unhygienic and insanitary conditions prevailing in slum areas

2.3.2 JURISDICTION AND COVERAGE

TNUHDB, with its 5 circles covering 18 divisions spread across the 38 districts of the state, has jurisdiction over all Municipal Corporations, Municipalities, and Town Panchayats. There are Project Implementation Circles (PICs) and 3 Project Implementation Units (PIUs)/Project Implementation Divisions (PIDs) for overseeing the World Bank (WB) and Asian Development Bank (ADB) projects. Each division is responsible for managing TNUHDB operations in a region that covers one or more districts.

Figure 3: Circles, Divisions and Districts as per TNUHDB



Note: The Divisional and district boundaries are for representational purposes only.

Source: TNUHDB

Note:

- Parts of Kancheepuram and Chengalpattu districts are handled by the Divisions based in Chennai
- Karur and Namakkal districts of Salem Division, Sivagangai district of Madurai Division, and Villupuram and Kallachurichi districts of Cuddalore Division are managed by the Executive Engineers of ADB projects - PIU Salem, PIU Madurai, and PIU Villupuram respectively.

A table with the list of districts and TNUHDB circles and divisions is available in Annexure 3.

In addition, there are 15 estate offices of TNUHDB that have been established in existing project areas. These offices are mainly responsible for all the interface with the beneficiaries post the allotment. Their activities include monthly collections of rents/instalments, collection of maintenance charges, execution of sale deeds, and grievance redressal. The list of estate offices is available in Annexure 4.

2.3.3 ORGANISATIONAL FUNCTIONS

TNUHDB top management comprises the Chairman, Managing Director, and Joint Managing Director. Subsequently, the responsibilities are delegated to the following 3 functional units:

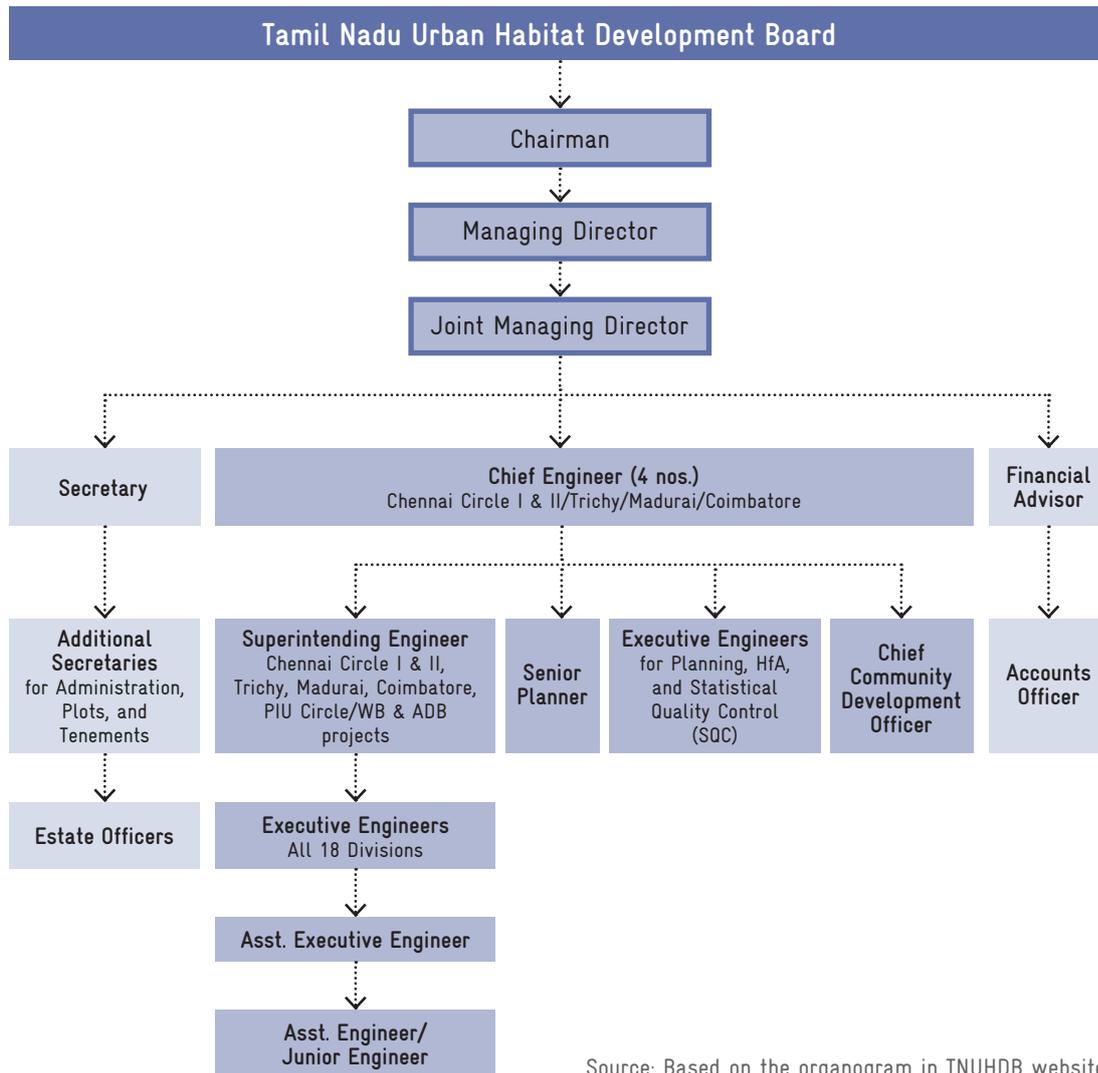
TECHNICAL UNIT is headed by the Chief Engineers and mainly comprises Civil Engineers and Town Planners who plan and design the housing projects. It is also responsible for getting the planning and building permissions from the respective authorities. While the planners are deputed at the TNUHDB headquarters (HQ) only, the engineering staff is deputed from TNUHDB HQ level to the Division level to oversee the execution of works in the respective Divisions. The Housing for All (HfA) Cell, headed by the Executive Engineer, HFA, is the Project Management Unit (PMU) for PMAY-U implementation. Additionally, a PMU has been appointed for the WB and ADB projects that works closely with the engineers and planners at HQ.

The Community Development Wing (CDW) comprises a Chief Community Development Officer and two Community Development Officers (CDOs). This wing has the mandate for social and economic upliftment of the urban poor. It is predominantly involved in enumerating/surveying urban poor communities that are being resettled, and implementing livelihood support programmes for them. The PMU for WB and ADB projects also has a separately appointed CDO.

REVENUE UNIT is headed by the Financial Advisor and supported by Accounts Officers, who are responsible for the overall financial management of the Board, including budgeting, auditing, and accounts. This unit also includes a separate Financial Advisor for the WB and ADB projects.

NON-TECHNICAL UNIT is headed by the Secretary, and assisted by Assistant Secretaries – Tenements, Plots, and Administration, who look after the allotments and cancelations of tenements/plots, recovery of dues from projects, and the overall administration of the Board.

Figure 4: Organisational structure of TNUHDB



Source: Based on the organogram in TNUHDB website

2.3.4 TNUHDB'S APPROACH

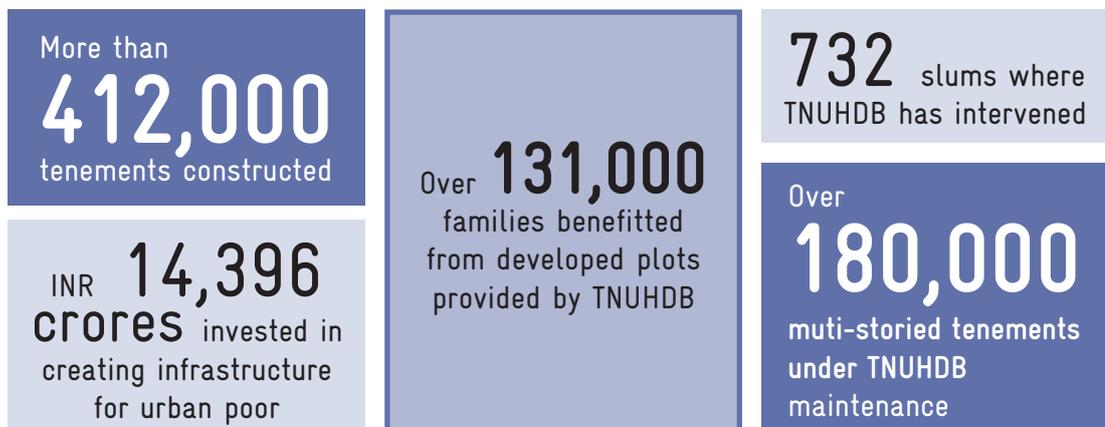
TNUHDB was established as an agency solely dedicated to address slum housing by undertaking slum improvement activities and executing clearance and redevelopment works. The Board initially focused on housing in Chennai, but its activities were gradually extended to other urban areas of the state mid-1980s onwards.

In 1977, WB entered the state to support housing and infrastructure projects in urban areas, and introduced the model of 'Free-Market' with an affordability and cost-recovery framework. It started the intervention with the Madras Urban Development Projects (MUDP) - I and II, which focused on integrated development and provision of tenure security as part of the 'Site and Services Scheme' (Thiagarajan, 2017). Following this, WB also supported three Tamil Nadu Urban Development Projects (TNUDP) that were organised in phases.

WB's interventions influenced the housing strategies of TNUHDB. A study on the transition in the implementation of policies by TNUHDB remarks that in its early years, TNUHDB primarily built in-situ tenements, but by 2000, it was involved in building large-scale tenement clusters on the peripheries of Chennai city as resettlement projects for evicted slum-dwellers (Raman, 2011). Several slum dwellers living in poor conditions on untenable land have been rehabilitated. TNUHDB has also proactively passed certain Government Orders (GOs) to address any systemic roadblocks in implementation of housing schemes.

TNUHDB, apart from being the principal agency for undertaking relocation and rehabilitation of slum residents, has also been the nodal agency for the implementation of the Jawaharlal Nehru National Urban Renewal Mission (JnNURM) undertaken between 2005 and 2012, and the Rajiv Awas Yojana (RAY) undertaken during the period 2011-15. Currently, TNUHDB undertakes the implementation of PMAY-U across the state. Till date, TNUHDB has intervened in more than 700 slums, and has built over 412,000 tenements, and invested more than INR 14,000 crores (USD 1,867 million).

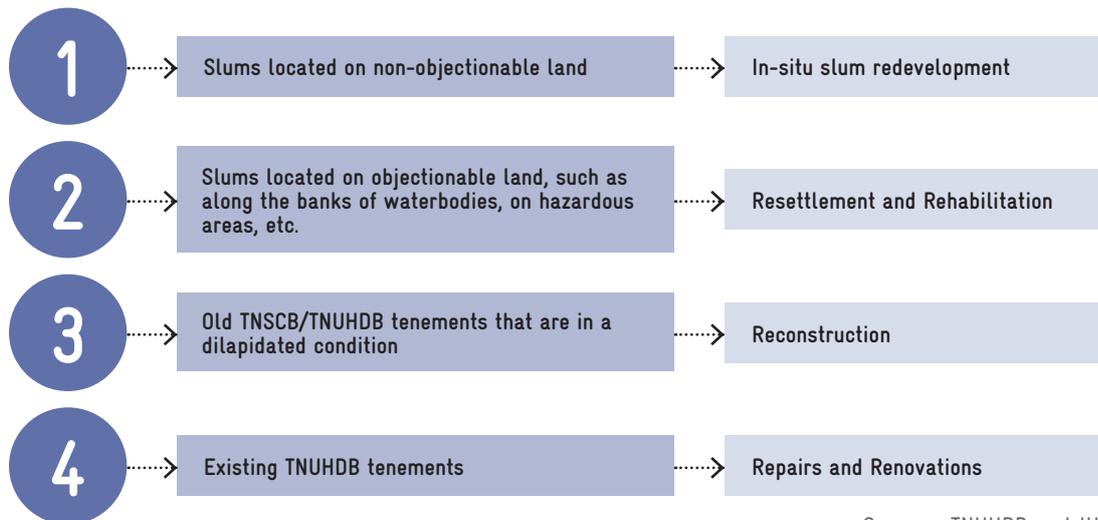
Figure 5: Targets achieved by TNUHDB (ertswhile TNSCB) between 1971 and 2021



Source: Policy Note 2021-22, H&UDD, GoTN

Currently, WB and ADB provide financial assistance in the form of development loans to GoTN to strengthen the housing sector. WB is providing financial assistance of USD 500 million (INR 3,750 crores) for the Tamil Nadu Housing and Habitat Development Project (TNHHDP). ADB is contributing around USD 150 million (INR 1,125 crores) for the project titled 'The Inclusive, Resilient and Sustainable Housing for Urban Poor Sector'. Both these projects aim to improve the housing sector by building capacities of the institutions, improving the policy and regulatory environment, and ensuring increased private sector participation and investment in the sector. These projects are further detailed in Annexure 5.

Figure 6: Main interventions of TNUHDB



Sources: TNUHDB and IHF

The Tamil Nadu Affordable Urban Housing and Habitat Policy 2020 (TNAUH&HP) acknowledges that the housing sector requires interventions in terms of policies, institutions, regulations, and programmes across the housing supply chain spectrum. Through this policy, GoTN aims to accentuate the intent and guiding principles on the basis of which a well-functioning housing market can be formed in the state. Additionally, TNUHDB recently released a planning and design manual titled 'Resilient Urban Design Framework' (RUDF) that can be used as a guide for designing high quality and sustainable housing. It is a comprehensive and customised framework demonstrating architectural design methods that can be adopted to provide site-specific and cost-effective solutions. RUDF, along with the guidelines mentioned in the Social Sustainability and Grievance Management Framework (SSGMF) and the Environment Management Framework (EMF), will further support an integrated approach of quality, resilient, and sustainable housing.

TNUHDB also organised a state level workshop to discuss its strategies and progress towards Sustainable Development Goal (SDG) no. 11: '**Make cities and human settlements inclusive, safe, resilient, and sustainable**'. Since Tamil Nadu is a fast-paced urbanising state, it acknowledges the need to observe SDGs, especially the target 11.1: '**By 2030, ensure access for all to adequate, safe, and affordable housing, and basic services and upgrade slums**'. This workshop identified the departments responsible for achieving SDG 11 and highlighted the role of TNUHDB in improving access to adequate housing, thereby aligning its focus with the SDGs.

The Chief Minister of Tamil Nadu made a historic announcement at the state Legislative Assembly on 01 September 2021, renaming TNSCB as TNUHDB. During the announcement, it was stated that slums and informal settlements need to be uplifted to transform the lives of the people. It is expected that the change in name would influence the organisation's approach towards slum housing and rehabilitation. The inspiration to use the word 'habitat' is reported to be drawn from the United Nations usage of 'habitat', which refers to dwellings of people. The term 'slum clearance' was often considered derogatory, because it had the connotation of evicting/razing the slums. Some state officials have remarked that this change in the name would reflect a change in the qualitative approach to housing, and ensure adequate housing for all citizens.

CHAPTER 3

SETTING UP THE PMAY-U MISSION IN TAMIL NADU



SETTING UP THE PMAY-U MISSION IN TAMIL NADU

The central government has provided a standard procedure for an unified implementation mechanism of the national housing scheme PMAY-U. However, states have the flexibility to design a context-specific state level procedure to improve the efficacy of implementation. This section introduces the PMAY-U Mission and covers the processes that are in place for implementation in the state. It focuses on the Mission’s architecture, mandatory reforms, geographical coverage, demand assessment process, and the financial management system to support disbursement of subsidies.

3.1 INTRODUCTION TO THE PMAY-U MISSION

In 2015, GoI launched its flagship national housing scheme PMAY-U to meet the requirements of housing and basic services in urban areas, especially among the EWS households. The scheme took inspiration from past schemes, such as JnNURM and RAY. The applicability of this large-scale urban housing scheme is nearly universal. Currently, the scheme’s implementation is spread across 4,427 statutory towns in India.

3.1.1 MISSION DESIGN

The scheme is a bouquet of options, which offers eligible households/beneficiaries the flexibility of purchasing/constructing/expanding their houses, given that they do not own a pucca house anywhere in India.

Table 1: Four verticals under PMAY-U Mission

VERTICAL	EXPLANATION	GoI SUBSIDY ASSISTANCE
In-situ Slum Redevelopment (ISSR)	Rehabilitation of EWS slum dwellers through participation of private developers by using land as a resource	Up to INR 100,000 (USD 1,330)
Credit-linked Subsidy Scheme (CLSS)	Provision of interest subsidy on housing loans to EWS, LIG, and MIG* households for building/purchasing their first house	Interest subsidy up to INR 267,000 (USD 3,560)
Affordable Housing in Partnership (AHP)	Subsidised mass affordable housing projects developed through public-private partnership (PPP) model, accessible for EWS households	INR 150,000 (USD 2,000)
Beneficiary-led Individual House Construction/Enhancement (BLC)	For land-owning EWS households to self-build/expand/improve their individual houses	INR 150,000 (USD 2,000)

* Inclusion of MIG under CLSS was introduced on 01 January 2017, and expired on 31 March 2021.

Source: PMAY-U guidelines

The subsidy from the state/ULBs and the beneficiary's contribution vary across states. The eligibility criteria for identifying beneficiaries, principles of subsidised housing, empowerment of states and female-heads of the family along with mitigating implementation challenges denote the key features and spirit with which the PMAY-U Mission is being implemented. Further details are available in Annexures 6 and 7.

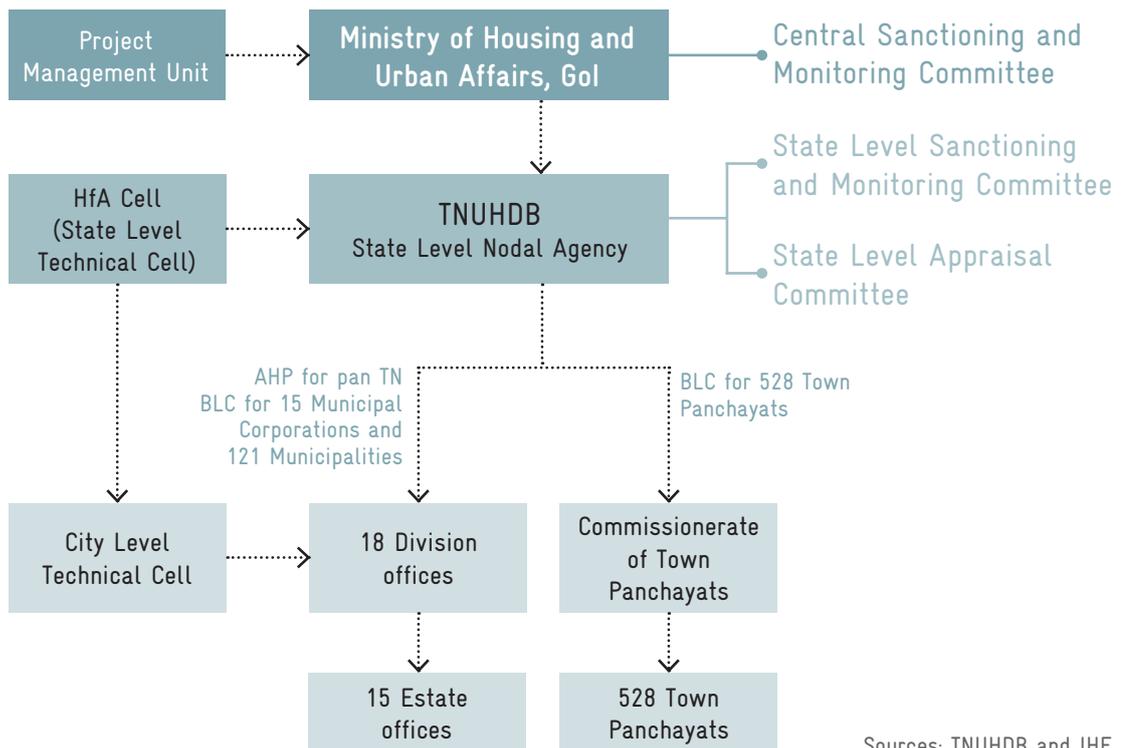
3.2 PMAY-U MISSION ARCHITECTURE FOR TAMIL NADU

The Mission follows a three-tier structure to implement the verticals of ISSR, AHP, and BLC. All the components of this structure are equally significant in enabling implementation. The structure is explained as follows:

- **NATIONAL LEVEL:** The PMAY-U Mission is being implemented by MoHUA and supported by a PMU, which comprises sector specialists, who undertake the overall management of day-to-day operations. PMU recruits consultants, finalises procedures and instructions, develops work plans, and establishes financial accounting and control systems for flow of funds to the implementing agencies. The Central Sanctioning and Monitoring Committee (CSMC) oversees the overall monitoring, appraising/examining the progress of existing PMAY-U housing projects and new proposals submitted for approval and consideration for Govt's share of financial assistance. CSMC is chaired by the Secretary, MoHUA, and has as members Secretaries of various ministries and Additional/Joint Secretaries/Mission Directors of various schemes implemented by MoHUA. CSMC also shares its observations and suggestions to improve the implementation process in the states/UTs.
- **STATE LEVEL:** TNUHDB is the SLNA for implementation of PMAY-U in Tamil Nadu, supporting activities, such as disbursement of GoTN subsidy, and identification of eligible beneficiaries in getting access to housing. SLNA has a Mission Directorate for coordination of the scheme and related activities. The TNUHDB Division offices look after the implementation of the AHP vertical in all ULBs, and implementation of the BLC vertical in 15 Municipal Corporations and 121 Municipalities. The Commissionerate of Town Panchayats (CTP) looks after the BLC vertical in the 528 Town Panchayats. SLNA is assisted by the State Level Technical Cell (SLTC), comprising of 5-10 technical professionals. The quantity and specifications of manpower in SLTC increase/decrease based on the requirements of the state. Additionally, Tamil Nadu has a State Level Appraisal Committee (SLAC) constituted by the SLNA for techno-economic appraisal of detailed project reports (DPRs) submitted by the ULBs/implementing agencies. SLAC submits its appraisal reports along with comments/recommendations to SLNA for final approval from an inter-departmental State Level Sanctioning and Monitoring Committee (SLSMC). The SLSMC is chaired by the Chief Secretary, GoTN, and has the heads of various relevant departments as members. It is responsible for the scrutiny and approval of action plans and housing projects pertaining to the four verticals.

- **CITY LEVEL:** Tamil Nadu has City Level Technical Cells (CLTC), each with 2–4 professionals with technical know-how of housing design and construction. The size of the CLTC varies as per the size of the city and the quantum of available work. The CLTC professionals are deputed in TNUHDB Division offices. In case of the Town Panchayats, their internal staff effectively play the role of CLTC.

Figure 7: PMAY-U Mission architecture for ISSR, AHP, and BLC verticals in Tamil Nadu

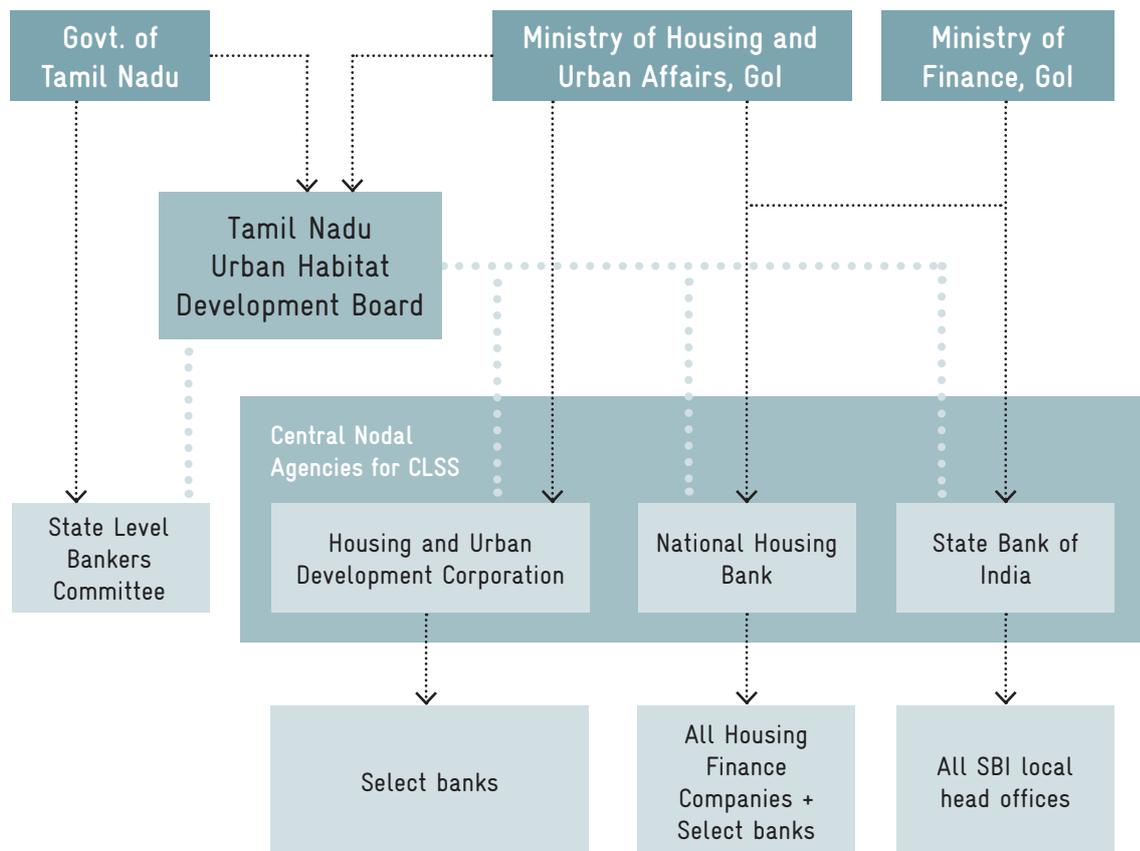


Sources: TNUHDB and IHF

The institutional mechanism for CLSS varies substantially from the main mission architecture described above.

TNUHDB is the SLNA for CLSS in Tamil Nadu, and there are 3 Central Nodal Agencies (CNAs), i.e. National Housing Bank (NHB), Housing and Urban Development Corporation (HUDCO), and State Bank of India (SBI). Various PLIs, such as public sector banks, private banks, regional rural banks, cooperative banks, housing finance companies (HFCs), small finance banks (SFBs), non-banking finance companies - microfinance institutions (NBFC-MFIs) have signed up with either NHB or HUDCO. SBI is a CNA for only its local head offices. MoHUA guides and directs the CNAs on CLSS implementation. Since financial institutions are involved, the Ministry of Finance also supports the implementation. Since CLSS is a Central Sector Scheme, the responsibility of implementation is collectively on MoHUA, the 3 CNAs, the PLIs, and TNUHDB. The Board communicates with the CNAs for getting necessary updates and data on a regular basis. GoTN convenes the State Level Bankers Committee (SLBC), where CLSS is an agenda item for its regular meetings.

Figure 8: PMAY-U Mission architecture for CLSS vertical in Tamil Nadu



Sources: TNUHDB and IHF

TNUHDB is at the core of this implementation structure, and interfaces with several co-existing institutions that support different requirements for the implementation. GoTN has released several GOs over time to notify about the above-mentioned institutions that form the Mission architecture (Refer Annexure 8 for more details).

3.3 REFORMS MANDATED UNDER PMAY-U

In the PMAY-U guidelines, MoHUA has encouraged the states/UTs to implement critical urban reforms that can potentially catalyse creation of affordable housing stock to cater to the diverse demand in Indian cities. GoTN formalised its partnership with GoI for the implementation of PMAY-U vide a Memorandum of Agreement, whereby it committed itself to implement the reforms suggested by MoHUA. The reforms are as follows:

REFORM 1

States/UTs shall make suitable changes in the procedure and rules for obviating the need for separate Non-Agricultural (NA) Permission, if land already falls in the residential zone earmarked in the Master Plan of the city/area.

Both the Directorate of Town and Country Planning (DTCP) and Chennai Metropolitan Development Authority (CMDA) do not mandate conversion from agriculture to non-agriculture, if the land parcel falls under the planning area and is already zoned as residential.

As per GO Ms. No. 79 Hg & UD (UD4 (3)) Dept., dated 04.05.2017 for areas falling in unplanned areas (Master plan not prepared), conversion is possible through a concurrence from the Director of Town and Country Planning. The Director gives concurrence based on the agreement received from the District Collector for wetlands and from Joint Director of Agriculture for dry lands. After receiving the Director's concurrence, a land use conversion fee of 3 per cent of market value of that land must be paid by the applicant.

REFORM 2

States/UTs shall prepare/amend their Master Plans earmarking land for Affordable Housing.

As per the Tamil Nadu Combined Development and Building Rules (TNCDBR) 2019, areas declared as slum by the erstwhile TNSCB are categorised as EWS areas for the purpose of these regulations. In addition, it includes the areas developed as EWS plots in the Tamil Nadu Housing Board (TNHB) neighbourhood schemes, Sites and Services schemes, slum improvement schemes and approved layouts. For application of these rules, ULB may declare areas as EWS areas by council resolution and notify the same from time to time.

The following provisions for EWS housing reservations prevail in Tamil Nadu:

- **For plotted development:** TNCDBR specifically stipulates that a site, with area exceeding 1 hectare (10,000 sq. m.), to reserve 10 per cent of the land for EWS housing either on-site or within 2 km radius of the site.
- **For residential or commercial development:** As per the Tamil Nadu Town and Country Planning (Levy of Shelter Charges and State Shelter Fund) Rules 2020 published in the state gazette dated 31.01.2021, Shelter Charges shall be assessed and levied on the building based on the

guideline value (GLV) of the land. Shelter Charges applicable shall be collected for new constructions, where the Floor Space Index (FSI) area exceeds 3,000 sq. m., and for additions to the existing construction and the additional area exceeds 3000 sq. m., at the rates not exceeding the maximum rate and not less than the minimum rate as indicated in the table below:

SL.	TYPE OF BUILDING	MINIMUM VALUE	MAXIMUM VALUE
1	Commercial and IT	1.2% of GLV per sq. m	3.0% of GLV per sq. m
2	Residential and Industrial	1.1% of GLV per sq. m	3.0% of GLV per sq. m
3	Institutional	1.0% of GLV per sq. m	3.0% of GLV per sq. m

Source: TNCDDBR 2019

Shelter Charges are not payable in cases where dwelling units for EWS or LIG sections are provided for not less than 10 per cent of the FSI area. In cases where the dwelling units provided for EWS/LIG categories are less than 10 per cent of the FSI area, Shelter Charges shall be payable at a proportionate rate for the FSI area exceeding 3,000 sq. m.

Representatives from various planning authorities are of the opinion that earmarking affordable zones is not a practical solution, as this approach can be quite exclusionary. Instead, mandating reservation for EWS housing in every development is a more sustainable, pragmatic, and inclusive solution.

REFORM 3



A system should be put in place to ensure single-window, time-bound clearance for layout approval and building permissions at ULB level.

The above reform has two important elements:

- **Single window system:** An applicant can get all permissions and 'No Objection Certificates' (NOCs) from a single entity
- **Time-bound clearance:** There are clearly committed timelines/service level agreements that the approving authorities need to follow.

Both these elements are targeted towards facilitating ease of doing business for the sector.

As per GO (Ms).No.154 Hg & UD (UD4-3) Department dated 13.10.2020, for the planning and building permissions for plots measuring less than 10,000 sq. ft, having less than 8 dwelling units (DUs) (for EWS, the limit is higher, i.e. 16 DUs) and height not exceeding 12 m, up to Stilt + 3 or Ground Floor + 2 floors, there is single window clearance at the respective ULB, where both planning and building permissions can be issued. This is applicable for all cities except Chennai.

For Chennai Metropolitan Area (CMA), processing of application/inspection report/scrutiny/development charges advice/particulars for a project is done on the CMDA online portal. The planning permission is also issued online by CMDA. However, integration with other departments (such as, ULB, Fire Department, Traffic Department, EIA Clearance, etc.) has not been achieved yet. CMDA is currently in the process of integrating with other departments and developing the single window clearance system. For the rest of Tamil Nadu and for bigger developments, the planning and building permission procedures are yet to be streamlined.

REFORM 4

States/UTs shall adopt the approach of deemed building permission and layout approval on the basis of pre-approved layouts and building plans for EWS/LIG housing or exempt approval for houses below a certain built-up or plot area.

As per GO (Ms.) No.83 Hg & UD [UD4(3)] Department dated 11.11.2019, TNUHDB Executive Engineer posted in Division offices are authorised to provide the plan approval for the houses being constructed under BLC vertical. This provision has substantially saved the time required until the commencement of construction, as the beneficiaries do not have to go through long and tedious approval procedures at the ULB and/or planning authority offices.

REFORM 5

States/UTs would either legislate or amend existing rental laws on the lines of the Model Tenancy Act being prepared by the Ministry.

GoTN took the lead in revising its old rental laws and came out with the Tamil Nadu Regulation of Rights and Responsibilities of Landlord and Tenants Act, 2017, and Tamil Nadu Regulation of Rights and Responsibilities of Landlord and Tenants Rules, 2019. This Act is explained in Annexure 2.

REFORM 6

States/UTs shall provide additional FAR/FSI/TDR and relaxed density norms for slum redevelopment and low-cost housing, if required.

FLOOR SPACE INDEX (FSI)

As per TNCDBR 2019 (clauses 49, 36 (24) and 39(23)), affordable housing projects, such as TNUHDB projects, shall get free premium FSI, and the percentage free FSI shall depend upon the abutting road width as follows:

SL.	ROAD WIDTH	PREMIUM FSI (% OF NORMALLY ALLOWABLE FSI)
1	18.0 m and above	50%
2	12.0 - 18.0 m	40%
3	9.0 - 12.0 m	30%

Source: TNCDBR 2019

TRANSFERABLE DEVELOPMENT RIGHTS (TDR)

As a sector reform to incentivise private developers to participate in affordable housing projects, GoTN had launched the Special TDR scheme in CMA back in 2010. This provision was replicated in all Local Planning Areas of all Municipal Corporations, Municipalities, and Town Panchayats under the jurisdiction of DTCP. This proposal was made by the Commissioner, DTCP, and accepted by GoTN vide G.O.(Ms).No. 173 Hg & UD (UD4-3) Department dated 18.10.2016.

Special TDR was introduced to incentivise private developers' participation in slum resettlement and rehabilitation projects, wherein they get special TDR worth 30 sq. m per slum household if they execute such a project. TNUHDB plays the role of coordinator-cum-facilitator between the slum households to be evicted, the private developers who provide alternative accommodation, and the concerned Local Planning Authorities that issue the development rights certificate with the concurrence of DTCP.

3.4 SELECTION OF CITIES AND URBAN AREAS

PMAY-U guidelines initially stated that all statutory towns as per Census 2011 and statutory towns notified subsequently shall be eligible for coverage under the Mission. Tamil Nadu selected all 666 urban centres for the implementation of the Mission. Annexure 9 denotes the total number of towns covered under PMAY-U (666 in total) across all 38 districts of the state.

The 666 urban centres comprise the following:

SL.	CATEGORY	NUMBER
1	Municipal Corporation	15
2	Municipality	121
3	Town Panchayat	528
4	Cantonment Board	2
TOTAL		666

Source: TNUHDB

In January 2018, MoHUA amended the guidelines and specified that towns notified subsequently, including notified planning/development areas, shall also be eligible for coverage. The village codes for such areas are to be shared with MoHUA by GoTN. This has been done for CMA already. For the rest of Tamil Nadu, the village code list is in the process of being shared. This list of additional village codes that covers most of the extended areas of cities and towns allows the PLIs to decide whether CLSS will be applicable in those areas or not.

3.5 DEMAND ASSESSMENT

TNUHDB conducted an extensive demand survey under PMAY-U between 2015 and 2017 to assess the urban housing demand across all urban centres in Tamil Nadu. The validated demand captured in this survey as of 31.07.2018 is as follows:

SL.	VERTICAL	DEMAND
1	ISSR	47,309
2	CLSS	484,105
3	AHP	341,832
4	BLC	518,363
TOTAL		1,391,609

Source: TNUHDB

DOCUMENTATION

As per PMAY-U guidelines, the following formats are to be used for capturing the demand:

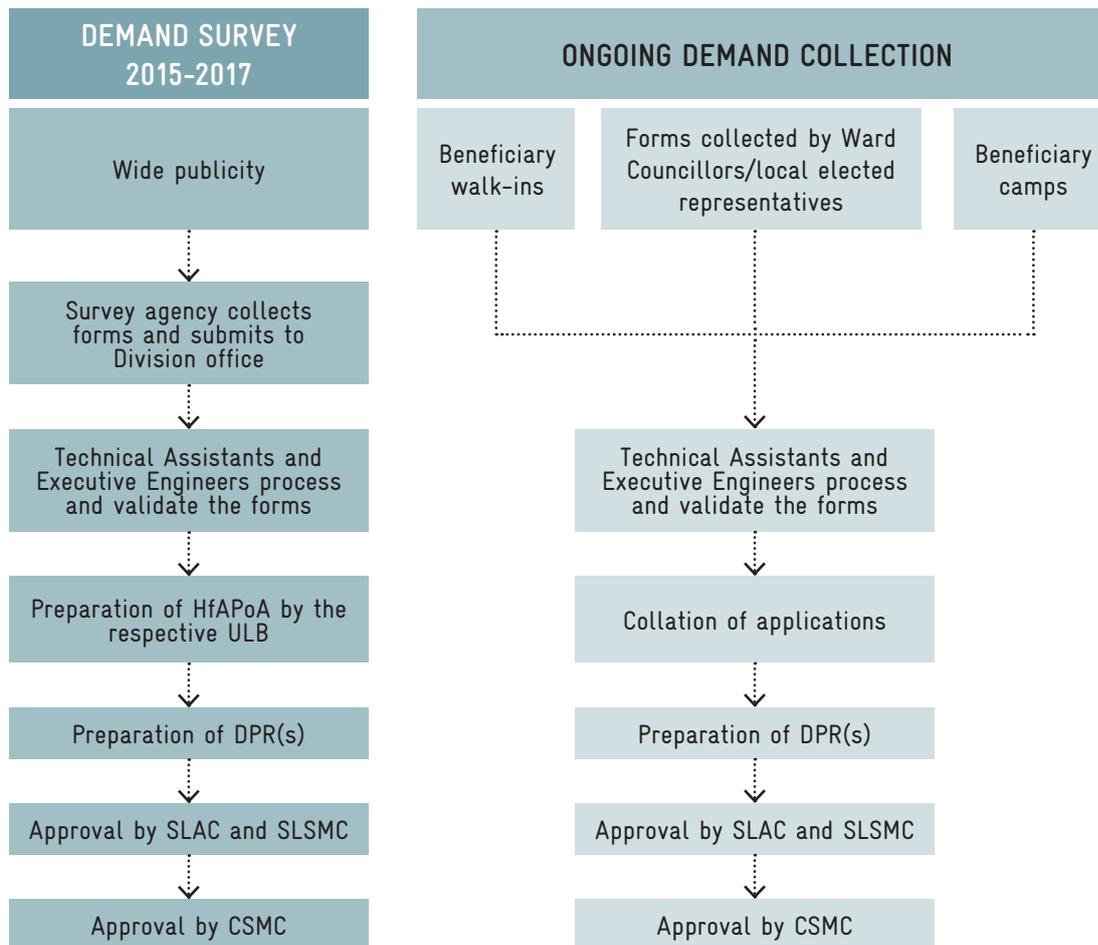
- **FORMAT 4A** for slum areas to capture demand for ISSR
- **FORMAT 4B** for non-slum areas to capture demand for CLSS, AHP, and BLC

TNUHDB collected the required information (as per the correct format) along with the following supporting documents:

- Identification documents (Aadhar is mandatory for enrolment under PMAY-U)
- Bank account details, in case the subsidy is required to be credited directly to beneficiary account
- Land title documents, wherever required
- 2 separate self-declarations, one confirming that the applicant belongs to EWS category, and the other affirming that neither the applicant nor any of his/her immediate family members own a pucca house anywhere in India.

The Division offices continue to accept new applications, so that the demand can be collated on an ongoing basis. The following flowchart illustrates the step-by-step process followed, right from collection of demand to the sanctioning of units.

Figure 9: Process of Demand Survey in Tamil Nadu



Sources: TNUHDB and IHF

After the applications were collected and verified by the respective Division office, data was used to prepare a city-level vision document called the 'Housing for All Plan of Action' (HFAPoA), which outlines the strategy adopted by a city to provide housing for all. Subsequently, DPRs are created for each project. As of 09.09.2021, the status of CSMC-approved DPRs is as follows:

SL.	VERTICAL	APPROVED DPRs	APPROVED NO. OF DUs
1	BLC	3,296	459,178
2	AHP	377	166,290

Source: TNUHDB

3.6 PUBLIC FINANCIAL MANAGEMENT SYSTEM

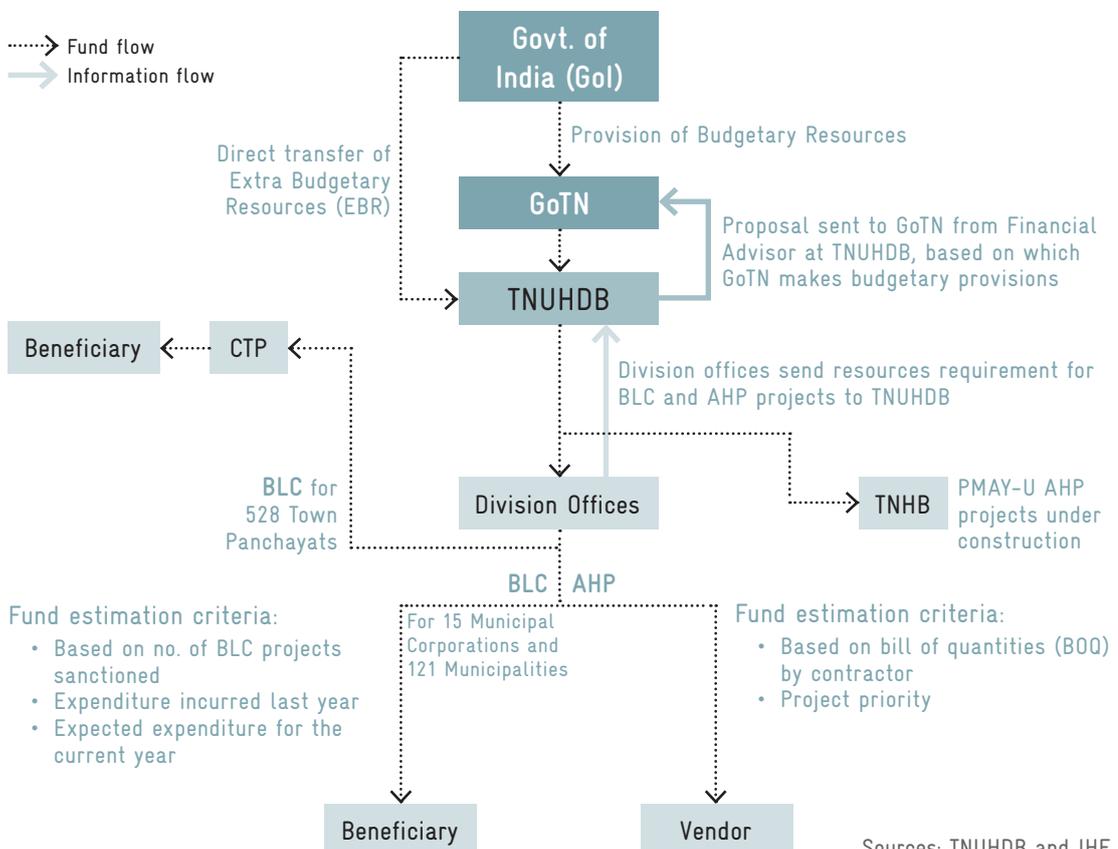
The Public Financial Management System (PFMS) is a web-based application developed to keep track of funds released under all Gol schemes, and maintain a real-time reporting of expenditure made towards scheme implementation. The subsidy from Gol is released in lump-sum to GoTN from budgetary resources, and to

TNUHDB directly from extra budgetary resources based on the number of sanctioned projects. GoTN also releases the state’s financial assistance pro-rata to TNUHDB simultaneously.

TNUHDB releases subsidies to the respective Division offices as per resource requirement estimated for BLC and AHP projects. For BLC projects in 15 Municipal Corporations and 121 Municipalities, the subsidy is disbursed as a Direct Benefit Transfer (DBT) into the accounts of the beneficiaries. On the other hand, the funds for AHP projects are transferred to the vendor/contractor undertaking the construction. Funds are released to TNHB towards the ongoing construction of four AHP projects, as per requirement. For BLC projects in 528 Town Panchayats, the subsidy is transferred to CTP, which is then transferred to the beneficiaries. Payments to beneficiaries are released in 4 instalments depending on the progress of construction of their houses. The last instalment is released only after completion of the house.

The Ministry of Finance, GoI, vide D.O.No.F.1(13)PFMS/FCD/2020 has mandated all states and specifically implementation agencies executing Centrally-Sponsored Schemes to maintain Single Nodal Accounts (SNA) to ensure effective cash management and improve transparency in public expenditure management. Hence, TNUHDB is in the process of setting up a SNA and revising its fund release procedures for PMAY-U.

Figure 10: Public Financial Management System for Tamil Nadu



CHAPTER 4

PMAY-U IMPLEMENTATION IN TAMIL NADU: VERTICAL-WISE



PMAY-U IMPLEMENTATION IN TAMIL NADU: VERTICAL-WISE

PMAY-U has opened untapped opportunities for mitigating housing shortage while incorporating sustainable and resilient housing solutions. The four diverse channels of meeting housing needs of the lower-income households across urban areas ensure a broader base and coverage.

4.1 AFFORDABLE HOUSING IN PARTNERSHIP

Affordable Housing in Partnership (AHP) vertical of PMAY-U refers to greenfield development of affordable housing stock in public-private partnership (PPP) mode. AHP projects include greenfield development, reconstruction, slum redevelopment and disaster relief (such as Gaja Cyclone) projects. In Tamil Nadu, this vertical has been majorly implemented by TNUHDB, while a few projects are being executed by TNHB. So far, there has been a lack of participation of the private developers, their role being limited to playing the role of contractors during construction phase

Note: The process of AHP greenfield projects is similar to reconstruction and slum redevelopment projects, albeit with minor variations.

4.1.1 PROGRESS OF AHP IN TAMIL NADU

25 out of 38 districts of Tamil Nadu have completed AHP projects, supplying 27,496 units that caters to the demand for the vertical captured in the demand survey. So far, 36 per cent of this stock has been allotted to PMAY-U AHP beneficiaries and about 56 per cent of the allotted units have been occupied. While most of these projects are greenfield development, there are 7 reconstruction projects and 7 ISSR projects. The detailed district-wise physical and financial progress and list of projects are available in Annexures 10 and 11 respectively.

Additionally, TNUHDB shall be spending INR 26 crores (USD 3.47 million) on laying basic infrastructure in select AHP projects. These include development of 13 parks in the project in Perumbakkam, Chennai, water supply arrangement in the project in Narimedu, Padukkottai, and laying an approach road for the project in Nethajipuram, Coimbatore.

	APPROVED	YET TO START	UNDER PROGRESS	COMPLETED	PROJECT COST (INR IN CRORES)	EXP. INCURRED (INR IN CRORES)
Project	377	80	236	62	17,195.16	5,497.89
Units	166,290	39,544	99,250	27,496		

Note: As of Oct 2021

Source: TNUHDB

4.1.2 KEY STAKEHOLDERS IN AHP PROJECTS

- **TNUHDB:** SLNA for the overall implementation of AHP vertical, and implementation agency responsible for designing, planning, funding, and overall management of AHP projects.
- **TNHB:** Implementation agency for the four specific projects being implemented.
- **CMDA and DTCP:** Issue planning permissions for projects in CMA and rest of Tamil Nadu respectively.
- **ULB:** Issues building permissions for projects within municipal limits.
- **TNRERA:** Registers projects and ensures compliances as per TNRERA Rules 2017.
- **Land-owning entities requiring resettlement:** Identifies an alternative land parcel and compensates the project implementation agency for executing the resettlement project.
- **Institutional funders:** Fund EWS housing projects.
- **PLIs:** Provide formal housing loans to PMAY-U AHP beneficiaries.

4.1.3 ELIGIBILITY FOR AHP VERTICAL

This vertical is meant for households matching the following profile:

- **Belonging to the EWS category**
- **Not owning any other house**
- **Not owning any land in the city, where they may construct their house**
- **Currently living on rent**
- **Aspiring to own a house in the city**

TNUHDB advertises its projects and invites applications from potential beneficiary households, which typically consists of the following:

- **Application form**
- **Aadhar card**
- **Ration card**
- **Voter ID**
- **Income certificate self-certified/attested by Tahsildar**
- **Self-declaration confirming that the family does not own a pucca house anywhere in India.**

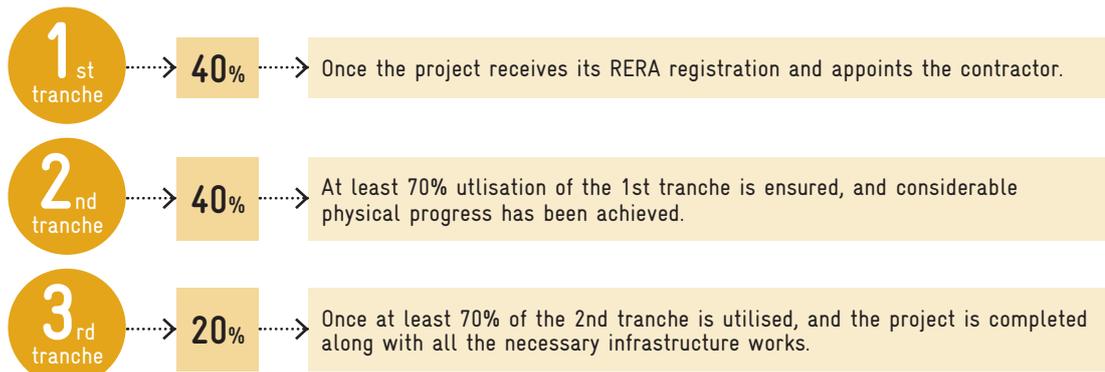
4.1.4 FUNDING MECHANISM

TNUHDB has been constructing tenements under ISSR, reconstruction, and resettlement models. It builds an approx. 400 sq. m house for a cost of INR 950,000 (USD 12,670) to INR 1,300,000 (USD 17,330). As per GO 4D No. 28 H&UD Department dated 15.10.2020, the current funding pattern is as follows:

DESCRIPTION	MAXIMUM CONTRIBUTION (INR)	MINIMUM CONTRIBUTION (INR)
Government of India	150,000 (USD 2,000)	150,000 (USD 2,000)
Government of Tamil Nadu	700,000 (USD 9,330)	700,000 (USD 9,330)
Beneficiary contribution	450,000 (USD 6,000)	100,000 (USD 1,330)
Dwelling unit cost	1,300,000 (USD 17,330)	950,000 (USD 12,670)

Source: TNUHDB

Figure 11: Funding mechanism and schedule in AHP



NOTE: Each tranche disbursed by GoI is also accompanied by pro-rata GoTN's committed share.

Source: H&UDD, GoTN
15.10.2020 – GO 4D No. 28

But the mechanism for determining the beneficiary contribution and its collection varies as per the type of project/beneficiary. Tamil Nadu provides the highest quantum of subsidy in India to keep the beneficiary share to the minimum and make the houses affordable for the EWS families. Even then, EWS households have to mobilise funds through various sources to provide for the beneficiary contribution. Since the beneficiaries need assistance in paying their own contribution (ranging between INR 100,000 and INR 450,000), there is an active role for the PLIs. TNUHDB has been engaging with PLIs through a series of meetings and workshops to understand their requirements and concerns.

Table 2: Mechanism for determining beneficiary contribution in PMAY-U

DESCRIPTION	BENEFICIARY CONTRIBUTION
In-situ reconstruction of existing old and dilapidated TNUHDB tenements	10 per cent of the unit cost subject to minimum INR 150,000 (USD 2,000) for Chennai, and minimum INR 100,000 (USD 1,330) for rest of Tamil Nadu
In-situ slum redevelopment	DU cost less the government grant
Resettlement/greenfield development	The project implementation agency/agency requiring resettlement is to pay the project cost less the government grant.
Outright sale to EWS families/encroachers in tenement schemes in any of the above type of projects	DU cost less the government grant

Source: H&UDD, GoTN
15.10.2020 – GO 4D No. 28

4.1.5 LEGAL AND REGULATORY FRAMEWORK

PLANNING AND BUILDING

- The existing planning and building norms apply to the residential developments being constructed by TNUHDB.
- For plot area less than 1,000 sq. m, with less than 8 DUs (for EWS, 16 DUs), and height not exceeding 12m, both the planning and building permissions are issued by the ULB.
- For plot area greater than 1,000 sq. m, planning permissions are issued by the local planning authority, and building permission is issued by the ULB
- For a plot having area more than 20,000 sq. m, Environmental Impact Assessment (EIA) report is required.
- If the plot lies in the Coastal Regulation Zone (CRZ), approval from the CRZ authority is also required for plots exceeding 20,000 sq. m. For plots up to 20,000 sq.m area, CMDA and DTCP can also give CRZ clearance based on the CRZ rules.
- Buildings taller than 18.3 m are considered high-rise, and such buildings require additional NOCs from the Fire Department, Traffic Police, etc.

CRITERIA			PLANNING PERMISSION	BUILDING PERMISSION	REMARKS
PLOT AREA (SQ.M)	NO. OF DUs	HEIGHT (M)			
< 1,000	< 8 <16 (EWS)	<=12	ULB	ULB	
> 1,000			LPA	ULB	LPA: Local Planning Authority
> 20,000					EIA required
> 20,000 in CRZ					Approval from CRZ Authority
< 20,000 in CRZ					CMDA/DTCP to provide CRZ clearance
		> 18.3			Additional NOCs from Fire Department, Traffic Police, etc.

Source: IHF

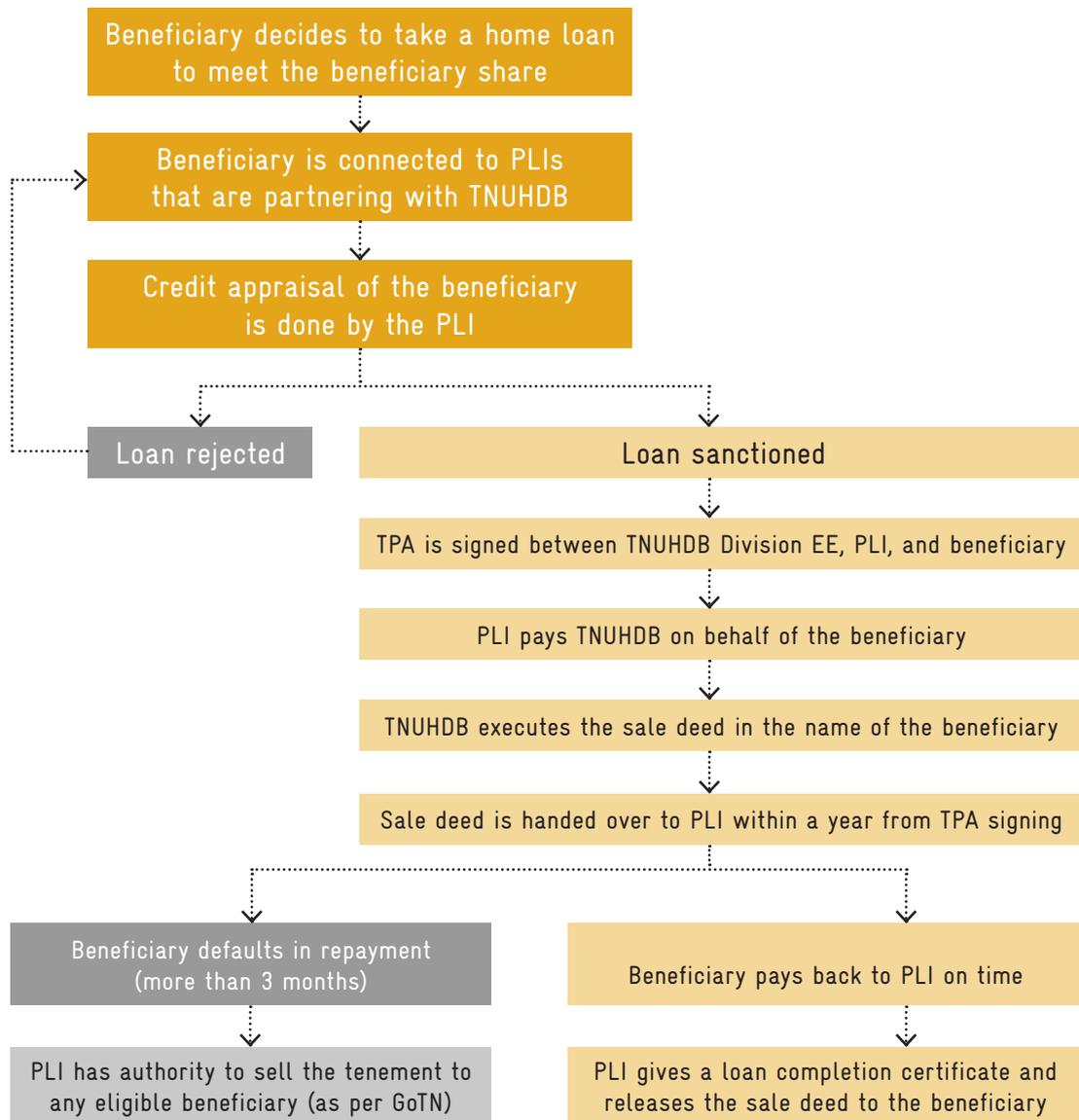
LAND ACQUISITION

- For reconstruction and in-situ slum redevelopment projects, the land is already available.
- For resettlement and rehabilitation projects, the agency/department wanting to evict and resettle the urban poor communities shall have to arrange for an alternative land, where TNUHDB shall construct housing for the evicted communities.

SALE DEED AND TRIPARTITE AGREEMENT

- TNUHDB earlier had a sale deed with the clause that did not allow the beneficiary to alienate (i.e. sell/rent/lease) the DU allotted to him/her until the beneficiary had paid up the whole amount due to TNUHDB. The sale deeds were issued to the allottees after a lock-in period of 5 years to prohibit alienation of the property by the beneficiary.
- With such existing clauses, it became legally difficult for the PLIs, lending home loans to the beneficiaries, to create mortgages on the TNUHDB property.
- This issue has been resolved by drafting a new sale deed and introducing a Tripartite Agreement (TPA) between TNUHDB, PLI, and the beneficiary that alleviates the concerns of the PLIs, and allows them to seamlessly participate in the programme.

Figure 12: Mechanism for the Tripartite Agreement



Sources: TNUHDB and IHF

TRIPARTITE AGREEMENT MECHANISM

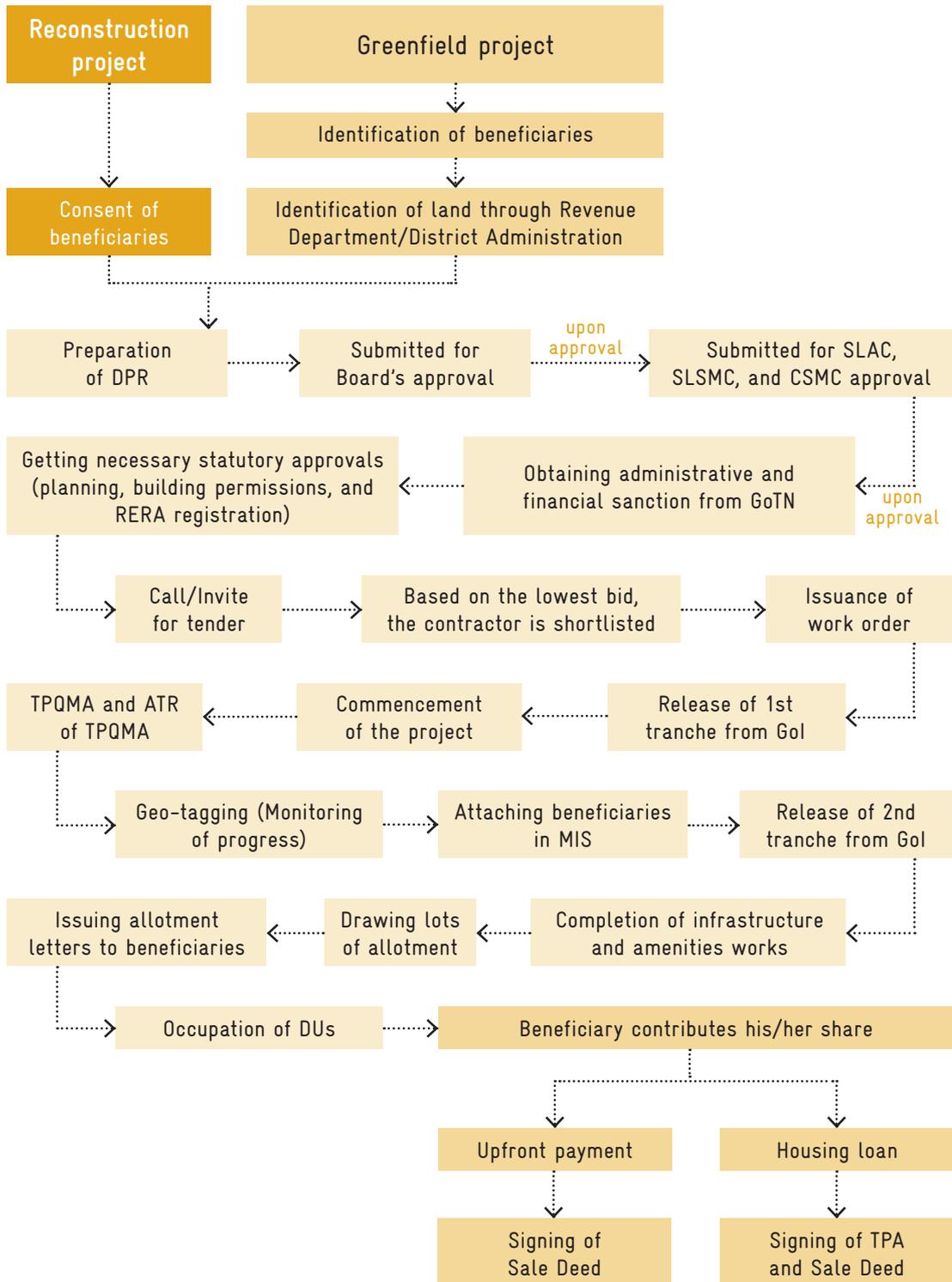
Tripartite Agreements (TPAs) are applicable for those beneficiaries who opt for home loans to arrange for their individual contribution. TNUHDB Division office introduces the beneficiaries to the PLIs that are active in that region and partnering with TNUHDB in making housing finance accessible to PMAY beneficiaries. PLI assesses the credit worthiness of the beneficiary, and, after its due diligence, either rejects or sanctions the loan.

Beneficiaries who could not get their loan sanctioned continue to seek other PLIs or consider other options of mobilising the funds. For a beneficiary whose loan is sanctioned, PLI makes full payment for the tenement to TNUHDB on his/her behalf. On receiving this payment, TNUHDB initiates the process of making a sale deed in the name of the beneficiary, which has to be handed over to the PLI within a year from the date of TPA signing. This TPA is signed by the beneficiary, the PLI, and the signatory from TNUHDB (Estate Officer for Chennai, and Executive Engineer of the respective Division office for the rest of Tamil Nadu). Using this sale deed, PLI is able to create a mortgage on the tenement and secures the loan. Once the beneficiary repays in full, the sale deed is handed over to the beneficiary. In the event of default in repayment, PLI is authorised by TNUHDB through the TPA to sell the tenement to another eligible EWS beneficiary (as defined by Gol/ GoTN from time to time). In this manner, the new TPA and sale deed mechanism has the best interest of all parties involved and is proving to be a worthy initiative by TNUHDB and GoTN.

STAMP DUTY EXEMPTION

- As per GO Ms. 09 Commercial Taxes and Religious Endowments Department dated 08.01.1998, there is a remission of stamp duty on sale of tenements made by TNUHDB in EWS schemes and reduction of stamp duty on sale of tenements made by TNUHDB in LIG, MIG schemes.
- Hence, all PMAY-U AHP projects are to be treated as EWS schemes and the PMAY-U beneficiaries are exempted completely from paying the stamp duty on executing the sale deed.

Figure 13: AHP implementation process for greenfield and reconstruction projects



Sources: TNUHDB and IHF

4.2 BENEFICIARY-LED INDIVIDUAL HOUSE CONSTRUCTION

Beneficiary-led Individual House Construction (BLC) vertical of PMAY-U refers to the financial assistance provided by Gol and GoTN to beneficiaries belonging to the EWS category for either construction of houses or upgradation of their existing houses. As per the Mission guidelines, eligible beneficiaries are mandated to construct a house upto 30 sq. m (323 sq. ft) with basic civic infrastructure.

4.2.1 PROGRESS OF BLC IN TAMIL NADU

	APPROVED	YET TO START	UNDER PROGRESS	COMPLETED	PROJECT COST (INR IN CRORES)	EXP. INCURRED (INR IN CRORES)
Units	459,178	128,229	106,980	223,969	13,984.63 (USD 1,865 million)	5,673.33 (USD 756 million)

Source: TNUHDB

Additionally, TNUHDB has used its infrastructure and amenities fund to lay basic infrastructure, such as roads, pavements, storm water drainage, street lights, water supply, etc. in 97 completed projects and 167 under-construction projects by spending INR 6.29 crores (USD 0.84 million). In FY 2021-22, it intends to spend INR 50 crores for infrastructure in 447 BLC projects covering 182 towns and more than 90,000 households. The district-wise physical and financial progress data is available in Annexure 11.

4.2.2 KEY STAKEHOLDERS IN BLC PROJECTS

- **TNUHDB:** SLNA for BLC implementation in 15 Municipal Corporations and 121 Municipalities; The Division offices play a key role in ensuring last mile outreach and service delivery, engaging in demand collection, preparation of DPRs, plan approvals, geo-tagging, fund release and for any kind of support that the beneficiaries require.
- **CTP:** Implementation agency for BLC projects in 527 out of 528 Town Panchayats (the Highways Town Panchayats is excluded, as it is a tea estate area); The Town Panchayats play the exact same role as Division offices.
- **Elected Representatives/Ward Councillors:** Mobilise communities and play the role of mediators between TNUHDB Division office/Town Panchayats and the beneficiaries; They offer support by facilitating aggregation of fresh demand.
- **Revenue Circle offices:** Support beneficiaries in streamlining their land documentation by executing various processes, such as mutation, partition, inheritance (legal heir certificate), etc.
- **PLIs:** Provide formal housing loans to PMAY-U BLC beneficiaries.

4.2.3 ELIGIBILITY FOR BLC VERTICAL

This vertical is meant for households matching the following profile:

- Owning a land parcel where they intend to build a new house
- Currently living in a kutcha/semi-pucca house
- Not owning any other house anywhere in India
- Belonging to the EWS income group

The required documentation list is as follows:

- **Application form**
- **Patta/Land title document copy** (If it is not clear, then Tahsildar-attested copy is required)
- **No-Objection Certificate (NOC):** If the patta is in joint ownership, then additionally a NOC from from the other joint owners is required.
- **Legal Heir Certificate** (if the person mentioned in the patta is not alive) or **Death Certificate** (if the Legal Heir Certificate is not available) and an **Affidavit** stating that all the details provided by the beneficiary are true and correct.
- **Aadhar card**
- **Income certificate:** Attested by Tahsildar; Earlier, self-declared certificates were eligible. However, ineligible beneficiaries made their way into the beneficiary list.
- **Family card/Ration card/Driving license/Voter ID/Employee identity card**
Electricity bill/Gas bill: Any one of the documents as residence proof.
- **Bank Passbook front page photocopy**
- **Self-declaration** confirming that the family does not own a pucca house anywhere in India.

4.2.4 FUNDING MECHANISM

The funding for BLC houses is stacked as per the following list:

DESCRIPTION	MAXIMUM CONTRIBUTION (INR)	MINIMUM CONTRIBUTION (INR)
Government of India	150,000 (USD 2,000)	150,000 (USD 2,000)
Government of Tamil Nadu	60,000 (USD 800)	60,000 (USD 800)
Beneficiary contribution	390,000 (USD 5,200)	90,000 (USD 1,200)
Dwelling unit cost	600,000 (USD 8,000)	300,000 (USD 4,000)

Sources: PMAY-U guidelines and TNUHDB

Note: GoTN vide G.O.(Ms).No.34 HUD [SC2(1)] Department dated 10.02.2020 has declared an additional grant of INR 90,000 (USD 1,200) from the State Disaster Relief Fund for families that were adversely affected by the Gaja Cyclone. This provision applies to 10,964 families mainly belonging to Nagapattinam, Thiravarur, Thanjavur, and Padukottai districts.

Assuming that the current construction costs are in the range of INR 10,000 (USD 130) to INR 20,000 (USD 260) per sq. m, a basic 30 sq. m (323 sq.ft) house may cost between INR 300,000 (USD 4,000) and INR 600,000 (USD 8,000). The government subsidy (both centre and state) available is INR 210,000 only (USD 2,800). Hence, the additional funding required beyond the subsidy has to be arranged by the beneficiary in advance to ensure completion of the house within 12-18 months from the date of commencement.

The construction begins with the beneficiary's contribution. Once the construction up to the plinth is completed, the beneficiary contacts the Technical Assistant of the Division office to visit the site for geo-tagging and verification. The location of the house (latitude and longitude) as well as a picture of the current status of construction are captured using the Bhuvan App. The Assistant Engineer of the respective Division office performs Level 1 moderation followed by Level 2 moderation done by the SLNA (i.e. TNUHDB). With this, the status is updated on the central PMAY-U Management Information System (MIS) of MoHUA and the subsequent instalment is released. At each stage, geo-tagging and verification are done before release of subsequent instalments. It is imperative for the beneficiary to complete the house construction in all respects to receive the final instalment.

STAGE	INSTALMENT (IN INR)
Completion of plinth level	50,000 (USD 670)
Completion of lintel level	50,000 (USD 670)
Casting of roof slab	50,000 (USD 670)
Completion of construction in all respects	60,000 (USD 800)

Source: TNUHDB

One of the main challenges in achieving the completion targets is the inability of beneficiaries to mobilise their share of the construction cost. The role of PLIs is crucial in providing credit facilities to such eligible beneficiaries, so that they can meet their contribution to complete the house. TNUHDB has been engaging with PLIs through a series of meetings and workshops. Several credit camps were organised to connect PLIs with the beneficiaries. As a result, PLIs, such as Bandhan Bank, Equitas Small Finance Bank, IIFL Home Finance, Svatantra Micro Housing Finance Corporation, Mahindra Home Finance, etc. have shown keen interest in extending loans to BLC beneficiaries.

4.2.5 BUILT ENVIRONMENT

Since BLC vertical involves individual house construction, there is inherently a lot of flexibility in the designs and construction materials that can be used. To assist the beneficiaries, four types of DU design were developed by TNUHDB, which are available with the Division offices. However, the beneficiaries are permitted to construct according to their needs, as long as the minimum size of the house is 30 sq. m and the house has a RCC roof.

4.2.6 LEGAL AND REGULATORY FRAMEWORK

LAND REFORMS

Tamil Nadu has a history of providing land to the landless, wherein plots in 'Poramboke' land were given free of cost to the vulnerable population. Such land parcels have been inherited over decades, and currently many of these EWS families are benefitting from the BLC scheme. Similarly, under the 'Free House Site Patta' scheme, the women head of the households were given land ownership by issuing pattas. Such households also have benefited under the BLC vertical. PMAY-U mandates that 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 and his wife. Only in cases where there is no adult female member in the family, the house can be in the name of a male member. TNUHDB has adopted the approach of registering the beneficiary, whose name is on the patta/land documents.

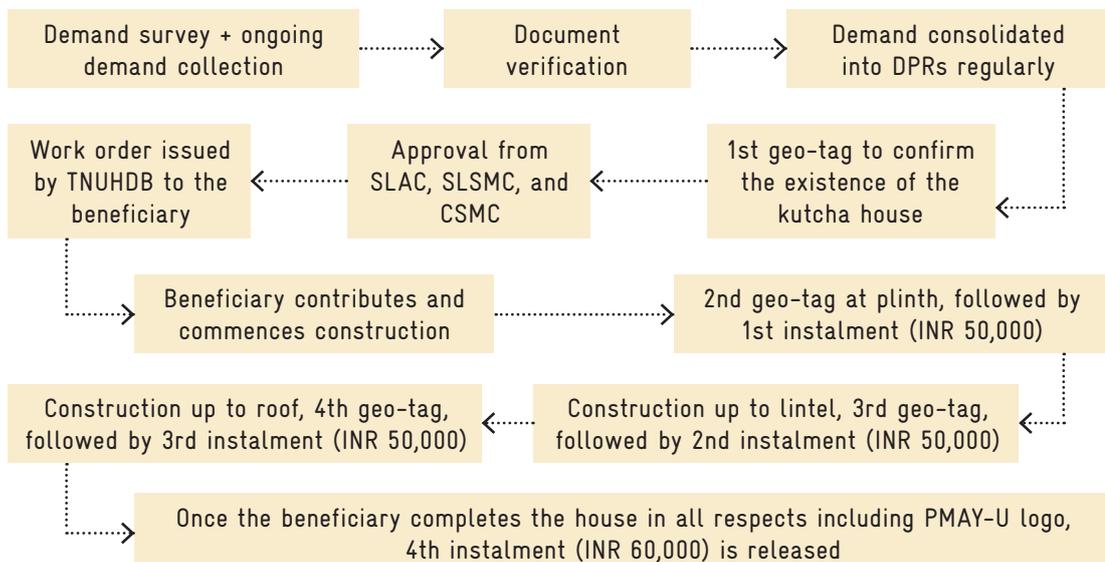
BUILDING NORMS

In November 2019, GoTN authorised the TNUHDB Division office Executive Engineers to provide plan approval for the houses being constructed under BLC. This provision has substantially saved time for the beneficiaries. The construction can begin almost immediately once the work order is issued, and initial resources are mobilised by the beneficiary. In case of the Town Panchayats, the Executive Engineer of the Town Panchayat shall issue the plan approvals. BLC houses outside the city limits but within the master planning area shall be overseen by the Division office itself.

4.2.7 PROCESS

The following figure maps the flow of processes in implementing BLC:

Figure 14: BLC implementation process for a household



Sources: TNUHDB and IHF

4.3 CREDIT-LINKED SUBSIDY SCHEME

Credit-Linked Subsidy Scheme (CLSS) vertical of PMAY-U provides interest subsidy on home loans taken by eligible EWS/LIG beneficiaries for acquisition of houses by purchase/repurchase/new construction or for extension/expansion. CLSS for MIG category was made operational on 01 January 2017, initially for one year, and was further extended till 31 March 2021.

4.3.1 PROGRESS OF CLSS IN TAMIL NADU

LOANS SANCTIONED	LOAN AMOUNT (INR IN CRORES)	NO. OF CLSS SUBSIDY CLAIMED	TOTAL SUBSIDY DISBURSED (INR IN CRORES)
77,006	16,657.78 (USD 2,220 million)	76,868	1,605.00 (USD 214 million)

Source: TNUHDB

Chennai, Kancheepuram, and Thiruvallur are the leading districts in terms of CLSS performance with 15,865, 13,772, and 7,317 subsidies claimed respectively.

Tamil Nadu has more than 85 PLIs participating in CLSS, with HDFC and LIC Housing Finance leading the charts. The HFCs are performing better than the Banks and SFBs. The PLI-wise and district-wise breakup of CLSS claims is available in Annexure 12.

4.3.2 KEY STAKEHOLDERS IN CLSS IMPLEMENTATION

- **TNUHDB:** SLNA for CLSS vertical, responsible for the overall tracking of CLSS subsidy claims made by the PLIs from NHB and MoHUA and making sure that there are no duplication of beneficiaries with the other three verticals.
- **NHB:** One of the CNAs for CLSS; 250 PLIs have signed up with NHB for implementation of CLSS, including all HFCs, as NHB is the apex regulatory and supervising agency for all HFCs in India. PLIs claim the CLSS subsidy from NHB on a regular basis as and when they sanction housing loans.
- **HUDCO:** One of the CNAs; Similar to NHB, it receives CLSS claims from the 82 PLIs that have signed up with it for the implementation of CLSS.
- **PLIs:** Lend to borrowers seeking housing loans to purchase/construct houses; PLIs range from public banks, private banks, regional rural banks, cooperative banks, SFBs, NBFC-MFIs, scheduled commercial banks and HFCs.

4.3.3 FUNDING MECHANISM

The following table specifies the subsidy quantum that the PLIs can claim on behalf of the beneficiaries from the CNAs. For EWS/LIG category, the borrower can benefit by a maximum of INR 267,000 (USD 3,560), if the loan amount is more than INR 600,000 (USD 8,000) and the tenure is more than 20 years. The interest subsidy gets credited to the loan account of the borrower and results in either reduction of Equated Monthly Instalments (EMIs) or reduction of tenure as per the borrower's preference.

Table 3: Subsidy quantum for PLIs from CNAs for CLSS

DESCRIPTION	EWS	LIG	MIG-I	MIG-II
Household income (INR)	up to 300,000	300,001 to 600,000	600,001 to 1,200,000	1,200,001 to 1,800,000
DU carpet area (sq. m)	30*	60*	up to 160	up to 200
Interest subsidy (% p.a.)	6.5		4.0	3.0
Maximum loan tenure	15 years (between 17 June 2015 to 31 December 2016)		Not applicable	
	20 years (01 January 2017 onwards)			
Eligible housing loan amount for interest subsidy (INR)	600,000 (USD 8,000)		900,000 (USD 12,000)	1,200,000 (USD 16,000)
Discounted rate for Net Present Value (NPV) calculation	9%			
Upfront amount for subsidy (INR) for a 20-year loan	up to 267,280		up to 235,068	up to 230,156
Savings in EMI (INR) approx. @ loan interest of 10%	2,500		2,250	2,200

* The beneficiary, at his/her discretion, can construct/purchase a larger house, but the interest subvention would be limited to the first INR 600,000 only.

Source: PMAY-U guidelines

4.3.4 REFORMS

CLSS AWAS PORTAL (CLAP)

CLAP was launched on 25 November 2019 to streamline the CLSS process by bringing in more efficiency, transparency, and ease in the existing process.

Table 4: Prior grievances and resolution by CLAP

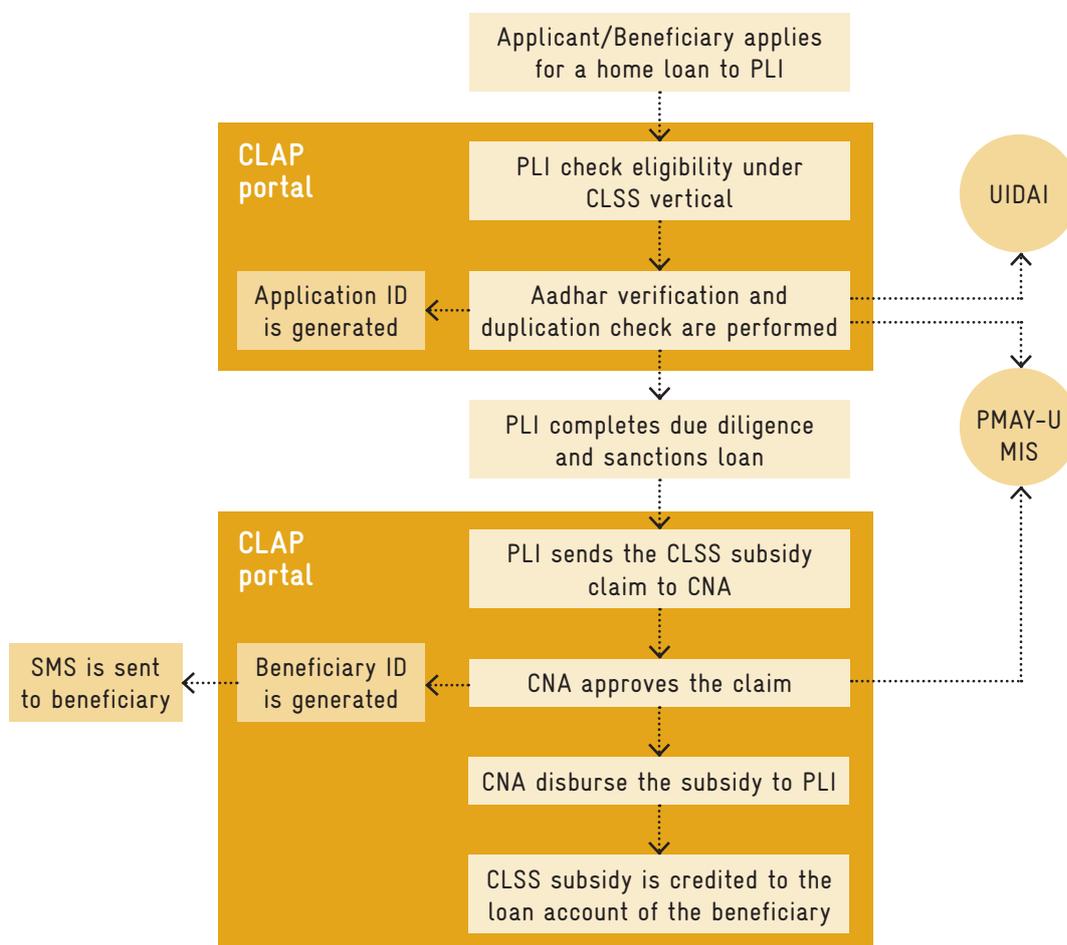
GRIEVANCE IN PROCESS PRIOR TO 25.11.2019	RESOLUTION BY CLAP
Beneficiaries could not track their loan application and CLSS claim.	Through login, CLAP provides real-time tracking of application and claim.
Duplication check and Aadhar verification was done after the CLSS claim was disbursed by the CNA.	Through CLAP, the de-duplication happens before the PLI sends the claim to CNA.
The subsidy disbursements would take time, since the claims would be processed in batches at the CNA	Through CLAP, the claims can be processed one-by-one

Source: <http://pmayuclap.gov.in/>

CLSS PROCESS FLOW

Given that CLSS is a Central Sector Scheme, the process followed for its implementation is more direct and largely managed by CLAP and CNA.

Figure 15: Process of CLSS subsidy disbursal



Source: Adapted version of the flowchart given in <http://pmayuclap.gov.in/>

4.4 IN-SITU SLUM REDEVELOPMENT

TNUHDB has been in existence for over 50 years. During this period, almost all tenable slums have been either redeveloped or rehabilitated by the Board. Since its inception, the Board has constructed over 413,000 tenements/houses including reconstruction projects. The Board has not taken up any projects under the ISSR vertical of PMAY-U. Dilapidated buildings built by TNUHDB earlier are being taken up for reconstruction under the AHP vertical. Households living in untenable slums are being resettled and rehabilitated in houses built under the AHP vertical.

4.5 AFFORDABLE RENTAL HOUSING SCHEME

Gol has launched a scheme for setting up Affordable Rental Housing Complexes (ARHCs) in 2020 to achieve the overall objective of ‘Housing for All’ by addressing the need for affordable rental housing for the urban poor and migrant workers near their workplaces. The sub-scheme ARHC comprises two models:

- The first model includes converting the existing government-funded vacant houses into ARHCs through concession agreements.
- The second model invites public/private entities to construct, operate, and maintain ARHCs on their own vacant land.

TNUHDB has entered into a formal Memorandum of Agreement (MoA) with Gol, where public/private entities in Tamil Nadu can take up construction and O&M of such ARHCs on their own land for 25 years. GoTN is utilising the Technology Innovation Grant (TIG) available under the ARHC scheme by converting the existing industrial worker projects that are using alternative technologies into ARHCs. The DPRs were received in August 2021, and the following projects shall be executed in the coming years:

Table 5: Proposed ARHC projects in Tamil Nadu

SL.	ORGANISATION	TYPE OF ENTITY	TECHNOLOGY INNOVATION GRANT (TIG)	TIG AMOUNT (INR IN CRORES)	SINGLE	DOUBLE	DORMS	TOTAL UNITS
CHENNAI								
1	State Industries Promotion Corporation	Public	Monolithic Concrete Technology	37.44 (USD 4.99 million)	0	0	18,720	18,720
2	Chennai Petroleum Corporation Ltd.	Public	Monolithic Concrete Technology	2.88 (USD 0.38 million)	200	0	840	1,040
SRIPERUMBUDUR								
3	SPR City Estates Pvt. Ltd.	Private	Monolithic Concrete Technology	36.22 (USD 4.83 million)	0	0	18,112	18,112
4	SPR Construction Pvt. Ltd.	Private	Monolithic Concrete Technology	7.94 (USD 1.05 million)	0	1	3,968	3,969
HOSUR								
5	TATA Electronics Power Ltd. (TEPL)	Private	Precast/ Pre-engineered steel structural system/3D printing technology	33.00 (USD 4.40 million)	1,500	500	9,500	11,500
TOTAL				117.48 (USD 15.66 million)	1,700	501	51,140	53,341

Source: H&UDD Policy Note 2021-22

The project by TEPL in Hosur aims to provide affordable accommodation to its EWS and/or LIG employees. The project by SPR Construction Private Limited in Sriperumbudur aims to make India's exclusive fully female township. These buildings will also have provision for feminine hygiene. Incinerators will be placed in each block for waste removal.

4.6 ALTERNATIVE CONSTRUCTION MATERIALS AND TECHNOLOGIES

4.6.1 LIGHT HOUSE PROJECTS UNDER GLOBAL HOUSING TECHNOLOGY CHALLENGE - INDIA

In 2019, the Global Housing Technology Challenge - India (GHTC-India) was launched to speed up the implementation of housing projects across India and meet the "Housing for All" vision. It leverages the Technology Sub-Mission (TSM) under PMAY-U. GHTC-India encourages a competitive process to promote sustainable, cost-effective, and high-quality construction technologies. In January 2021, six Light House Projects (LHPs) with distinct innovative technologies were selected from among the housing models that participated. One LHP is designated to be constructed at Nukkampal Road in Chennai with 1,152 units in G+5 buildings with a total built up area of 43,439.76 sq.m. The proposed technology is precast concrete construction system, where precast components are assembled at site. The broad specifications include:

- Foundation made with RCC isolated footing
- Structural frame made of RCC precast beam/columns
- Walling with autoclaved aerated concrete (AAC) blocks
- Floor slabs/roofing with RCC precast slab

The aim of the project is to showcase the use of new-age technologies, materials, and processes in the construction sector. The DUs will be allotted after competition of the houses to eligible beneficiaries based on the provisions and procedures enlisted in the existing guidelines of PMAY-U.

4.6.2 DEMONSTRATION HOUSING PROJECTS

The Demonstration Housing Project (DHP) constructed under MoHUA aims to showcase the field level application of new, sustainable, and alternate technologies. DHPs are supported by the Building Materials and Technology Promotion Council (BMTPC) as a part of TSM under PMAY-U. DHPs aim to create a demonstrated model for the large-scale replication of the project, infrastructure facilities, innovative materials and technologies in different geo-climatic regions. When eligible beneficiaries reside in these houses, the acceptability of such housing technology will be ascertained, which will enable scaling up.

A DHP with G+3 design will be constructed to be used as a working women's hostel and widow home at Tiruppur. This will be constructed using the emerging technology of precast concrete construction systems. Apart from LHP and DHP projects, TNUHDB has used monolithic concrete construction (Mivan technology) and pre-fabrication technology in a few AHP projects as well. 33 projects covering 25,294 units (some completed, and the rest under construction) have used the Mivan technology, and 3 other projects have used the pre-fabrication technology. While most of these projects are in Chennai, there are a few in other cities, such as Kancheepuram, Karur, Tiruchengode, Chitthode Town Panchayat, and Erode. Demonstration of such alternative construction technologies in other cities of the state is a positive step towards their adoption. The list of projects adopting alternative construction technologies and materials is given in Annexure 13.

4.7 THIRD PARTY QUALITY MONITORING

TNUHDB monitors the quality of house construction through the Structural Quality Control (SQC) wing of TNUHDB and a Third Party Quality Monitoring Agency (TPQMA). The Board draws a quality monitoring and assurance plan involving a third party, which makes visits to the project sites and advises TNUHDB on quality-related issues, so that the Board can take suitable measures to maintain the standard quality of houses and infrastructure. In 2017, reference guidelines for TPQM were released, which mention the role of the state, ULBs, and TPQMA, procedure of selecting the agency, central assistance permitted, and the format of the TPQM reports. In addition, to ensure quality of work during various stages of construction, TNUHDB intends to establish a third party expert committee comprising of institutions like IIT Madras, Anna University, and other government engineering colleges.

4.7.1 PROCESS OF SELECTING A TPQMA IN TAMIL NADU

TNUHDB undertakes an open and transparent bidding process to select the relevant TPQMA agency. The Superintending Engineers have the authority vide Board Resolution NO. 4.19/475 dated 17.06.2016 and vide Board memo HAF/7121/2015 dated 15.03.2018 to call for tenders for Request for Proposals for all AHP and BLC projects under their jurisdiction.

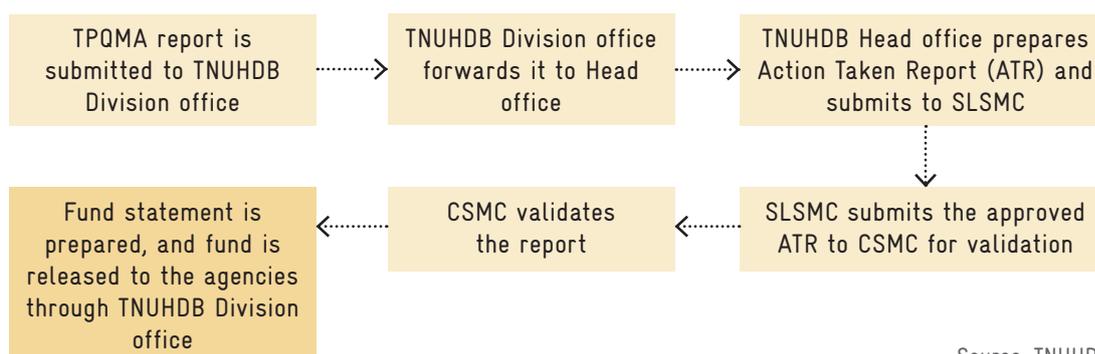
4.7.2 SELECTION OF DWELLING UNITS

TPQM is mandatory for all AHP and BLC projects. For BLC projects, a systematically selected representative sample of houses is monitored, since BLC projects are more in number and maybe spread across a ward. The sampling is done through a transparent and well-defined process to cover all BLC projects in a city. For AHP projects, all DUs are monitored. The TPQMA rates are shared between Gol and GoTN in the ratio of 75:25.

PARAMETER	BLC PROJECTS	AHP PROJECTS
PAYMENT	Payment of INR 200 (USD 2.7) per visit for each project is given.	Payment of INR 40,000 (USD 530) per visit for a site is provided.
NO. OF VISITS	In total, 3 visits are carried out to monitor each project.	In total, 3 visits are carried out to a particular site.
SAMPLE SIZE	A sample of 10 per cent or 50 houses in a cluster/village/region/location is considered.	All DUs are monitored.

Source: IHF

Figure 16: Approval process of a TPQM report



Source: TNUHDB

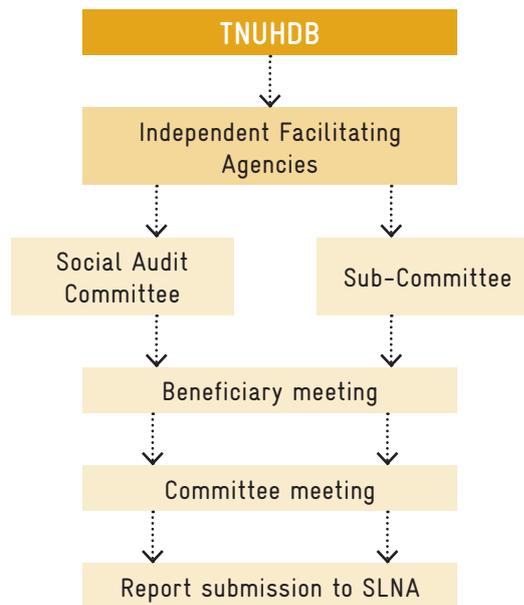
TPQMA submits the report to TNUHDB as per relevant formats given in Annexures of the PMAY-U guidelines. This detailed report is then scrutinised to understand issues based on which a Action Taken Report (ATR) is prepared. Accordingly, TNUHDB takes remedial measures suggested by the TPQMA. Thereafter, the report and ATR are shared with SLSMC. After approval of SLSMC, the ATR is submitted to CSMC for their assessment. Subsequently, Govt's share of assistance for TPQMA is released through TNUHDB Division office.

4.8 SOCIAL AUDIT

MoHUA mandates social audits for all PMAY-U projects to ensure that the social development objectives of the Mission are met through its interventions. The social audit evaluates a project on multiple criteria: inclusion, participation, effectiveness and efficiency, transparency, quality monitoring, accountability, and grievance redressal.

So far, TNUHDB has conducted social audits for AHP and BLC projects in Chennai, Coimbatore, Tirupur, Madurai, Salem, Trichy, Tirunelveli, Erode, Vellore, and Cuddalore. The Board has the following institutional mechanism for conducting social audits, where it empanels Independent Facilitating Agencies (IFAs), which are non-profit organisations, with the capability to perform comprehensive social audits in a non-partisan manner.

Figure 17: Institutional mechanism for conducting social audits



Source: TNUHDB

The social audit is done using interviews and focused group discussions, which require a systematic sampling of beneficiaries. In these social audits, the sample is a mix of both genders, single/widowed women, differently-abled people, and persons belonging to the Scheduled Caste and Scheduled Tribe categories. A total of 1,624 beneficiaries across 10 cities have been selected for social audit. The key recommendations were as follows:

- To increase the subsidy amount in order to have sufficient funds for completing house construction
- To consider making a graded subsidy structure, so that beneficiaries in hilly regions receive a higher subsidy than in the plains.
- To improve the information dissemination and grievance redressal mechanisms by leveraging technology

TNUHDB plans to issue a new Expression of Interest to invite interest from IFAs, so that the newer projects can be covered under social audit.

4.9 IEC ACTIVITIES

PMAY-U supports Information, Education, and Communication (IEC) activities that are required for effective implementation of the Mission. IEC activities include developing and disseminating advocacy materials aimed at various stakeholders. Below are some of the IEC activities undertaken by TNUHDB:

4.9.1 AWAS PAR SAMVAD

Under this initiative, workshops and seminars are conducted for multiple stakeholders, such as urban development practitioners, students, and faculty in relevant fields of study, civil society organisations (CSOs). This activity

was conducted between July 2021 and September 2021 through the support of educational institutions and PLIs in collaboration with the respective state governments. 'Awas Par Samvaad' aims to discuss and disseminate learnings and knowledge on 'Housing in Urban Spaces' among multiple stakeholders. During the three month period, the following six seminars were organised in Tamil Nadu:

ORGANISER (EDUCATIONAL INSTITUTION/PLI)	THEME
Department of Social Work, Bharathiar University	Interventions through PMAY-U Mission
Centre for Human Settlements, Anna University	Inclusive housing
Women's Chrisitan College	Financial inclusion
Stella Maris College	Social mobilisation
Hindustan Institute of Technology and Science	Technology and Innovation
Mahindra Rural Housing Finance Limited	Financial inclusion

Source: TNUHDB

4.9.2 ANGIKAAR

MoHUA had launched 'Angikaar', a campaign aimed at mobilising communities for change management, in August 2019. The campaign was implemented for beneficiaries, whose houses were completed under PMAY-U. After a month of conducting a needs assessment exercise, the campaign was launched at the city level on 02 October 2019 on the occasion of the 150th birth anniversary of Mahatma Gandhi. The Angikaar campaign had the dual focus on:

- Ensuring convergence between PMAY-U and other Gol schemes and missions being implemented under different ministries
- Driving behavioural changes among PMAY-U beneficiaries using IEC activities.

The Angikaar activities undertaken in TN between October 2019 and February 2021 include:

- Plantation drives across several Division offices
- Ward-level announcements from vehicles for awareness creation
- Ward-level BLC camps for interested citizens to fill forms
- Door-to-door distribution of Angikaar and BLC pamphlets
- Identification of new potential beneficiaries
- A camp in collaboration with Mahindra Home Finance to disseminate knowledge about housing finance towards construction of PMAY-U houses
- Distribution of Amma Cement scheme pamphlets

The Tamil Nadu Chief Minister inaugurated AHP schemes in Pillaiyarpuram, Kallamedu, Mericar Road, and South of Perur in Coimbatore district through video conference. India's Prime Minister inaugurated AHP schemes of Tiruppur, Madurai, and Trichy Divisions through video conference at Codesia Coimbatore in early 2021.

4.9.3 COMMUNITY DEVELOPMENT ACTIVITIES

TNUHDB has also focused on conducting some community development activities in the resettlement schemes to support people adopt to better living practices. The activities include:

- Employment training and skill development programmes, which witnessed considerable participation by youth
- Women-oriented programmes that imparted awareness on sanitation, menstrual hygiene, financial sustainability, self-help groups and entrepreneurship.
- Creation of welfare school enrollment and child protection awareness
- Awareness creation for scheme beneficiaries through resident welfare programmes to keep their residential spaces secured, self-sustainable, and socially secured.
- COVID-19 awareness to keep the spread of the pandemic in check in these settlements.
- Outreach through social media platforms to keep the beneficiaries of TNUHDB schemes informed about the various public welfare schemes and initiatives.

4.9.4 CREDIT CAMPS FOR BLC BENEFICIARIES

Credit camps have played a significant role in bringing together the PLIs and BLC beneficiaries to assess suitable options. PLIs get familiar with potential borrowers, and beneficiaries are able to assess what loan options suit their requirements. Initially, a pilot Credit Camp was organised in February 2020 to establish a model for creating an accessible and competitive marketplace that enables financial inclusion. Following this, TNUHDB organised a series of pilots in two phases, which in total received 3,899 applications from potential beneficiaries.

4.10 AWARDS AND RECOGNITION

MoHUA instituted the 'PMAY-U awards for Implementation and Innovation' in 2019, in order to recognise the outstanding performance by state governments, ULBs, and beneficiaries. The awards are classified into three levels:

- **PMAY-U awards for states, municipal corporations, and municipalities**
- **CLSS awards for PLIs**
- **Beneficiary awards**

Several houses have been completed under the PMAY-U Mission with diversity in approach towards planning, implementation, and outcomes of the projects. The PMAY-U awards identify and recognise the achievements and encourage others to complete their house in the best possible ways. The awards also help to disseminate knowledge on effective and innovative methods of design and ways of implementation while promoting the exchange of successful experiences that helped to mitigate contextual challenges.

The parameters of evaluation include:

- Implementation of PMAY-U Mission
- Institutional architecture of the scheme
- Incremental monthly progress
- Outreach and transparency.

In Tamil Nadu, the winning entries in PMAY-U and ASHA India Awards 2019 were:

- 3rd position in the category of 'Best performing Municipal Corporation' was awarded to Salem Municipal Corporation (pictures below).
- 4th position in the category of 'Best performing Nagar Panchayat' was awarded to Thedavur Town Panchayat.
- 3 beneficiary households from the cities of Salem, Thootukudi, and Nagercoil received the 'Beneficiary Award for Best House Construction'. For this category, 3 beneficiaries were identified from each state. This was jointly awarded by MoHUA and GoTN (pictures on the right).





Beneficiary Ms. Chithra Saravanan from Salem District has won "Best House Construction" award for excellence in implementation of PMAY-(U) scheme in the ASHA-India awards organised by Ministry of Housing & Urban Affairs.



Tamilnadu Slum Clearance Board
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Beneficiary Mr. Ganapathy Anandham from Kanyakumari District has won "Best House Construction" award for excellence in implementation of PMAY-(U) scheme in the ASHA-India awards organised by Ministry of Housing & Urban Affairs.



Beneficiary Ms. Mari Selvi Kalidurai from Thoothukudi District has won "Best House Construction" award for excellence in implementation of PMAY-(U) scheme in the ASHA-India awards organised by Ministry of Housing & Urban Affairs.

CHAPTER 5

UNIQUE INITIATIVES AND INNOVATIONS IN TAMIL NADU



UNIQUE INITIATIVES AND INNOVATIONS IN TAMIL NADU

Tamil Nadu has taken a lead in implementing certain progressive and inclusive housing initiatives. This section covers a few impactful initiatives undertaken by GoTN and TNUHDB in their approach towards enabling access to housing.

5.1 INITIATIVES BY TNUHDB

The role of the nodal agency is crucial in understanding the local scenario, pooling resources, and acting on good practices that eventually contribute to the streamlining of processes adopted for housing interventions.

5.1.1 ROUNDTABLE CONSULTATIONS BETWEEN TNUHDB AND PLIs

TNUHDB has been regularly organising roundtable consultations and discussions with the diverse set of PLIs to find innovative solutions regarding access to housing finance for EWS beneficiaries. The absence of formal home loans has adversely impacted TNUHDB's ability to achieve its set targets. Hence, there is a conscious effort to listen to the concerns of the PLIs, consider the recommendations made by the industry and sector experts, and provide the necessary support from the government end to facilitate their participation.

In this context, TNUHDB has organised multiple roundtable discussions over the last few months. In the initial discussions, the agenda was to help the PLIs see business potential in lending to the huge volume of PMAY-U beneficiaries. These were followed by sessions that highlighted the challenges faced by the PLIs in providing formal finance to such beneficiaries. About 14 PLIs have proactively participated in these discussions (The list is available in Annexure 14).

As a result of these dialogues, a primary bottleneck in the AHP implementation was resolved, i.e. the lack of collateral for PLIs to provide secured home loans to PMAY-U AHP beneficiaries due to the 5 year lock-in period on TNUHDB tenements. Numerous new PLIs have ventured in and have created a competitive marketplace for home loans for the EWS category.

5.1.2 CREDIT CAMPS

Credit Camps create an enabling environment for PLIs and beneficiaries to interact and assess the best credit options available. These camps are also aimed at financial inclusion of BLC households. For instance, a pilot of Credit Camps was organised in Tamil Nadu, where around 8 affordable housing finance institutions (AHFIs) participated. Indian Housing Federation (IHF) facilitated these camps as a strategy to establish a replicable model of a diverse and competitive marketplace accessible to both PLIs and beneficiaries.

The IHF report titled 'A Partnership Approach: Increasing Access to Formal Micro Housing Finance for Low Income Households in Tamil Nadu' mentions about the first camp that was organised in February 2020 for the Coimbatore Division of TNUHDB. It covered about 19,500 beneficiaries from the Coimbatore, Nilgiris, and Tiruppur districts, who had received BLC work orders but had not been able to complete the construction. Following this, over a period of 45 days (during February – March 2020), 16 credit camps were conducted in seven Divisions of TNUHDB (covering 16 urban locations). There were around 5-10 PLIs per camp, and over 2,700 BLC beneficiaries attended these camps.

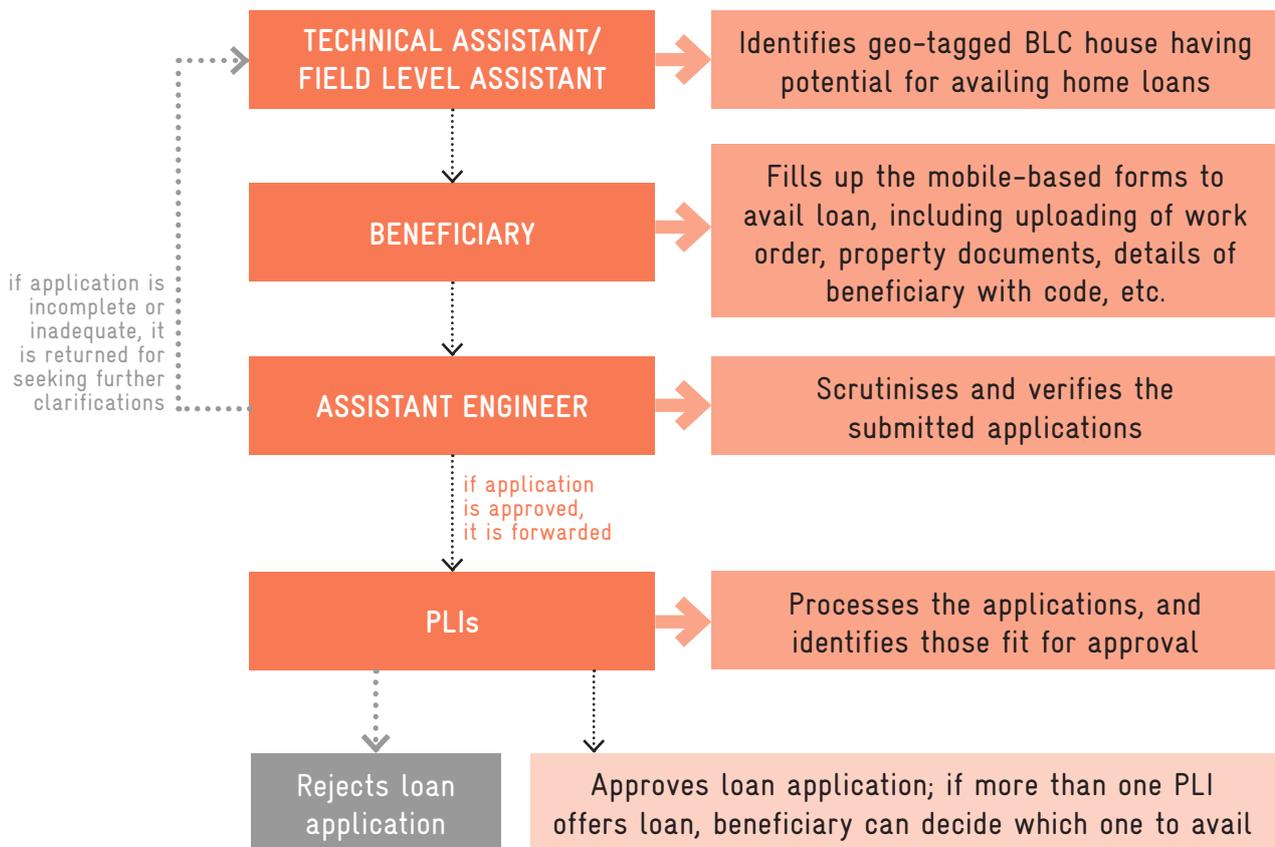
Following this pilot, TNUHDB conducted a series of smaller credit camps in two phases across the state. Phase-I was organised in November – December 2020 and January 2021, where 21 Divisions were covered and 184 camps were organised. These received a total of 2,541 applications. Phase-II was organised in March 2021, where 80 camps were conducted, and 1,358 applications were received.

Due to the ongoing COVID-19 pandemic, conducting regular credit camps is not feasible. Additionally, it is difficult to keep a track of the engagements between the PLIs and the beneficiaries. As a result, the need for a technical solution was realised, and a mobile application was designed to address such challenges.

5.1.3 MOBILE APPLICATION FOR CONVENING PLIs AND PMAY-U BENEFICIARIES

TNUHDB is in the process of developing a mobile application as technical solution to facilitate connection and coordination between the PLIs and beneficiaries. It is envisaged to help PLIs locate potential beneficiaries, who need financial assistance for completing the construction and to check their eligibility to secure a formal loan. Additionally, it will be useful for beneficiaries seeking financial support through formal institutions. The application is a cost- and time efficient initiative, which focuses on financial inclusion and intends to support successful completion of houses.

Figure 18: Mobile application workflow



Source: TNUHDB

The process flow of the mobile application is:

- Technical Assistant/Field Level Assistant identifies the geo-tagged BLC households, which can be potential loan borrowers.
- The beneficiaries, either themselves or through the support of the technical staff, fill the mobile-based forms to avail loan.
- Assistant Engineer scrutinises and verifies the applications.
- If the application does not indicate sufficient information or documentation, it is returned to the Technical Assistant for seeking further clarification.
- If the loan application is approved by the Assistant Engineer, it is forwarded to all the PLIs, which have signed up with TNUHDB.
- The PLIs process the applications, and identify applications fit for approval.
- Although unlikely, at some instances, all the PLIs may reject the loan application, if it is not suitable.
- On the other hand, if a beneficiary has more than one PLI offering loan, they can decide on which loan to avail.

At the current stage, the development of the mobile application is in progress. This is a promising and unique initiative by TNUHDB that is designed to offer a customised solution to the challenge.

5.2 INITIATIVES BY THE GOVERNMENT OF TAMIL NADU

5.2.1 AMMA CEMENT SUPPLY SCHEME

'Amma Cement Supply Scheme' (ACSS) is a unique and inclusive initiative towards implementation of low-income affordable housing. ACSS 2014 was enacted to make cement bags available to EWS households at subsidised rates for construction of houses. This scheme has proven beneficial for both households and material suppliers. Through this scheme, a 50 kg bag of cement is supplied at an affordable rate of INR 216 (USD 2.9). For repair work, ACSS permits a minimum of 10 bags of cement and a maximum of 25 bags. It allows 50 bags per 100 sq. ft for house construction not exceeding 1,500 sq. ft area.

The application process is as follows:

- The buyer submits the approved building plan or a certificate obtained from the Village Administrative Officer/Revenue Inspector/Supervisor of the Rural Development Department as evidence of house construction.
- After calculating the amount payable for the cement based on requirements, the buyer submits a demand draft to the godown-in-charge official and registers for purchase of Amma Cement. This registration can be done on the website of Tamil Nadu Cements Corporation Limited (TANCEM), which is the nodal agency for implementation of this scheme.

5.2.2 TAMIL NADU SHELTER FUND

Realising the need for affordable housing in the state, the 'Tamil Nadu Shelter Fund' (TNSF) was constituted to finance housing projects for the urban poor. This fund has a 2-tier structure:

TIER-I is constituted as a government-regulated fund, that gets credited by shelter charges as per the Tamil Nadu Town and Country Planning (Levy of Shelter Charges and State Shelter Fund) Rules 2020, published in the state gazette dated 31.01.2021. Shelter charge is assessed and levied on the building based on the GLV of the land. The applicable charges is collected for new construction, where the FSI area exceeds 3,000 sq.m., and for additions to the existing construction and the additional area exceeds 3,000 sq.m., at the rates not exceeding the maximum rate and not less than the minimum rate as indicated in the rules. These charges are not payable in cases where DUs for EWS/LIG sections are provided for not less than 10 per cent of the FSI area. In cases where the DUs provided for EWS/LIG sections are less than 10 per cent of the FSI area, shelter charges are payable at a proportionate rate for the FSI area exceeding 3,000 sq. m. This fund is managed by TNUHDB and administered by H&UDD, GoTN. An amount of INR 266.93 crores was collected during FY 2020-21 under Tier-I.

TIER-II is an equity investment fund that is registered with the Securities and Exchange Board of India (SEBI) as a Category-I Social Alternate Investment Fund. TNIFMC manages this fund by investing in promising affordable housing projects. Apart from the commitment of INR 154 crores from GoTN as first loss capital to Tamil Nadu Shelter Fund Tier-II, an amount of INR 245 crores by the WB has been sanctioned as part of TNHHDP. ADB is also considering to fund an additional INR 245 crores.

The initiative by GoTN to constitute this Shelter Fund is laudable, as it has contributed significantly to the schemes, such as AHP, and has provided housing at affordable rates to EWS beneficiaries. TNIFMC's investment has catalysed the production of 2,700+ EWS/LIG DUs till date, and many more projects are in pipeline.

5.2.3 LAND POOLING POLICY

Tamil Nadu is a rapidly urbanising and an industrially progressive state with a growing need for housing and infrastructure. Land pooling/Land readjustment is a way of consolidating land for development of projects by making land owners partners in development. This methodology serves as an alternative to the tedious and time-consuming process of land acquisition. In order to boost the economic and social development in the state and to share the benefits of such development with the landowners, the Land Pooling Area Development Scheme was introduced in July 2018 vide an amendment to the Tamil Nadu Town and Country Planning Act 1971, wherein Chapter IVA and Section 39 were added that outline the land pooling scheme.

5.2.4 RESETTLEMENT POLICY

TNUHDB is formulating a standard operating procedure to support its forthcoming slum resettlement and rehabilitation policy. It mentions the procedures that shall be followed prior, during, and after resettlement. It mandates that the project-affected families (PAFs) must be informed about the upcoming project and its necessity. They must be intimated 3 days in advance about the date of commencement of enumeration. The joint enumeration shall be undertaken by the representatives of the land-owning department, ULB, R&DMD, and TNUHDB. The boundaries of the settlements shall be marked clearly along with topographic marking and a video of settlements must also be kept in records. Information about shifting shall be conveyed to PAFs 10 days prior to resettlement by placing notice letters. To the extent possible, resettlement shall be done during the summer break, so as to not intervene with the education of children. TNUHDB shall ensure that the new tenements are ready to be occupied with all basic amenities in order. Efforts must be made to re-integrate PAFs into their livelihoods while ensuring better living conditions.

5.2.5 RESILIENT URBAN DEVELOPMENT FRAMEWORK

RUDF is a planning and design manual, which incorporates environmental considerations of the site location, design, and construction. It creates diversified housing unit layouts and promotes community participation in design to encourage inclusive spaces across user groups. The framework proposes resilient developments beyond mere compliance orientation and addresses the needs and challenges of housing through a holistic and integrated approach. It lays out design suggestions for overall site planning, buildings, and open spaces, and draws attention to livelihoods and other amenities within the residential space. The framework depicts the pre-concept and concept stages of the design lifecycle and is expected to be followed throughout the stages of detailed design and project completion. The framework suggests that it shall be reviewed and updated annually by TNUHDB in order to constantly adopt new requirements and learnings, as necessary. It is recommended that this framework shall be combined with SSGMF and EMF documents to holistically enable access to adequate housing.

5.2.6 SOCIAL SUSTAINABILITY AND GRIEVANCE MANAGEMENT FRAMEWORK

This framework recognises the need to address gaps in the social sustainability of the affordable housing programmes. It aims to ensure quality of living, adequate services, public safety, social cohesion, and grievance management. The framework highlights that need assessment surveys are crucial to assess the requirements of the community. It encourages inclusive community participation in surveys, micro-planning processes, preparation of DPRs, and monitoring and evaluation throughout the project cycle.

Within this framework, grievance management is a key tool through which communities and other stakeholders can seek mitigation or redressal for concerns or adverse impacts. The proposed Grievance Redressal Mechanism (GRM) lays out keyways to address complaints and grievances arising during planning, implementation, and operational stage of a project.

The framework aims to:

- Establish a prompt and consistent mechanism to support grievance redressal
- Ensure proper documentation of complaints registered and corrective actions taken
- Contribute to continuous improvement in performance and management of GRM.

5.2.7 ENVIRONMENTAL MANAGEMENT FRAMEWORK

EMF aims to ensure that the housing projects constructed by TNUHDB are environmentally sustainable. It suggests a set of procedures and description of the institutional arrangements for TNUHDB to manage the potential environmental impacts from the project activities. EMF is applicable to all EWS housing projects of TNUHDB, which have a built-up area of 20,000 – 150,000 sq. m. To build organisational capacity, EMF states that TNUHDB shall establish an Environment Cell to monitor the implementation of EMF for all its housing projects.

The framework contains procedures that can:

- **Facilitate environmental screening of project activities**
- **Describe environmental management guidelines and plans**
- **Operationalise the environmental commitments of the national and state housing policies as relevant to TNUHDB.**

CHAPTER 6

CHALLENGES



CHALLENGES

a. LACK OF UNDERSTANDING OF DEMAND

Currently, the approach towards housing is more inclined towards addressing the supply side, with houses getting built without understanding the quantum and nature of the actual ground level demand. This has led to the creation of a large unsold housing stock and/or sold stock that is lying vacant in many parts of Tamil Nadu.

b. SUPPLY CONSTRAINTS

The current models of housing supply in Tamil Nadu follow two broad patterns:

- **Public Agencies supplying housing on public land with private sector playing the role of contractor in the construction of the project(s)**
- **Private Sector developers supplying housing on their own with government intervention limited to a regulatory role.**

As evident, there is a limited private sector participation, and no PPP approach is adopted where both GoTN/TNUHDB and the private sector can pool in their core competencies and resources towards the larger goal of building a vibrant affordable housing market in the state.

Public housing constructed by TNUHDB are on the higher side of the cost spectrum. The minimum cost of a 322 sq. ft house is around INR 900,000 (USD 12,000). This translates to around INR 2,795 (USD 37) per sq.ft, which is quite steep compared to the standard rates of construction for public housing in other parts of India.

c. POOR OPERATIONS AND MAINTENANCE OF TNUHDB TENEMENTS

Most of the TNUHDB tenements are reeling under this challenge for decades. There are various reasons for the same:

- Most of the projects are still under TNUHDB maintenance, as the Resident Welfare Associations (RWAs) have not been formed. Hence, there has been limited focus on community mobilisation and organisation, and putting in place community governance mechanisms. Even for the 180,000 tenements that TNUHDB is currently maintaining, it requires INR 82.53 crores (USD 11 million) for the same, whereas the collection from these projects is mere INR 4.81 crores (USD 0.64 million).
- The existing beneficiaries do not possess the technical understanding of RWA functioning. Hence, there are no standard operating procedures (SOPs) developed for O&M. This challenge is mainly attributed to the inability of the communities to pay the monthly maintenance charges towards the RWA corpus.

d. STRENGTHENING OF TNUHDB

INSTITUTIONAL

- TNUHDB estate offices responsible for collections have been struggling to collect rents/dues/instalments on time, which has led to a financial burden on the Board. There is a clear need to revisit whether collection is truly TNUHDB's core competency/mandate or not.
- The departments/units within TNUHDB, more often than not, work in silos, and this results in many inefficiencies in the organisational performance.
- Given TNUHDB's success in driving tangible impact on ground is highly dependent upon its ability to manage and interface with the low-income communities, the Community Development Wing (CDW) needs to assume a more proactive role. Currently, it is a mere 4-member team based out of the TNUHDB headquarters, whose contribution is limited to projects in Chennai. There are no CDW personnel in the regional-level Division offices. CDW personnel can play a significant role in community management right from the initial phases of project up to post-occupancy.

TECHNICAL

- While the staff is well equipped to handle routine activities, there is limited exhibition of capacity and intent to explore new opportunities and ideas.
- The Board is still operating with limited computerisation of its systems. This is both at project management and finance management level, which leads to inefficiencies and ineffective monitoring.

FINANCIAL

- Currently, TNUHDB is unable to realise its full financial potential, as it has not been successful in selling a large stock of tenements built over the last few years. There is a high dependency on multi-lateral agencies, GoI, and GoTN to aid the construction of houses and functioning of TNUHDB. For its long-term financial sustainability, TNUHDB has to explore options of adopting multiple resource mobilisation strategies to become self-reliant and self-sufficient.

e. LACK OF ACCESS TO FORMAL HOME LOANS FOR EWS BENEFICIARIES

Tamil Nadu has a better credit behaviour compared to other states in India, and there is a relatively better access to retail housing finance in the state. However, this access has not reached the target beneficiaries (EWS and LIG categories). This is one of the key reasons for TNUHDB's large unsold stock.

f. ABSENCE OF INSTITUTIONS DEALING WITH RENTAL HOUSING

GoTN has taken up a few rental housing projects under the ARHC vertical of PMAY-U, with TNUHDB as the coordinator. However, in the long term, it might not be in a position to be the nodal agency for rental housing, since ownership housing has been its core mandate. Hence, there is a need to bridge this institutional vacuum.

g. FRAGMENTED BUILDING AND PLANNING APPROVAL SYSTEMS

Currently, Tamil Nadu has a fragmented system for planning and building permissions – separate processes for Chennai and for the rest of the state. There is limited streamlining for smaller developments, but not much for the larger developments, highlighting the need for an integrated system. The delay in approvals due to multiple windows and lack of service-level agreements that can hold the authorities responsible have led to inefficiencies, cost escalations, and, in general, creation of a difficult environment for the suppliers to work in.

h. THIRD PARTY QUALITY MONITORING AND SOCIAL AUDITS

These audits are fundamentally meant to bring valuable feedback from the ground to the implementation agency. Although TNUHDB has appointed third party agencies for the same, the feedback has neither been collated nor discussed with a view to improve the existing processes.

CHAPTER 7

RECOMMENDATIONS



RECOMMENDATIONS

a. CAPTURING DEMAND AND SUPPLY

Considering that urbanisation is an ongoing process, a robust mechanism to capture demand and supply for both ownership and non-ownership housing in micro-markets needs to be put in place. Such dynamic and regular demand capturing can lead to nuanced insights on potential design innovations that TNUHDB can think of in its projects.

b. NEW PPP MODELS

Exploring intermediate PPP models, wherein the private developer brings in its core competency of designing projects, providing quality construction, and executing the project with efficient and advanced project management, is a possible way forward. A PPP policy needs to be formulated in consultation with relevant stakeholders.

c. TIME AND COST EFFICIENCY

Embracing alternative construction technologies that allow optimisation of time and requirement of labour can lead to reduction in the overall costs.

d. PROCUREMENT POLICY

The procurement policy and processes to locate opportunities of streamlining need to be revisited.

e. REDUCTION IN STAMP DUTY AND REGISTRATION CHARGES

The stamp duty and registration charges must be reduced especially to encourage women property ownership, which is aligned with the vision of PMAY-U.

f. REVIEW OF THE TAMIL NADU SLUM CLEARANCE ACT 1971

Given that TNSCB was established 50 years ago, there is a need to review the Act and revise the role of TNUHDB. With the recent progressive move by GoTN in changing the name of the Board, it may present with an opportunity to determine how the change in name can translate to a change in the approach.

g. REVIEW OF TNUHDB'S ORGANISATIONAL STRUCTURE

There is also a need to revisit the TNUHDB organisational structure and capacities to evaluate the relevance of existing roles, requirements for new/complementing skills and also critically evaluate the capacities of the existing personnel, so that steps towards their capacity building may be taken. TNUHDB can also consider onboarding skilled personnel on deputation from other agencies.

h. STRENGTHENING THE COMMUNITY DEVELOPMENT WING

The scope of CDW needs to be defined further, encouraging it to participate and contribute more to the community mobilisation aspects of the project implementation. To this effect, more budgetary allocations with a sincere intent of growing CDW are required. CDW, apart from its existing roles of enumerating/surveying urban poor communities that are being resettled and implementing livelihood support programmes for them, can be entrusted with the following additional responsibilities:

- Collecting dues/rents/instalments/maintenance charges in close coordination with the estate and Division offices
- Supporting formation of RWAs and capacity building of the communities
- Ensuring community mobilisation, dispute resolutions, etc.
- Handholding the beneficiaries in getting their paperwork done and applications filed

i. STRENGTHENING THE RESIDENT WELFARE ASSOCIATIONS

RWAs can be strengthened fundamentally by orienting them to the technicalities of RWA functioning and counseling them on the self-governance model. To alleviate the financial burden of maintenance charges, TNUHDB can consider part-funding their maintenance costs, and gradually transferring the responsibility to them. After a few years of handholding, TNUHDB must withdraw and allow self-governance to take over. Even then, CDW can stay in touch with the communities and provide any kind of non-financial support that may be required.

j. AUTOMATION OF KEY OPERATIONS

There is a need to automate TNUHDB inhouse processes and systems, as it will bring in performance efficiency and improved monitoring. This can also lead to creation of dashboards that can ease the decision-making and strategisation for the decision-makers in the organisation.

k. IMPROVING FINANCIAL CAPACITY OF TNUHDB

For the financial strengthening of TNUHDB, the most important measure is to focus on getting the completed units sold and occupied. For this, TNUHDB has to think of ways for the EWS beneficiaries to access formal housing loans. Some efforts in this direction are already underway. TNUHDB must also adopt the double-entry system of book-keeping to ensure transparency in all its transactions.

TNUHDB has taken some encouraging steps towards addressing the challenge of monetisation of TDR. TNUHDB has submitted a proposal to the Principal Secretary, H&UDD, for considering the remittance of 50 per cent premium FSI charges by way of TDR. Subsequently, for e-auctioning of TDR, National Informatic Centre and MSTC have been approached by TNUHDB.

l. IMPROVING ACCESS TO FORMAL HOUSING FINANCE

To boost the access to formal home loans for the TNUHDB EWS beneficiaries, the following measures may be taken:

- Public sector banks, like the State Bank of India, Indian Bank, and Indian Overseas Bank, which have extensive branch coverage across the state, need to have specific loan products covering the public housing schemes.
- Large banks (both public and private sectors) need to be encouraged to deploy co-lending models in collaboration with smaller NBFCs to serve the EWS segment.
- SFBs, like Equitas, Jana, and Ujjivan, that have good presence in the state, need to improve their offerings to this segment.
- Credit Risk Guarantee Mechanisms need to be put in place to encourage lenders to play an active role in this segment. A national initiative, called the 'Credit Risk Guarantee Fund Trust', is in place. However, this is not working efficiently. GoTN may consider putting together a comparable initiative at the state level.
- Additionally, the Tamil Nadu Cooperative Housing Federation must be revived and strengthened to mobilise financing for the members of its affiliated societies.

m. FOCUS ON RENTAL HOUSING

Given that there is an impetus from Gol to promote rental housing and that multiple entities in Tamil Nadu have submitted their proposals for the same to TNUHDB, there is a need for GoTN to notify a nodal agency for rental housing, so that this effort can continue even beyond 2022.

n. BUILDING AND PLANNING PERMISSIONS

Streamlining the fragmented building and planning permission processes into an integrated system is the need of the hour. To achieve the same, a detailed process mapping must be undertaken to identify the work flows and the host of institutions involved.

o. QUALITY MONITORING

Third party evaluation ensures delivery of quality outputs. A robust and transparent mechanism of TPQM needs to be put in place at the state level. Capacities at the national and state institutions, like the Indian Institute of Technology (IIT) Madras, NIT, Anna University, need to be leveraged to ensure TPQM of all housing projects. Similarly, TNUHDB must include coordination for social audits under the CDW's scope of work and ensure that it empanels a third party to conduct social audits for all housing projects.

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ANNEXURES



ANNEXURE 1

ROLES OF PUBLIC INSTITUTIONS IN THE URBAN HOUSING LANDSCAPE OF TAMIL NADU

INSTITUTION	ROLES
HOUSING AND URBAN DEVELOPMENT DEPARTMENT, GOVERNMENT OF TAMIL NADU	
Tamil Nadu Urban Habitat Development Board (TNUHDB)	TNUHDB is the designated SLNA for the implementation of PMAY-U Housing for All Mission in the state; Oversees the housing processes and management of policies and programmes to enable a resilient and inclusive urban housing environment.
Tamil Nadu Housing Board (TNHB)	To meet the increasing housing demand in the other districts except Chennai, TNHB was established in 1961 as a state level body responsible for providing housing to all residents across all income levels. The erstwhile City Improvement Trust 1947 was merged with TNHB and it received all of the Trust's powers, assets, and funds (Madras State Housing Board Act 1961). TNHB assumed the functions of urban planning for provision of housing and other basic infrastructure. It has played a major role in supporting an orderly growth of urban centres by creating satellite townships across the state (Housing Policy Note, GoTN).
Chennai Metropolitan Development Authority (CMDA)	CMDA was constituted in 1975 as a body under the Tamil Nadu Town and Country Planning Act 1971, for the Chennai Metropolitan Planning Area, which comprises the Greater Chennai Corporation, Avadi Corporation, 7 Municipalities, 11 Town Panchayats, and 10 Panchayat Unions consisting of 179 villages. CMDA focuses on the preparation of master plans, new town development plans, and projects. It also provides financial assistance to local bodies and other departments for undertaking development projects within CMA.
Directorate of Town and Country Planning (DTCP)	DTCP was established under the Town and Country Planning Act 1971. Its role is to ensure orderly urban development, and it is mandated to prepare regional plans and master plans. Along with this, it also approves the layouts of buildings, assists the local bodies on planning permission, and carries out variations in the plans. It enforces statutory obligations mandated in the Town and Country Planning Act.
Tamil Nadu Real Estate Regulatory Authority (TNRERA)	TNRERA comes under the rules and act of the Real Estate (Regulation & Development) Act 2016. RERA facilitates the regulation and promotion of the real estate sector. It undertakes registration of real estate projects/agents and adjudication of complaints.
Rent Authorities	The rent authorities issue tenancy registration numbers after verifying the relevant documents. Under the Tamil Nadu Regulation of Rights and Responsibilities of Landlords and Tenants Act 2017, rent authorities have been appointed by the respective District Collectors.
MUNICIPAL ADMINISTRATION AND WATER SUPPLY DEPARTMENT, GOVERNMENT OF TAMIL NADU	
Tamil Nadu Infrastructure Fund Management Corporation (TNIFMC)	TNIFMC is supported by GoTN, and has shareholders, such as the Tamil Nadu Infrastructure Development Board, National Housing Bank among others. It combines the rigour of the private sector with domain skills of the government in order to deliver infrastructure projects on a large scale. It manages the Tamil Nadu Infrastructure Fund and the Tamil Nadu Shelter Fund.

INSTITUTION	ROLES
Commissionerate of Town Panchayats	It implements programmes, services, and activities formulated under schemes of GoTN to facilitate communities in town panchayats to bring about positive change and strengthen their socio-economic status. Its objective is to ensure responsive, accountable, transparent, and people-friendly civic administration.
REGISTRAR OF COOPERATIVE SOCIETIES	
Tamil Nadu Cooperative Housing Societies	There are 834 urban cooperative housing societies and 196 taluk cooperative housing societies along with a state level apex body called the Tamil Nadu Cooperative Housing Federation Limited, to cater to the housing needs in urban and rural areas. The main objectives of these cooperative housing societies are to <ul style="list-style-type: none"> • Avance loan to members for construction of new houses • Buy/Acquire land and prepare layouts for house sites for distribution among the members • Construct/Cause to construct buildings/common utilities, and maintain them • Implement government schemes collectively
REVENUE AND DISASTER MANAGEMENT DEPARTMENT, GOVERNMENT OF TAMIL NADU	
District Collector (district level)	All matters related to land administration are handled locally by the Tahsildar office. Requirements, such as mutation, sub-division or issuance of certificates like income, nativity, legal heir, etc. are issued by the Tahsildar after inspection by the Revenue Officers, if required.
Tahsildar (taluk level)	
Revenue officer (firka level)	

Source: IHF

ANNEXURE 2

POLICIES, SCHEMES, AND REGULATIONS RELEVANT TO URBAN HOUSING IN TAMIL NADU

NAME OF POLICY	PROVISIONS
Tamil Nadu Affordable Urban Housing and Habitat Policy 2020	GoTN approved the draft Tamil Nadu Affordable Urban Housing and Habitat Policy, forwarded by the Joint Managing Director and Project Director (World Bank and ADB) of TNUHDB, on 18 March 2020. The overarching objective of this policy is to increase the access to diverse housing solutions, define the key policy principles, and specify focus areas for the state government. In this policy, GoTN envisions a robust housing market ecosystem, where scarce fiscal resources are prioritised for the most vulnerable sections, and private sector participation (developers and financial institutions) is encouraged to provide relevant expertise and capital to the housing sector.
Land Patta Scheme	GoTN has been historically granting pattas (tenure rights) for families belonging to marginalised sections of the society through various state departments. The Revenue and Disaster Management Department grants free house sites under the House-Site Patta (HSP) scheme for eligible homeless persons for free or on payment of land value from among the available government land classified as "Natham Vacant", under the provisions of the Revenue Standing Order no. 21. Grama Natham land is often available at a lower cost, especially around the suburbs of Chennai.

NAME OF POLICY	PROVISIONS
<p>Land Patta Scheme (continued)</p>	<p>The eligible households shall have an annual income of less than INR 30,000 in rural areas and INR 50,000 in urban areas. Certain HSPs are allotted to regularise encroachments in government poramboke land as dwelling houses, if the particular land parcel is not required for government purposes.</p> <p>The Adi Dravidar and Tribal Welfare Department has also issued several free HSPs for the intended beneficiaries. These pattas granted by different departments have been given under different circumstances, contexts, and time frames.</p>
<p>Tamil Nadu Real Estate (Regulation and Development Rules) 2017</p>	<p>GoTN has notified the Tamil Nadu Real Estate (Regulation & Development) Rules in 2017 to carry out the provisions of the Real Estate (Regulation and Development) Act 2016 enforced by Gol. Under this, TNRERA was established to register real estate projects where the development of proposed land exceeds 500 sq. m or exceeds 8 apartments. Provisions, such as mandatory disclosure by the promoter about all major details of the proposed project on the TNRERA website, and creation of an escrow account are measures to promote transparency in the sector. There are also provisions making both the promoter and buyer liable to pay an equal rate of interest in case of any default from either side to bring equality in the transactions. The number of projects registered with TNRERA has gone up from 280 in 2017 to 755 in 2021.</p>
<p>Tamil Nadu Combined Building and Development Rules 2019</p>	<p>These rules aim to simplify, clearly articulate, and maintain transparency in the procedure for approval for development of layouts and construction of buildings with focus on safety and sustainability. The rules incorporate principles of urban density advocated in a number of relevant national and international reports, and of the National Building Code 2016 and the Model Building Byelaws 2016.</p> <p>The competent authority for the issue of planning permission in CMA is CMDA. For the rest of Tamil Nadu, the appropriate Planning Authority under DTCP is delegated the responsibility of issuing the permissions. The building permits can be issued by the Executive Authority of an ULB.</p>
<p>Tamil Nadu Regulation of Rights and Responsibilities of Landlord and Tenants Act 2017</p>	<p>As per 2011 Census, Tamil Nadu has around 24 per cent of its housing stock under rental arrangements. GoTN enacted the Tamil Nadu Regulation of Rights and Responsibilities of Landlords and Tenants Act 2017, with the aim to facilitate rental agreements between landowners and tenants. The Act came into force in February 2019. It is premised on the guidelines of the draft Model Tenancy Act formulated by MoHUA for supporting rental housing in India and establishing an indicative framework for state governments to adopt. This Act repeals the Tamil Nadu Buildings (Lease and Rent Control) Act 1960, which regulated the rent as well as gave powers to GoTN to take up certain properties on rent.</p> <p>This Act mentions guidelines for rental housing and mandates for a written agreement between the landlord and tenant that must be registered with the rent authority. It states the responsibilities of the tenant and the landlord, rent fixation and revision, rules pertaining to eviction of the tenant, recovery of possession of premises by the landlord, formulation and powers of the rent authorities, rent courts, and rent tribunals for dispute resolution. Tamil Nadu has set up 35 district level rent authorities, with the Revenue Divisional Officers and Sub-collectors appointed as Rent Authority Officers. All the principal/ additional district munsif courts have been notified as rent courts at a district level.</p>

NAME OF POLICY	PROVISIONS
Amma Cement Supply Scheme	<p>The construction of houses is supported through the Amma Cement Supply Scheme 2014, which provides cement bags at a subsidised rate of INR 216 to EWS households. TANCEM is the nodal agency for implementing the scheme through Rural Development and Panchayat Raj Department (250 godowns) and Tamil Nadu Civil Supplies Corporation (220 godowns), wherein it procures cement from seven designated private cement manufacturers. For repair works, the scheme permits 10-25 bags. For house construction, the scheme allows 50 bags per 100 sq. ft and a construction of maximum 1,500 sq. ft can avail the scheme. The scheme covers the entire state (both urban and rural).</p> <p>As per G.O.(Ms).No.16 Industries (MID.2) Department dated 26.02.2018, it was observed that the procurement target of 200,000 metric tons of cement per month was not met, and required a revision based on the performance of the nodal agency in the previous month and requirement in the upcoming months.</p>
Pradhan Mantri Awas Yojana - Urban (PMAY-U) in Tamil Nadu	<p>Tamil Nadu is integrating the PMAY-U Mission with its local specifications, thereby benefiting thousands of EWS households. It has adopted innovative approaches to enable housing for all, and is developing customised solutions for land regulation, housing design frameworks, accessibility to basic services, financial inclusion, and convergence of PMAY-U with other schemes.</p>

Source: IHF

ANNEXURE 3

LIST OF DISTRICTS UNDER CIRCLES AND DIVISIONS IDENTIFIED BY TNUHDB

DIVISION	DISTRICT	DIVISION	DISTRICT	
CHENNAI CIRCLE 1		TRICHY CIRCLE		
Marina	Chennai	Trichy	Ariyalur	
Kancheepuram	Kancheepuram		Perambalur	
	Chengalpattu		Trichy	
	Chennai		Pudukottai	
Vellore	Ranipet		Thanjavur	
	Vellore	MADURAI CIRCLE		
	Thiruvannamalai	Madurai	Madurai	
	Krishnagiri		Theni	
	Tirupathur		Dindigul	
CSD I	Chennai		Ramanathapuram	
RCN	Thiruvallur		Sivagangai	
	Chennai	Tirunelveli	Tirunelveli	
Division IV	Thiruvallur		Kanyakumari	
	Chennai		Tenkasi	
CHENNAI CIRCLE 2				Tuticorin
Division I	Chennai			Virudhunagar
Division II	Chennai	COIMBATORE CIRCLE		
	Chengalpattu	Coimbatore	Coimbatore	
Division III	Chennai		Nilgiris	
Division V	Chennai	Tiruppur	Tiruppur	
	Chengalpattu		Erode	
Division VI	Chennai	PIU CIRCLE		
	Chengalpattu	Salem	Salem	
Cuddalore	Cuddalore		Dharmapuri	
	Villupuram		Karur	
	Kallakurichi		Namkkal	
	Nagapattinam			
	Thiruvarur			
	Mayiladuthurai			

Source: TNUHDB

ANNEXURE 4

LIST OF TNUHDB ESTATE OFFICES

NAME OF ESTATE OFFICE	LOCATION	NAME OF ESTATE OFFICE	LOCATION
Estate Office - I	Ibrahim Salai, Chennai	Estate Office - IX	Kanagi Nagar, Chennai
Estate Office - II	Vyasarpadi, Chennai	Estate Office - X	Semmencherry, Chennai
Estate Office - III	Thirumangalam, Chennai	Madurai Estate Office	Madurai
Estate Office - IV	Teynampet, Chennai	Trichy Estate Office	Trichy
Estate Office - V	T.P. Chatram, Chennai	Salem Estate Office	Salem
Estate Office - VI	Mylapore, Chennai	Coimbatore Estate Office	Coimbatore
Estate Office - VII	K.K. Nagar, Chennai	Tirunelveli Estate Office	Tirunelveli
Estate Office - VIII	K.K. Nagar, Chennai		

Source: TNUHDB

ANNEXURE 5

EXTERNALLY AIDED TNUHDB PROJECTS BY WORLD BANK AND ADB

PROJECT NAME	PROJECT COST (INR IN CRORES)	FINANCIAL ASSISTANCE (INR IN CRORES)	GoTN CONTRIBUTION (INR IN CRORES)	ACTIVITIES
WORLD BANK				
Tamil Nadu Housing Sector Strengthening Program	3,242	Development Policy Loan (DPL): 1,492 Programs for Results (PforR): 1,750	-	DPL: Fully disbursed and utilised PforR: under discussion with the World Bank
Tamil Nadu Housing and Habitat Development Project	504	350	154	Encouraging private sector participation in AHP Preparing third master plan for Chennai Institutional strengthening of TNSCB, CMDA, and TNIFMC
ASIAN DEVELOPMENT BANK				
Inclusive, Resilient, and Sustainable Housing for Urban Poor Project	1,519	1,110	481	Affordable housing in vulnerable locations Affordable housing for urban poor and migrant workers Regional plan development by DTCP

Source: World Bank and ADB PMUs in TNUHDB

ANNEXURE 6

ELIGIBILITY CRITERIA FOR IDENTIFYING PMAY-U BENEFICIARIES

The eligibility for a household to be qualified as PMAY-U beneficiary is based on the following three criterias:

- **Household income:** PMAY-U largely caters to EWS households having annual household income less than INR 300,000 (USD 4,000). Subsidy is allowed for core house construction of upto 30 sq. m. The CLSS vertical is applicable to both EWS and LIG households.
- **Family/Household:** A household comprises a family including a husband, wife and child/children, who are less than 18 years old. An adult earning member (irrespective of marital status) can be treated as a separate household, provided that he/she does not own a pucca house in his/her name in any part of India. In case of a married couple, either of the spouses or both together in joint ownership will be eligible for a single house, subject to income eligibility of the household.
- **No permanent house:** The household should be living in a kutcha house and must not have a pucca house anywhere in India in the name of any family member.

Source: PMAY-U guidelines

TRANSFORMING THROUGH URBAN LANDSCAPE

Mr. Rajangam is a visually impaired person lived with his family in a Kutcha house with thatch roofing. He wished for a concrete house as the Thatch Roofing needed a constant repair after heavy rainfall. TNSCB offered him a grant amount of Rs. 2,10,000 in four installments under **PMAY(U)** Scheme. This has enabled him to build a concrete house. He expressed his gratitude to the Government for implementing a **PMAY(U)** Scheme which helps in providing a better living condition for the poor people.



Beneficiary name	Mr. A P Rajangam
Father Name	Mr. R Sangumuthu
City / State	Madurai, Tamilnadu
PMAY(U) Beneficiary ID	3380xxxxx1006xxxx
Scheme Vertical	Beneficiary Led Construction (BLC)
Occupation	Salesman



Tamilnadu Slum Clearance Board
"God we shall see in the smile of the poor"

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ANNEXURE 7

PRINCIPLES OF PMAY-U MISSION

The principles of subsidised housing, empowerment of states, and female heads of families along with mitigation of implementation challenges denote the key features and spirit with which the scheme is being implemented.

- **Subsidised housing:** The scheme mandates part subsidy for each PMAY-U household from the central and state government. The remaining funds towards house construction are expected to be mobilised by the respective households, which encourages a sense of investment.
- **Bouquet of options:** The scheme enables multiple channels of housing and offers households the flexibility of purchasing/constructing/expanding houses for first-time homeowners, who do not own a pucca house anywhere in India. The states and households can determine which of the four verticals best address their housing challenges.
- **Empowerment of states:** The state governments hold the key responsibility of implementing the scheme. The states are empowered to assess their respective housing demand and requirements in order to deliberate on the intervention strategy. Often, the states merge their state-specific housing scheme with the national scheme. The scheme also allows states and ULBs to contribute additional subsidies as per their budgetary allocations.
- **Simplifying policy implementation bottlenecks:** PMAY-U incorporates the learnings from past housing schemes and simplifies certain procedural bottlenecks of documentation and certification. For instance, PMAY-U has introduced the norm of self-declaration forms for income and home ownership and submission of affidavits in case certain documents are not available.
- **Women ownership:** The guidelines mandate the registration of the constructed/purchased PMAY-U house in the name of the female head of the family for ownership/joint ownership. To some extent, this scheme has empowered women from EWS and LIG sections to realise their dream of owning a pucca house connected to basic amenities.
- **Easing legal and regulatory bottlenecks:** PMAY-U identified six areas where the state governments shall take proactive measures and bring about mandatory reforms to make the regulatory environment conducive for improved housing supply and better private sector participation.

Source: PMAY-U guidelines

ANNEXURE 8

GOVERNMENT ORDERS (GOs) RELEASED BY GoTN FOR NOTIFYING THE INSTITUTIONS RESPONSIBLE FOR PMAY-U IMPLEMENTATION

GO SOURCE	NOTIFICATION	KEY POINTS
HUDD GO.Ms.No. 125 dated 08.10.2015	Notifying TNUHDB as the Mission Directorate and SLNA for the implementation of PMAY-U in Tamil Nadu	TNUHDB as SLNA for implementation of verticals I, III, and IV; Directorate of Municipal Administration and Directorate of Town Panchayats as SLNA for implementation of vertical II
HUDD GO.Ms.No. 146 dated 08.10.2015	Appointment of the State Level Sanctioning and Monitoring Committee (SLSMC)	GoTN constituted the SLSMC under the 'Housing for All' Mission. It is chaired by the Chief Secretary, GoTN, and vice-chaired by the Secretary, H&UDD, GoTN. Representatives from all concerned departments, i.e. Finance, Industries, Environment and Forest, MA&SWD, R&DMD, Labour, etc. are members. Managing Director, TNUHDB, is the member/convener for the committee.
HUDD GO.2D.No. 177 dated 16.10.2015	Appointment of State Level Appraisal Committee (SLAC)	GoTN constituted the SLAC, which is chaired by the Chief Engineer, TNUHDB, and convened by the Executive Engineer - HFA. Representatives of TNHB, TUFIDCO, and HUDCO are members of the committee.
HUDD GO.Ms.No. 203 dated 28.12.2017	Notifying TNUHDB as the SLNA for implementation of CLSS	HUDD GO.Ms.No.125 dated 08.10.2015 was amended to notify TNUHDB as the SLNA for CLSS implementation as well.

Source: IHF

ANNEXURE 9

DISTRICTS AND NUMBER OF TOWNS COVERED UNDER PMAY-U IN TN

SL.	DISTRICT CODE	DISTRICT NAME	NO. OF TOWNS	SL.	DISTRICT CODE	DISTRICT NAME	NO. OF TOWNS
1	616	Ariyalur	4	17	626	Ramanathapuram	11
2	603	Chennai	1	18	608	Salem	38
3	632	Coimbatore	41	19	622	Sivaganga	15
4	617	Cuddalore	21	20	620	Thanjavur	25
5	630	Dharmapuri	11	21	611	The Nilgiris	16
6	612	Dindigul	27	22	624	Theni	28
7	610	Erode	47	23	602	Thiruvallur	26
8	604	Kancheepuram	27	24	627	Thoothukkudi	22
9	629	Kanyakumari	59	25	614	Tiruchirappalli	20
10	613	Karur	13	26	628	Tirunelveli	44
11	631	Krishnagiri	8	27	633	Tiruppur	22
12	623	Madurai	13	28	606	Tiruvannamalai	14
13	618	Nagapattinam	12	29	605	Vellore	28
14	609	Namakkal	24	30	607	Viluppuram	18
15	615	Perambalur	5	31	625	Virudhunagar	16
16	621	Pudukkottai	10			TOTAL	666

Source: TNUHDB

ANNEXURE 10

DISTRICT-WISE PHYSICAL AND FINANCIAL PROGRESS OF AHP (AS ON OCT 2021)

SL.	NAME OF DISTRICT	NO. OF SCHEMES	NO. OF UNITS APPROVED	PROJECT COST (INR IN CRORES)	NO. OF UNITS COMPLETED	NO. OF UNITS IN PROGRESS
1	Ariyalur	2	864	72.96	288	576
2	Chennai	7	4,632	484.43	480	3,756
3	Chengalpet	91	44,911	5,550.95	3,308	29,549
4	Coimbatore	37	15,698	1,382.70	1,441	8,233
5	Cuddalore	9	2,092	195.14	0	2,092
6	Dharmapuri	13	7,912	786.32	0	3,512
7	Dindigul	2	1,488	143.89	0	0
8	Erode	33	14,844	1,298.93	2,256	11,268
9	Kallakurichi	2	776	75.40	0	776
10	Kancheepuram	12	5,140	554.62	2,112	2,164
11	Kanniyakumari	5	1,336	119.83	600	736
12	Karur	6	1,824	166.71	192	1,488
13	Krishnagiri	3	1,008	100.80	528	480
14	Madurai	10	5,084	469.94	1,164	3,640
15	Mayiladuthurai	0	0	0	0	0
16	Nagapattinam	4	1,664	185.66	320	1,344
17	Namakkal	6	3,224	286.53	1,648	1,056
18	Nilgiris	6	1,016	96.70	0	872
19	Perambalur	1	504	41.03	504	0
20	Pudukkottai	16	5,740	493.42	1,920	3,820
21	Ramanathapuram	2	520	45.61	256	264
22	Ranipet	1	352	38.38	0	0
23	Salem	10	4,296	395.09	292	3,876
24	Sivagangai	4	1,508	147.75	608	0
25	Tenkasi	1	480	48.05	0	0
26	Thanjavur	11	6,056	562.16	880	504
27	Theni	21	6,765	707.91	1,223	3,016
28	Thirupathur	1	528	48.31	528	0
29	Thiruvallur	12	9,084	1,193.28	0	8,384
30	Tiruvannamalai	1	192	17.26	192	0
31	Thiruvarur	1	120	11.61	0	120
32	Thoothukkudi	7	1,480	145.89	212	740
33	Tiruchirappalli	8	2,380	198.78	1,520	860
34	Tirunelveli	6	3,224	299.07	480	1,608
35	Tiruppur	16	7,116	603.00	3,840	2,788
36	Vellore	7	1,568	149.65	704	864
37	Viluppuram	0	0	0	0	0
38	Virudhunagar	3	864	77.40	0	864
GRAND TOTAL		377	166,290	17,195.16	27,496	99,250

Source: TNUHDB

ANNEXURE 11

DISTRICT-WISE PHYSICAL AND FINANCIAL PROGRESS OF BLC (AS ON OCT 2021)

SL.	NAME OF DISTRICT	REVISED NO. OF SCHEMES	PROJECT COST (INR IN CRORES)	PROGRESS COMPLETED	TO BE COM-MENCED	EXPENDITURE (INR IN CRORES)	
1	Ariyalur	1,784	54.60	304	965	515	26.76
2	Chennai	16,758	508.98	4,958	4,787	7,013	146.74
3	Chengalpet	24,888	746.64	9,112	11,403	4,373	296.34
4	Coimbatore	30,498	924.54	4,392	17,946	8,160	428.76
5	Cuddalore	13,630	418.28	2,600	4,517	6,513	124.81
6	Dharmapuri	6,333	191.88	1,288	2,628	2,417	67.31
7	Dindigul	10,059	308.88	2,062	5,148	2,849	126.75
8	Erode	20,066	610.39	2,411	9,680	7,975	223.76
9	Kallakurichi	3,631	112.72	646	961	2,024	27.81
10	Kancheepuram	16,014	483.15	6,460	4,410	5,144	144.63
11	Kanniyakumari	25,865	799.28	5,650	15,612	4,603	376.65
12	Karur	4,138	125.51	727	2,464	947	55.09
13	Krishnagiri	4,052	122.56	798	2,204	1,050	52.68
14	Madurai	21,819	656.99	4,099	16,367	1,353	379.75
15	Mayiladuthurai	2,569	79.73	446	670	1,453	18.71
16	Nagapattinam	3,822	116.76	901	990	1,931	35.32
17	Namakkal	9,676	290.52	1,720	4,537	3,419	112.26
18	Nilgiris	7,770	288.16	1,597	3,835	2,338	94.84
19	Perambalur	3,159	97.57	571	1,004	1,584	27.66
20	Pudukkottai	8,222	249.25	1,916	3,152	3,154	91.96
21	Ramanathapuram	4,745	144.13	1,462	2,456	827	64.88
22	Ranipet	6,550	196.76	1,829	3,419	1,302	86.89
23	Salem	35,928	1,091.06	8,244	18,991	8,693	470.83
24	Sivagangai	3,125	92.49	634	1,938	553	47.59
25	Tenkasi	8,342	252.89	1,973	4,730	1,639	108.93
26	Thanjavur	12,178	370.88	2,484	4,600	5,094	112.61
27	Theni	9,777	293.89	1,505	6,270	2,002	137.92
28	Thirupathur	7,308	221.72	1,831	3,570	1,907	91.97
29	Thiruvallur	36,259	1,090.13	13,668	11,589	11,002	387.55
30	Tiruvannamalai	6,865	209.88	1,932	3,534	1,399	92.58
31	Thiruvarur	5,725	173.45	932	1,225	3,568	37.70
32	Thoothukkudi	13,680	415.07	2,498	7,987	3,195	185.84
33	Tiruchirappalli	14,671	444.80	4,261	8,401	2,009	224.87
34	Tirunelveli	21,289	650.10	3,485	12,090	5,714	272.86
35	Tiruppur	17,363	520.55	2,208	10,462	4,693	240.76
36	Vellore	8,917	271.46	3,275	4,084	1,558	119.48
37	Viluppuram	6,266	193.97	1,345	1,943	2,978	57.43
38	Virudhunagar	5,437	164.82	756	3,400	1,281	73.83
GRAND TOTAL		459,178	13,984.63	106,980	223,969	128,229	5,673.33

Source: TNUHDB

ANNEXURE 12

DISTRICT-WISE AND PLI-WISE CLSS SUBSIDIES (AS ON OCT 2021)

NAME OF DISTRICT	CLSS SUBSIDIES	NAME OF DISTRICT	CLSS SUBSIDIES
Ariyalur	171	Ramanathapuram	137
Chennai	15,780	Salem	1,972
Coimbatore	9,620	Sivagangai	463
Cuddalore	849	Thanjavur	761
Dharmapuri	276	Theni	907
Dindigul	1,263	Thiruvallur	7,208
Erode	1,727	Thiruvarur	265
Kancheepuram	13,663	Thoothukkudi	663
Kanyakumari	2,010	Tiruchirappalli	1,998
Karur	746	Tirunelveli	1668
Krishnagiri	2,142	Tiruppur	1,954
Madurai	3,886	Tiruvannamalai	389
Nagapattinam	272	Vellore	1,640
Namakkal	929	Viluppuram	875
Nilgiris	172	Virudhunagar	1,031
Perambalur	117	GRAND TOTAL	75,868

NAME OF PLI	CLSS CLAIMS	NAME OF PLI	CLSS CLAIMS	NAME OF PLI	CLSS claims
Aadhar Housing Finance Ltd.	288	Fullerton Home Finance Company Ltd.	70	Nivara Home finance limited	14
Aditya Birla Housing Finance Ltd.	369	GIC Housing Finance Ltd.	179	Oriental Bank of Commerce	164
Allahabad Bank	174	GRUH Finance Ltd.	462	Pallavan Grama Bank	43
Altum Credo Home Finance Private Ltd.	2	Hinduja Housing Finance Limited	15	Pandyan Grama Bank	29
Andhra Bank	168	Home First Finance Company India Pvt. Ltd.	1,366	Piramal Housing Finance pvt. Ltd.	7
Aptus Value Housing Finance India Ltd.	431	Housing and Development Corporation Ltd.	6	PNB Housing Finance Ltd.	1,795
Aspire Home Finance Corporation Ltd.	112	Housing Development Finance Corporation Ltd.	12,054	Punjab & Sind Bank	2
Axis Bank Ltd.	2,447	ICICI Bank Ltd.	2,227	Punjab National Bank	105
Bandhan Bank Ltd.	104	ICICI Home Finance Company Ltd.	83	Reliance Home Finance Ltd.	39
Bank of Baroda	46	IDBI Bank Ltd.	80	Religare Housing Development Finance Corporation Ltd.	57
Bank of India	59	IDFC Bank Ltd.	57	Repco Home Finance Ltd.	747

NAME OF PLI	CLSS CLAIMS	NAME OF PLI	CLSS CLAIMS	NAME OF PLI	CLSS claims
Bank of Maharashtra	46	IndiaBulls Housing Finance Ltd.	940	Shriram Housing Finance Ltd.	54
Can Fin Homes Ltd.	2,108	India Infoline Housing Finance Ltd.	1,015	South Indian Bank Ltd.	156
Canara Bank	3,181	Indian Bank	3,129	State Bank of India	3,975
Capital First Home Finance Ltd.	2	Indian Overseas Bank	212	State Bank of Travancore	5
Catholic Syrian Bank	16	IndoStar Home Finance Pvt. Ltd.	166	Sundaram BNP Paribas Home Finance Ltd.	407
Central Bank of India	196	Karnataka Bank Ltd.	67	Swarna Pragati Housing Microfinance Private Limited	530
City Union Bank	138	Karur Vysya Bank Ltd.	310	Syndicate Bank	1,433
Corporation Bank	182	Kotak Mahindra Bank Ltd.	29	Tamilnad Mercantile Bank Ltd.	634
Cosmos Co-operative Urban Bank Ltd.	2	L & T Housing Finance Ltd.	86	Tata Capital Housing Finance Ltd.	110
DCB Bank Ltd.	20	Lakshmi Vilas Bank	2	The Federal Bank Ltd.	42
Dena Bank	6	LIC Housing Finance Ltd.	12,356	UCO Bank	44
Dewan Housing Finance Corporation Ltd.	2,491	Magma Housing Finance	85	Ujjivan Small Finance Bank	59
Dhanlaxmi Bank Ltd.	29	Mahindra Rural Housing Finance Ltd.	556	Union Bank of India	169
DHFL Vysya Housing Finance Ltd.	18	Mamata Housing Finance Company Pvt. Ltd.	29	United Bank of India	211
Edelweiss Housing Finance Ltd.	86	Mannappuram Home Finance Pvt. Ltd.	9	Vastu Housing Finance Corporation Ltd.	4
Equitas Housing Finance Pvt. Ltd.	198	Muthoot Homefin (India) Ltd.	15	Vijaya Bank	278
Equitas Small Finance Bank	396	Muthoot Housing Finance Company Ltd.	200	Yes Bank	41
Fast Track Housing Finance Pvt. Ltd.	1	National Trust Housing Finance Ltd.	8	GRAND TOTAL	75,868

Source: TNUHDB

ANNEXURE 13

LIST OF PROJECTS USING ALTERNATIVE CONSTRUCTION TECHNOLOGIES

MONOLITHIC RCC CONSTRUCTION (MIVAN TECHNOLOGY)					
SL.	CITY	NAME OF PROJECT	NO. OF UNITS	NO. OF FLOORS	STATUS
1	Kancheepuram	Kilkathirpur	2,112	G+3	Completed
2	Chennai	NVN Nagar	840	S+14	Ongoing
3	Chennai	Poochi Athipedu	1,152	S+4	Ongoing
4	Chennai	Santhosh Nagar	410	S+14	Ongoing
5	Chennai	Santhosh Nagar Phase II	150	S+14	Ongoing
6	Chennai	Kargil Nagar	1,200	S+15	Ongoing
7	Chennai	Mappedu	1,400	S+8, S+9, S+10	Ongoing
8	Thiruvallur	Mappedu Phase II	328	S+8	Ongoing
9	Chennai	Foreshore Estate	1,188	G+4	Ongoing
10	Chennai	Srinivasapuram Phase I	480	S+14	Ongoing
11	Kancheepuram	Murungamangalam	1,260	G+4	Ongoing
12	Chennai	Manali New Town Phase II	2,992	S+14	Ongoing
13	Chennai	Manali New Town Phase III	368	S+14	Ongoing
14	Chennai	Manali New Town Phase IV	620	S+14	Ongoing
15	Chennai	Manali New Town Phase V	200	S+14	Ongoing
16	Chennai	Manali New Town Phase VI	440	S+14	Ongoing
17	Chennai	Moolakathalam	648	S+9	Ongoing
18	Chennai	Gowthamapuram	840	S+14	Ongoing
19	Chennai	TT Block	468	S+13	Ongoing
20	Chennai	Moolakathalam Phase II	396	S+11	Ongoing
21	Chennai	Moorthingar Street Phase II	972	S+9	Ongoing
22	Chennai	Moorthingar Street Ph III	108	S+9	Ongoing
23	Chennai	Valeeswaram Koil Thottam	580	S+9	Ongoing
24	Chennai	Valeeswaram Koil Thottam Ph II	50	S+11	Ongoing
25	Karur	Nehry Nagar	640	G+3	Ongoing
26	Tiruchengode	Patel Nagar Varagurampatty	720	G+3	Ongoing
27	Chithiode TP	Patel Nagar Phase II	128	G+3	Ongoing
28	Chithiode TP	Gandhi Nagar Nallagoundampalayam	1,824	G+3	Ongoing
29	Chithiode TP	Kamraj Nagar Nallagoundampalayam	608	G+3	Ongoing
30	Chennai	Anna Nagar Nallagoundampalayam	832	G+3	To be commenced
31	Chennai	Gandhi Nagar (Marina Loop Road)	756	S+14	To be commenced
32	Chennai	P.M Dharga	120	S+14	To be commenced
33	Chennai	Dommingkuppam Ph II	464	S+14	To be commenced
GRAND TOTAL			25,294		

PREFAB TECHNOLOGY					
SL.	CITY	NAME OF PROJECT	NO. OF UNITS	NO. OF FLOORS	STATUS
1	Chennai	Nalla Thaneer Odai Kuppam	480	S+9	Completed
2	Erode	Periyar Nagar, Perumpallam Odai, and Karungalpalyam	1,072		Completed
3	Chennai	Athipattu Phase III	540	S+9	Ongoing
GRAND TOTAL			2,092		

Source: TNUHDB

ANNEXURE 14

LIST OF PLIs PARTICIPATING IN THE ROUNDTABLE DISCUSSIONS AND CREDIT CAMPS

1. State Bank of India
2. Bank of India
3. India Overseas Bank
4. Bank of Baroda
5. Indian Bank
6. Canara Bank
7. Federal Bank
8. Union Bank of India
9. Punjab Bank
10. HDFC Ltd.
11. ICICI Home Finance
12. Axis Bank
13. Bandhan Bank
14. Equitas Small Finance Bank
15. Jana Small Finance Bank
16. Ujjivan Small Finance Bank
17. Mahindra Rural Housing Finance
18. Home First Housing Finance
19. Svantantra Micro Housing Finance Corporation
20. Repco Home Finance Ltd.
21. Aadhar Hosuing Finance Ltd.
22. IIFL Home Finance
23. Indostar Finance

Source: TNUHDB

ANNEXURE 15

GLIMPSES OF THE IMPLEMENTATION PROCESS



PLIs meeting dated 08.07.2021



Credit Camp organised in Kancheepuram, dated 03.03.2022



LHP project site in Chennai



Loan sanction

ABOUT SUD-SC

The Ministry of Housing and Urban Affairs, Government of India, and the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH are jointly implementing the 'Sustainable Urban Development - Smart Cities' (SUD-SC) project, on behalf of the Federal Ministry for Economic Cooperation and Development (BMZ). This project supports the national ministry and three states (Odisha, Tamil Nadu, and Kerala) in the policy formulation on housing for all, basic services, planning framework, and monitoring of the Sustainable Development Goal (SDG) number 11. It also supports the three select Smart Cities (Bhubaneswar, Coimbatore, and Kochi) in implementing concepts of integrated spatial planning approaches.

