

ASSAM URBAN AFFORDABLE HOUSING POLICY

DRAFT

**Prepared for,
Urban Development Department
Govt. of Assam**

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ABBREVIATIONS

- AH** - Affordable House
- AHP** – Affordable Housing Project
- DU** – Dwelling Unit
- ULB** – Urban Local Body
- SNAAH** – State Nodal Agency for Affordable Housing
- PLI** – Primary Lending Institution
- ASHB** – Assam State Housing Board
- DA** – Development Authority
- TCP** – Directorate of Town and Country Planning
- GMC** – Guwahati Municipal Corporation
- GMDA** – Guwahati Metropolitan Development Authority
- ISSR** – In-Situ Slum Redevelopment
- PRC** – Primary Rehab Component
- SRC** – Secondary Rehab Component
- EWS** – Economically Weaker Section
- LIG** – Lower Income Group
- MIG** – Middle Income Group
- HIG** – High Income Group
- FSI** – Floor Space Index
- FAR** – Floor to Area Ratio
- TDR** – Transferrable Development Rights
- DHE** – Dedicated Housing Entity
- PPP** – Public Private Partnership
- NULM** – National Urban Livelihoods Mission
- NGO** – Non-Governmental Organizations
- CBO** – Community Based Organization
- IA** – Implementation Agency
- RERA** – Real Estate Regulatory Authority
- PMAY(U)** – Pradhan Mantri Awas Yojana (Urban)
- GoI** – Government of India
- GoA** – Government of Assam
- MoHUA** – Ministry of Housing and Urban Affairs
- MoHUPA** – Ministry of Housing and Urban Poverty Alleviation
- ASCI** – Administrative Staff College of India
- HUDCO** – Housing and Urban Development Corporation Ltd

INTRODUCTION

I. PREFACE

Access to housing facilities, is a basic human need, next only to food and clothing. Effectively, society and the poor in particular, must have access to livelihoods, finance and technology as well as relevant capacities, knowledge and skills for habitat development in order to enjoy the 'right to shelter'.

India is witnessing a phase of rapid urbanization primarily fuelled by large scale population migration. This rapid pace of urbanization in turn translates into increased demand for housing facilities and related infrastructure. At present, the urban centres are ill-equipped to meet the current and future housing demand. It is well documented that urban centres of the State contribute significantly to the Regional, State and even National economy thereby contributing to continued urbanization. However, the state of planning and preparedness of urban centres to receive such growth is inadequate creating dysfunctionality (with wider ramifications on the health, safety and well-being of the citizens). Symbols of this is the emergence of slums and squatters with near absence of basic infrastructure.

Assam has been one of the least urbanized states of India. With its traditionally rural character, primary occupation of its population is agriculture and its allied activities. Looking at the origin and growth of towns in Assam, one finds, Guwahati, Dhubri, Tezpur, Goalpara, Barpeta, Nagaon, Jorhat, Dibrugarh, Sibsagar, Golaghat, Silchar, Karimganj are the oldest towns established by the British in 1901 as administrative centres. Guwahati has been called as the 'Gateway to the North East'. For quite a long period, Guwahati was the lone town in the region.

In the post-independence period, several small towns have come up in Assam. Of late some of these towns have been promoted to Class-I cities. Guwahati is the largest city in Assam. In the current Census of 2011, seven urban agglomerations of Assam –Guwahati, Silchar, Dibrugarh, Jorhat, Nagaon, Tinsukia, and Tezpur having more than one lakh population have emerged. However, barring Guwahati, the growth of remaining urban agglomerations is sluggish. Guwahati is growing primarily due to migration from infrastructure deficient areas.

Although a good number of new small and medium towns were added in Assam in every decadal Census, the rate of urbanization stepped at a slow pace. While the rate of urbanization in India stood at 17.29% in 1951 and subsequently increased to 31.16%, urbanization in Assam grew at 4.29% in 1951 and further reached to 14.08% in 2011. As regards to decadal growth, urbanization in Assam is slower during 2001- 2011 @ 27.6% even though the share of the urban population increased from 12.90% in 2001 to 14.08% in 2011. However, as of January 2018, Assam has 101 towns/urban centres, a steep rise from just 88 Urban Local Bodies in 2016.

With an outdated land policy (the last one was created in 1989) and the lack of a housing policy, increased urbanization has created a deep strain on resources in the state. The lack of accessibility to affordable housing has created many slums and squatter settlements in Assam, most of which have been notified only in the past few years. There also exists a huge floating population of both intra-state and inter-state migrant workers. Thus, there is a critical

need to streamline the entire housing ecosystem and provide directives to concerned authorities to take required steps.

II. VISION

Adequate, inclusive, safe and accessible affordable towards improving the quality of life.

The GoA desires to realize the dream of being an affirmative partner State to the GoI for building a sustainable and transformative nation by providing every citizen a decent affordable shelter, by formulating “Assam Urban Affordable Housing”. This can be realized by operational strategies that can provide affordable housing reflecting an individual’s/ family’s socio-cultural, economic, spatial, basic services and other intangible needs, and imparting a dignified & satisfactory independent as well as community life.

III. MISSION

To provide for a viable, integrated and sustainable housing ecosystem across urban areas of Assam

The aim of this policy is to create an enabling environment for stakeholder partnerships to address the shortage of adequate and affordable housing with special emphasis on EWS and LIG and other vulnerable sections of society such as Scheduled castes/Scheduled Tribes, Backward Classes, Minorities and senior citizens, physically challenged persons in the State and to ensure that no individual is left shelter less.

IV. OBJECTIVES

- **Housing for All:** To have an inclusive and a comprehensive policy that has housing interventions for a wide range of housing needs and for all strata of the society.
- **Quality of Housing:** Take firm steps towards ensuring quality housing that incorporates principles of adequate lighting and ventilation, environment friendly technologies and materials, and disaster-proofing.
- **Quality of Life:** To ensure that housing has access to all the necessary basic, civic and social infrastructure.
- **Reform:** To institute long-term measures for a continuous supply of affordable housing by addressing the legal, administrative and financial barriers via systematic mandating of reforms.
- **Participatory:** To make provisions for a conducive environment for participation of all stakeholders in Assam’s Housing for All Mission

STATE PROFILE

I. DEMOGRAPHICS

Assam is a state in the north-eastern region of India. Located south of the eastern Himalayas, Assam comprises the Brahmaputra Valley and the Barak river valleys along with the Karbi Anglong and the North Cachar Hills with an area of 30,285 square miles (78,438 km²). Assam is surrounded by six of the other *Seven Sister States*: Arunachal Pradesh, Nagaland, Manipur, Mizoram, Tripura, and Meghalaya. Geographically Assam and these states are connected to the rest of India via a strip of land in West Bengal called the Siliguri Corridor or "Chicken's Neck". Assam shares international borders with Bhutan and Bangladesh; and cultures, peoples and climate with South-East Asia – elements in India's Look East policy.

According to Census 2011, Assam had a population of 31 million, making it 14th most populated state (out of 29 States) in the country, with a population density of 397 per sq. km. Of the total population, 85.9% comprises of rural population with 2,68,07,034 inhabitants and 14.1% comprises of urban population with 43,98,542 inhabitants. Kamrup Metropolitan District has the largest urban population of 10,37,001 with urbanization level of 83%.

Census	1951	1961	1971	1981	1991	2001	2011
India (%)	17.29	17.97	18.24	23.34	25.72	27.78	31.16
Assam (%)	4.29	7.21	8.82	NA	11.10	12.90	14.08

Table 1: Growth in urbanization levels in Assam over the last 6 decades

Source: Census of India, 2011

Assam has experienced rather low urbanization level compared to India (14.10% in 2011 compared to India's 31.16%). The decadal growth rate between 2001 and 2011 has been 16.90% which is below the national average growth rate of about 17%.

District	Total Population				Urban Population			
	2001	2011	% share to total Population, 2011	D.G.R 2001-11	2001	2011	% 2011*	D.G.R 2001-11
Dhubri	15,66,396	19,49,258	6.25	24.44	1,92,443	2,03,701	10.45	5.85
Barpeta	13,94,755	16,93,622	5.43	21.43	1,26,868	1,47,353	8.70	16.15
Nagaon	23,14,629	28,23,768	9.05	22.00	2,78,287	3,69,534	13.09	32.79
Sonitpur	16,65,125	19,24,110	6.17	15.55	1,75,794	1,73,845	9.04	- 1.11
Tinsukia	11,50,062	13,27,929	4.26	15.47	2,23,957	2,64,743	19.94	18.21
Dibrugarh	11,85,072	13,26,335	4.25	11.92	2,28,438	2,43,730	18.38	6.69
Sivasagar	10,51,736	11,51,050	3.69	9.44	97,179	1,10,096	9.56	13.29
Cachar	14,44,921	17,36,617	5.56	20.19	2,01,387	3,15,464	18.17	56.65
Kamrup	13,11,698	15,17,542	4.86	15.69	58,081	1,42,394	9.38	145.16
Kamrup Metro	10,59,578	12,53,938	4.02	18.34	8,50,136	10,37,011	82.70	21.98

Table 2: District wise Demographics

Source: Statistical Handbook of Assam, 2013

SN	Town	Population (urban)			DGR (%)		Urbanization (%)	
		1991	2001	2011	2001	2011	2001	2011
1	Guwahati	5,84,342	8,18,809	9,63,429	40.1	17.7	23.81	21.90
2	Silchar	1,15,483	1,56,948	1,78,865	35.9	14.0	4.56	4.07
3	Dibrugarh	1,20,127	1,33,571	1,44,063	11.2	7.9	3.88	3.28
4	Jorhat	1,12,030	1,20,415	97,946	7.5	-18.7	3.50	2.23
5	Nagaon	93,350	1,08,786	1,21,628	16.5	11.8	3.16	2.77
6	Tinsukia	73,918	1,01,957	1,16,322	37.9	14.1	2.96	2.64
7	Tezpur	55,084	98,550	75,540	78.9	-23.3	2.87	1.72
8	Bongaigaon	35,655	60,327	67,322	69.2	11.6	1.75	1.53
9	Dhubri	66,216	64,168	63,388	-3.1	-1.2	1.87	1.44
10	Sibsagar	37,326	53,854	50,781	44.3	-5.7	1.57	1.15

Table 3: Town wise demographics

Source: Census of India, 2011

Guwahati is the primate city for Assam and the entire North-East region with urbanization level of 22%. Many small towns have evolved in a rapid manner in the recent past for the state of Assam. The above table gives an insight of the population pattern of the major urban centres of Assam as per 2011 census.

II. HOUSING SCENARIO

A. Previous Schemes

There is no codified policy for “Affordable Housing” but initiative has been taken by the government to produce the stock through various Housing Schemes which are implemented in the state under MoHUA, the erstwhile MoHUPA.

Central Programmes:

- i. **Integrated Housing & Slum Development Programme (IHSDP):** Under this scheme, 4263 DUs were sanctioned of which 2962 DUs have been constructed. Remaining 1301 DUs are being constructed.
- ii. **Basic Services for Urban Poor (BSUP):** Total households sanctioned, as on date, under this scheme is 2260, out of which 416 DUs have been constructed and remaining 1844 DUs is in process. 416 DUs have been occupied by the end users.
- iii. **10% Lump sum Provision for development of North-Eastern States:** This scheme is especially formulated for the development of North-Eastern States for which GoI has earmarked 10% for all Ministries Budget. Total 19 Projects were sanctioned under the scheme with the total project cost of Rs. 10736 lakhs for producing affordable housing, vendors market, multi-utility building and rehabilitation centres for hawkers and vendors.

- iv. **Rajiv Awas Yojana (RAY):** Guwahati received Rs. 76.34 lakhs for slum survey, mapping, developing slum information system, community mobilization, slum free city/state plans etc. The technical cell has been established at the state level and ASCI is selected to prepare the State Plan of Action.

State Schemes:

- i. **Assam State Housing Board Schemes:** In Guwahati, most of the public housing constructed by ASHB is through its rental housing schemes for Grade III and Grade IV government employees (including for those retired from such employment).
- ii. **Janata Housing Scheme:** In Janata housing scheme a maximum financial assistance amounting to Rs. 25,000/- is provided, for construction of house, out of which Rs. 19,000/- is loan and Rs.6000/- is subsidy. The payment of loan and subsidy is to be made in three instalments on the basis of progress of construction. The repayment period of loan with interest is 10 years in equated monthly instalment.
- iii. **Apun Ghar Home Loan Scheme:** Under the Apun Ghar scheme, the state government would provide housing loans at a subsidized rate of 5% for its women employees and 5.5% for men employees. The loan would be provided without any collateral security and processing fee. Under the Apun Ghar scheme, the state government employees can avail a loan of up to Rs. 15 Lakh with an interest subsidy of 3.5%. The subsidy on interest rates would benefit state government employees in terms of lower interest rates and lower EMIs.
- iv. **Rental Housing Scheme for Grade III and Grade IV Government Employee:** The rental housing scheme is a continuing scheme under State Plan allocation. The main objective of this scheme is to construct various types of low cost multi-storied R.C.C buildings category-wise to provide subsidized rental accommodation to Grade III and Grade IV Government employee on the ASHB's own land in different places of Assam. As on date, ASHB has built housing at several locations for a total of 1824 household on a rental basis. This includes flats for EWS, LIG and MIG households as well as Assam-type housing.
- v. **HUDCO finance for Composite housing schemes:** Provide financial assistance in terms of loan only in category wise i.e. HIG, MIG, LIG and EWS with HUDCO finance. Beneficiaries submit application to Assam State Housing Board and the same is submitted to HUDCO for sanction. In this regard GoA has to stand guarantor for the purpose of sanctioning of loan.
- vi. **Project under Non-Lapsable Central Pool Resources (NLCPR):** Under this scheme the GoI has accorded Rs. 8.21 crore and Rs 53.18 crore under NLCPR for construction of 180 units and 640 units respectively for urban poor. The construction work of 180 units has been completed and allotted while the construction of 640 units is entrusted to National Building Construction Corporation (NBCC). 320 units out of 640 are constructed and allotted. After completion of remaining 320 units the same will be utilized for rental accommodation purpose to the LIG category people.

A. Housing Demand Analysis

With the rapid growth of urbanization, there is a large influx of rural migrants to urban centres in search of livelihood. Through a demand survey conducted across 97 towns of Assam under PMAY(U), it was concluded that 53% of the overall demand for urban housing is for self-built incremental housing. In a state where majority of the housing stock consists of self-built houses, the survey results clearly indicate the need for financial assistance to construct pucca houses, and also to decongest existing households through construction of extra rooms. It was also observed that there is average demand for new housing, mostly from beneficiaries who do not own land and hence are unable to construct their own houses. Due to exorbitant prices of the real estate market and limited incomes, EWS /LIG are unable to afford land or good quality housing units and end up living in cramped, poorly constructed houses. This has contributed to the growth of slums in both public and private lands.

Sl. No.	Type of Structure	Total HH* (slum + non-slum)	Non-slum HHs	Slum HH only	% of types of DUs
1	Semi-permanent	449609	427409	22200	88.42%
2	Serviceable	2563	2488	75	0.50%
3	Temporary Non-serviceable	44307	41545	2762	8.71%
4	Temporary Unclassified	12028	11535	493	2.37%
5	Homeless	915		-	0.18%
	TOTAL	508507	482977	25530	

Table 4: Housing Shortage in Assam as available from Census 2011

* HH- Households

The survey shows that there is a serious scarcity of affordable quality housing for the urban poor. There is also a sizeable gap between the demand and supply of housing loans in Assam. This can be attributed to a general lack of financial literacy and affordability amongst the EWS and LIGs. This has prevented them from making informed choices /decisions thus affecting their ability to demand good quality housing.

Sl. No.	Verticals of Pradhan Mantri Awas Yojana (Urban), Assam	No. of Beneficiaries	% of beneficiaries
1	In situ slum redevelopment	13,628	5.6
2	Beneficiary led construction	1,14,384	47.4
3	Beneficiary led enhancement	17,934	7.4
4	Affordable housing in partnership	72,244	30
5	Credit link subsidy scheme	23,319	9.6
6	Total beneficiaries	2,41,509	100

Table 5: Summary of demand survey under Pradhan Mantri Awas Yojana (Urban), across 97 towns in Assam

It is reported that there is a growth in the real estate supply of housing by private developers. But at the same time a major share of these houses constructed are left vacant. This is because most real estate projects target only MIG and the HIG customers. This is indicative of a skewed real estate development. **Despite growth of the market in general, there is very less provision for housing for the lower middle class, LIG and EWS sections of the society.**

POLICY COVERAGE

I. GEOGRAPHICAL SPREAD

- A. Assam State Affordable Housing Policy is applicable to all the towns in Assam as listed in the Census of India as well as notified by the GoA in the State Gazette from time to time. As of March 2018, the notified towns of Assam are listed in Annexure 1.
- B. The policy shall be applicable to the Municipal Area as well as the larger Planning Area as notified by the GoA in the State Gazette from time to time.

II. INCOME CLASSIFICATION

- A. Taking reference of the recent income sub-classification notified by the Directorate of Higher Education, Govt. of Assam, in the Govt notification no. AHE.489/2013/Pt./77, dated 11th June 2016, this policy would follow the following income sub-classification in the case of Economically Weaker Sections:
 - a. EWS 1: Annual Household Income < INR 1 Lakh
 - b. EWS 2: Annual Household Income between INR 1 Lakh and INR 3 Lakh
- B. For the purposes of this policy, the income classification will be as follows:

Category	Income range (annual household income in lakhs)*	Dwelling Unit size (sq.mt) Ghy/Class I/Class II onwards	Affordability (cost of housing unit in lakhs) *	Possible Subsidy as per income category
EWS 1	< 1	30/40/50	< 4	Directly subsidised cost of DU AND Land allotment, if landless AND Interest subsidy on home loan

EWS 2	1 to 3	30/40/50	< 12	Directly subsidised cost of DU OR Interest subsidy on home loan AND Subsidized land allotment, if landless
LIG	3 to 6	60/80/100	< 24	Interest subsidy on home loan
MIG 1	6 to 9	120/150/180	< 36	Interest subsidy on home loan
MIG 2	9 to 12	150/180/240	< 48	Interest subsidy on home loan

Table 6: Income Classification and mapping of dwelling unit size, affordability and subsidy

* The above-mentioned income definitions are to be followed as of March 2018. The income definitions are subject to change as per the State's discretion from time to time.

** **Affordability** - While there are no precise definitions of "affordability" in the context of housing provision, as a generally accepted norm, it is assumed that a house should cost no more than **four** times (without subsidy support) of the annual income of a household. Any higher cost should ideally be bridged by subsidy support.

III. GENERAL ELIGIBILITY CRITERIA

The following table lists the basic/general criteria that a beneficiary must satisfy (all the 4) to be eligible for the benefits under schemes that this policy shall govern. A beneficiary might benefit in one of three following ways:

1. Gets access to an Affordable House(AH)
2. Gets access to an AH as well as the direct subsidy on it.
3. Gets only a subsidy as per the ongoing State/Central Govt. subsidy schemes

It must be noted that, as per the table below, the eligibility criteria for accessing an affordable house shall remain more or less static. Whereas, the eligibility criteria for a subsidy shall change from time to time as per the presently applicable State/Central Government subsidy schemes.

Sr. No.	Criteria	Criteria for Accessing an Affordable House(AH)
1	Monthly Household Income	< LIG
2	Home Ownership	No other House in the Urban Area under consideration
3	Dwelling Unit Size (maximum carpet area in sq.mt)	< 60(Ghy)/80(Class I)/100 (Class II)
4	Benefit under a prior housing scheme	Not in the Urban Area under consideration

Table 7: Eligibility Criteria for an Affordable House

Sr. No.	Criteria	Criteria for Accessing Subsidy
1	Monthly Household Income	< MIG 2
2	Home Ownership	No house anywhere else in India
3	Dwelling Unit Size (maximum carpet area in sq.mt)	< 240
4	Benefit under a prior housing scheme	Not eligible

Table 8: Eligibility Criteria for Subsidy

Explanation:

Criteria 1: A EWS OR LIG household shall be eligible for an AH as well as subsidy as per the ongoing State/Central schemes. But a MIG I OR MIG II household shall only be eligible for subsidies, if any.

Criteria 2: A beneficiary who doesn't own a house in his/her name in the urban area under consideration, shall be a recipient of an AH. However, to be eligible for the additional subsidy, the beneficiary must not own a house within India.

Criteria 3: Any DU that is within 60 sq.mt for Guwahati/within 80 sq.mt for Class I towns/within 100 sq.mt for Class II-V towns shall be considered as an AH. All DU within 240 sq.mt shall be eligible for subsidies, if any.

Criteria 4: If the individual has not availed a benefit from a prior housing scheme in the urban area under consideration, he/she can become recipients of an AH under this scheme but shall not be eligible for a subsidy.

***Affordable Housing** - Every house mapped to a beneficiary based on the eligibility criteria as per Table 4, will be considered as an Affordable House.

Optional criterion - Govt. of Assam, at its discretion, may decide a cut-off date on which beneficiaries need to be resident of that urban area for being eligible to take benefits of the schemes that this policy shall govern. This criterion is necessary to filter out the floating population moving into the town only to avail benefits of the scheme.

HOUSING MODELS

I. SELF-BUILT CONSTRUCTION/ENHANCEMENT

Principles:

- Community development and layout planning must be taken up to take care of basic civic infrastructure like water, sanitation, electricity and social infrastructure like open public spaces, commercial shops, entertainment etc.
- Tenure rights to encourage beneficiaries to invest in self-built construction. This shall entail providing land to landless and conversion of the annual pattas to periodic pattas.
- The implementing agency must support the beneficiaries with standard, smart and optimum house layouts. These layouts shall have provisions for building the house incrementally as and when the beneficiary has the resource to enhance the house.
- Financial assistance may be availed from the Central and State Government's existing housing schemes. The beneficiary household shall bear any remaining cost of the house.
- The implementation agency must make enabling provisions for systematic creation of a rental housing stock from these self-built houses.

Eligibility criteria:

- i. The primary eligibility criteria as per the Table 4
- ii. Current house is a kutchra house (refer to Annexure 2 for definitions of kutchra house)
- iii. Intended beneficiary owns the land on which he/she intends to construct the new Pukka house

Stakeholders	Role
ULB/DA	Implementation agency
TCP	Regulator
PMAY	Facilitation under the ongoing Mission
PLI	Provision of Micro housing loans
CBO	Community mobilization and organization

Table 5: Stakeholders in Self-Built Construction Model

Implementation:

- This model shall be implemented in congruence with the ongoing Central and State Government schemes.
- The SNAAH shall take stock of the housing situation in every town by coordinating closely with the respective ULB.
- An annual plan must be co-created by SNAAH and the ULB for this model wherein the beneficiaries are identified and included in the plan.
- The plan must be placed in the SLHC agenda every quarter for approvals.
- The Urban Local Bodies shall receive the applications and forward them to SNAAH for further processing.
- House construction may be done by the beneficiary household on its own.

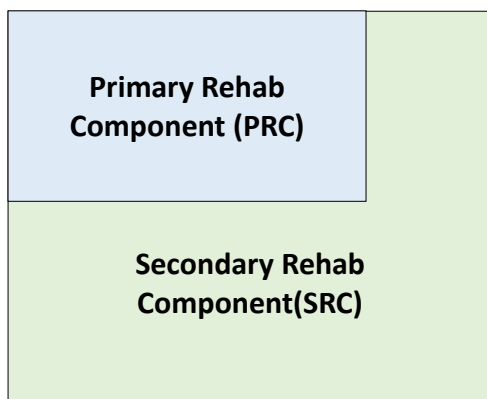
II. IN-SITU SLUM REDEVELOPMENT

Principles:

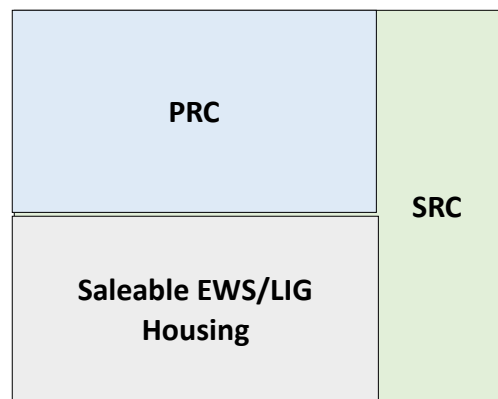
In-situ slum redevelopment projects shall be detailed on a case-by-case basis as its viability is highly site specific. Overall, the following basic equation shall govern the viability of an in-situ slum redevelopment project:

Cost of construction of DUs for the existing slum dwellers ≤ (Monetisation of balance land – cost of development/construction of balance land)

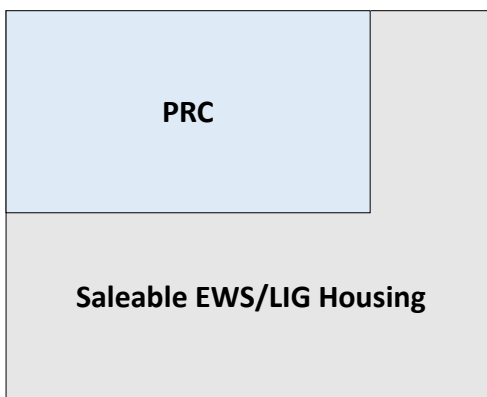
Based on the above principle following models have been proposed:



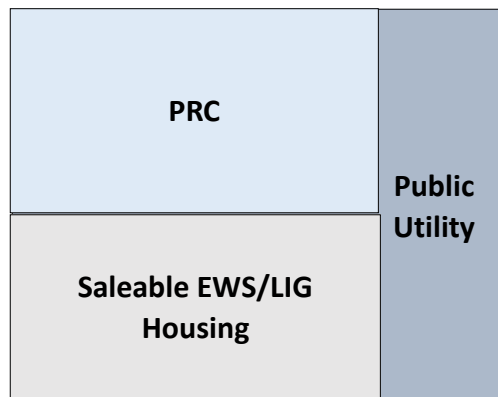
Model 1



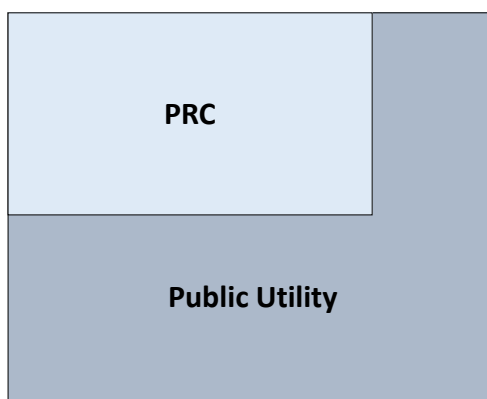
Model 2



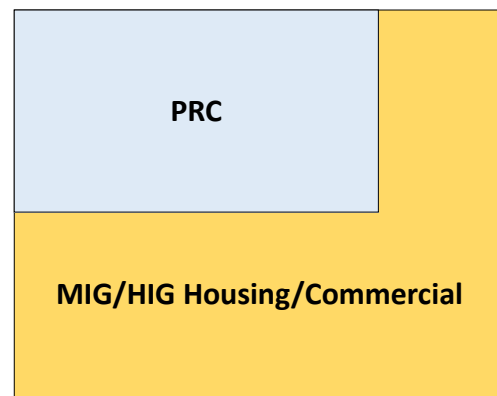
Model 3



Model 4



Model 5



Model 6

Model	Land Utilization	Target beneficiaries	Land Ownership	Developer	Mode of funding
1	PRC + SRC	Tenable(PRC) & Untenable (SRC)	Govt	Public Agency	Central/State/ULB Subsidy, Grants, Beneficiary contribution
2	PRC + SRC + Saleable EWS/LIG Housing	Tenable (PRC) & Untenable (SRC)	Govt	Public Agency	Central/State/ULB Subsidy, Grants, Beneficiary contribution, Cross-subsidization, Extra FSI/FAR
3	PRC + Saleable EWS/LIG Housing	Tenable	Govt/Pvt	Public Agency/Pvt Developer	Central/State/ULB Subsidy (for govt. lands only), Grants, Beneficiary contribution, Cross-subsidization, Extra FAR/FSI/TDR
4	PRC + Saleable EWS/LIG Housing + Public Utility	Tenable	Govt	Public Agency	Central/State/ULB Subsidy, Grants, Beneficiary contribution, Cross-subsidization, Extra FSI/FAR
5	PRC + Public Utility	Tenable	Govt	Public Agency	Central/State/ULB Subsidy, Grants, Beneficiary contribution, Cross-subsidization
6	PRC + HIG/MIG Housing/Commercial	Tenable	Govt/Pvt	Public Agency/Pvt Developer	Central/State/ULB Subsidy(for govt. lands only), Cross-subsidization, Extra FAR/FSI/TDR

Table 6: In-Situ Slum Redevelopment Models

Eligibility criteria:

- i. The primary eligibility criteria as per the Table 4
- ii. Current house must be in a notified/recognized/unrecognized slum on Government or private land

Stakeholders	Role
ULB/DA	Implementation agency
TCP	Regulator
DHE	Implementation agency/facilitator
PMA Y	Facilitation under the ongoing Mission
Private Developer	Design and construction
PLI	Provision of Micro housing loans
Wholesale financiers	Provision of Project finance

Table 7: Stakeholders in In-Situ Slum Redevelopment Model

Implementation:

- Under this model, existing slums, whether on Central Government land/State Government land/ULB land, Private Land, should be taken up for “in-situ” redevelopment for providing houses to all eligible slum dwellers. Slums so redeveloped should compulsorily be de-notified.
- Any slum redevelopment shall consist of one or more of the following components:

Sr. No.	Component	Description	Type
A	Rehabilitation	Free or heavily subsidized housing for the existing slum dwellers of the slum under consideration	Mandatory
B	Additional Affordable Housing	The developer may also choose to provide additional EWS/LIG housing within the slum land parcel to accommodate beneficiaries from other untenable slums	Optional
C	Free-sale	The developer may choose to monetize the remaining land by adopting any of the options suggested above	Optional

- The private developers who will execute the slum redevelopment project should be selected through an open transparent bidding process.
- State Governments and cities would, if required, provide additional Floor Area Ratio (FAR)/Floor Space Index (FSI)/Transferable Development Rights (TDR) for making slum redevelopment projects financially viable.
- The per house upper ceiling of financial assistance from the state, if any, for such slum redevelopment projects would be decided by the Implementation Agency.
- Beneficiary contribution in slum redevelopment project, if any, shall be decided and fixed by the Implementation Agency.
- All financial and non-financial incentives and concessions, if any, should be integrated in the project and declared ‘a priori’ in the bid document. These incentives

and concessions should also include contribution from beneficiaries/slum dwellers, if any.

- Eligibility of the slum dwellers will be decided by Implementation Agency.
- Implementation Agency, based on feasibility analysis, may decide whether the houses constructed will be allotted on ownership rights or on renewable, mortgageable and inheritable leasehold rights. I.A may impose suitable restrictions on transfer of houses constructed under this component.
- “In-situ” redevelopment of slums on private owned lands for providing houses to eligible slum dwellers can be incentivized by giving additional FSI/FAR or TDR to land owner as per its policy. Government financial assistance cannot be used in such cases.
- Slum dwellers through their association or other suitable means should be consulted while formulating redevelopment projects especially for the purpose of designing of slum rehabilitation component.
- The project developers would also be responsible for providing transit accommodation to the eligible slum dwellers during the construction period. This can either be provision of houses within a fixed radius of the site, as directed by IA, or payment of monthly rent component to beneficiary families.
- Slum rehabilitation and free-sale components shall be fixed by the IA on a case-to-case basis as per feasibility study.
- Sale of “free sale component” of project shall be linked to the completion and transfer of slum rehabilitation component to the implementing agency/state. Such stipulation should be clearly provided in the bid document to avoid any complication.
- Slum rehabilitation component shall be handed over to implementing agency to make allotments to eligible slum dwellers through a transparent process. While making the allotment, families with physically handicapped persons and senior citizens should be given priority for allotment on ground floor or lower floors.
- Post-occupancy maintenance shall be the responsibility of the elected RWA body. The body shall collect a mutually decided amount monthly from all residents of the community to conduct their activities.

III. GREEN-FIELD HOUSING

Green-field group housing projects shall follow a framework that delegates various roles and responsibilities across a set of stakeholders. Various combinations of such delegation shall yield models (PPP structures) that range from public agency led models at one extreme end to private developer led market-based models on the other extreme end.

Fixed responsibilities:

Across all models,

- Provision of common infrastructure and approvals shall be the GoA’s responsibility.
- Construction finance shall be raised independently by the developer (public agency or private developer) from wholesale financiers
- Retail financiers like Banks/Housing Finance Companies shall lend housing loans to the identified beneficiaries to bridge the gap funding

Variable responsibilities:

As illustrated in the models below, the stakeholders must deliver on the responsibility as per the applicable model.

MODEL 1: STATE-LED				
	Government	Govt. Agency	Private Player	Financier
Land	State			
Land Development	State			
Common Infrastructure	State			
Design		TCP/DA/PMAY Mission/NHE		
Approval	DA/TCP/ULB			
Construction		NHE/ASHB/DA/ULB		
Construction Financing				Wholesale
Sales/ Allotment		NHE/ASHB/DA/ULB		
Monthly Instalment / Retail Credit				Retail
Post Occupancy Maintenance		NHE/ASHB/DA/ULB		

Mandatory Conditions: TBD

MODEL 3.1: PPP				
	Government	Govt. Agency	Private Player	Financier
Land	State			
Land Development	State			
Common Infrastructure	State			
Design		TCP/DA/PMAY Mission/NHE		
Approval	DA/TCP/ULB			
Construction			Developer	
Construction Financing				Wholesale
Sales/ Allotment		DA/NHE/ULB		
Monthly Installment / Retail Credit				Retail
Post Occupancy Maintenance		DA/NHE/ULB		

Mandatory Conditions: TBD

Non-financial Incentives: TBD

Financial Incentives: TBD

MODEL 2.2: PPP				
	Government	Govt. Agency	Private Player	Financier
Land	State			
Land Development	State			
Common Infrastructure	State			
Design		TCP/DA/PMAY Mission/NHE		
Approval	DA/TCP/ULB			
Construction			Developer	
Construction Financing				Wholesale
Sales/ Allotment		DA/NHE/ULB		
Monthly Instalment / Retail Credit				Retail
Post Occupancy Maintenance		RWA		

Mandatory Conditions: TBD

Non-financial Incentives: TBD

Financial Incentives: TBD

MODEL 2.3: PPP				
	Government	Govt. Agency	Private Player	Financier
Land	State			
Land Development	State			
Common Infrastructure	State			
Design			Developer	
Approval	DA/TCP/ULB			
Construction			Developer	
Construction Financing				Wholesale
Sales/ Allotment		DA/NHE/ULB		
Monthly Instalment / Retail Credit				Retail

Post Occupancy Maintenance			Developer	
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Mandatory Conditions: TBD

Non-financial Incentives: TBD

Financial Incentives: TBD

MODEL 2.4: PPP				
	Government	Govt. Agency	Private Player	Financier
Land	State			
Land Development	State			
Common Infrastructure	State			
Design			Developer	
Approval	DA/TCP/ULB			
Construction			Developer	
Construction Financing				Wholesale
Sales/ Allotment			Developer	
Monthly Instalment / Retail Credit				Retail
Post Occupancy Maintenance			Developer	

Mandatory Conditions: TBD

Non-financial Incentives: TBD

Financial Incentives: TBD

MODEL 3: PRIVATE DEVELOPER				
	Government	Govt. Agency	Private Player	Financier
Land			Developer	
Land Development			Developer	
Common Infrastructure	State			
Design			Developer	
Approval	DA/TCP/ULB			
Construction			Developer	
Construction Financing				Wholesale
Sales/ Allotment			Developer	
Monthly Instalment / Retail Credit				Retail

Post Occupancy Maintenance			Developer	
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Mandatory Conditions: TBD

Non-financial Incentives: TBD

Financial Incentives: TBD

IV. RENTAL HOUSING - TBD

Points to be included:

- a. Single landlord renting out to individual tenant
- b. PGs/Hostels
- c. Employer Housing
- d. Institutional (large scale) supply

V. WELFARE HOUSING

A. NIGHT SHELTERS

- The Government will develop adequate night shelters in all urban centres in the state by utilizing state funds or funds from the National Urban Livelihoods Mission (NULM).
- The ULB shall be responsible for the physical maintenance of the night shelters.
- The operation and management of night shelters will be handed over to NGOs and CBOs in a transparent manner.

B. OLD AGE HOMES/ORPHANGES

- This particular option will be available to a very limited section of society comprising of destitute, orphans, senior citizens, widows and any other citizens without a regular source of income.
- The allotment of shelters will be prioritized as on the basis of the need of allotted and will be done on a vacancy basis.
- Welfare housing will be allotted for a lifetime
- The allotted do not have any ownership rights on the property.

C. TRANSIT HOUSING

- Temporary shelters with adequate basic living conditions
- Migrant population are construction workers/labourers/disaster affected/displaced people.
- The New Housing Entity must coordinate with the Labour/Revenue & Disaster Management Department and facilitate such initiatives.

INSTITUTIONAL ARRANGEMENT

I. STATE NODAL AGENCY FOR AFFORDABLE HOUSING

The Assam Urban Affordable Housing Policy shall be housed under the State Nodal Agency for Affordable Housing (SNAAH).

Role of SNAAH:

- a. Qualify projects as Affordable Housing Projects.
- b. Identify the applicable models as per the new Assam urban Affordable Housing Policy
- c. Provide incentives as per applicable models
- d. Manage the Shelter Fund
- e. Assign the Implementing Agency for the AHPs and ISSR projects being taken up
- f. Monitor implementation of the housing projects
- g. Serve as the single window for plan approvals and building permissions (including RERA, if applicable)
- h. Ensure time bound plan approvals
- i. Shall serve as the State Level Nodal Agency for future central/state housing missions
- j. Drive the essential reforms on an ongoing basis

II. STATE LEVEL HOUSING COMMITTEE

TBD

III. IDENTIFICATION OF STAKEHOLDERS

Institution	Category	Function
Ministry of Housing and Urban Affairs	Centre	Policy and guidance
Urban Development Department	State	Policy and guidance
Guwahati Development Department	State	Policy and guidance
Revenue and Disaster Management Department	State	Facilitation and Approval of Requisite Land
Directorate of Town and Country Planning	State Govt. agency	Regulator
Directorate of Municipal Administration	State Govt. agency	Provision of basic and civic infrastructure
Guwahati Metropolitan Development Authority	State Govt. agency	Implementing Agency/Regulator
PMAY -Urban Mission	State Govt. agency	Facilitator

Assam State Housing Board	State Govt. agency	Implementing Agency/Regulator for rental housing
Dedicated Housing Entity	State Govt. agency	Facilitator/Implementing Agency
Other Implementing Agencies	Govt. agency	Implementing Agency
Guwahati Municipal Corporation	ULB	Implementing Agency/Regulator
Other Urban Local Bodies	ULB	Implementing Agency/Regulator
State Level Bankers Committee	State	Facilitator/Regulator
Wholesale Lending and Refinancing Institutions	Govt. or Pvt. Agency	Service provider
Primary Lending Institutions	Pvt	Service provider

Table 8: List of all Stakeholders relevant to affordable housing in Assam

IV. DEDICATED HOUSING ENTITY

This policy proposes creation of new Dedicated Housing Entity that shall be responsible for the following:

- Act as the SNAAH and fulfil all the responsibilities as listed under SNAAH
- Serve as the IA for AHPs and ISSR projects. As the IA, DHE would be responsible for
 - a. Land acquisition process
 - b. Arranging for wholesale project financing
 - c. Devising apt PPP structures customised on a project-by-project basis
 - d. House allotment to beneficiaries (in case of public housing or part PPP models)

V. SHELTER FUND

This policy proposes a Shelter Fund that shall ensure an institutional funding mechanism for Affordable Housing in the State.

Some of the salient features of the Shelter Fund are as follows:

- i. Funding Pool for State to fund Affordable Housing
- ii. A Cross – Subsidisation option
- iii. Flexibility of design and effective utilisation of resources
- iv. Fund-money shall be easily transferrable and hence can be used in other projects as well
- v. Incentive for promoting Affordable Housing

vi. Disincentive for not contributing to Affordable Housing

*To be elaborated further

VI. MONITORING AND EVALUATION

TBD

ENABLING PROVISIONS

I. DEVELOPMENT NORMS

The existing development norms must be amended for enabling a continual supply of EWS/LIG housing in the State.

- a. **Extra FSI/FAR** - TBD
- b. **Plot Coverage Regulations** - TBD
- c. **Setback Regulations** - TBD
- d. **Height Regulations** – TBD
- e. **Transferable Development Rights** – TBD

II. APPROVALS

Approval processes must be reformed to expedite and ensure a timely delivery of the housing projects providing benefits both, to the developer as well as the beneficiary/consumer.

- a. **Single window clearance** – Notifying a single nodal agency for affordable housing shall serve this purpose as it shall be responsible for facilitating all the required plan approvals and building permissions.
- b. **Time bound clearance** – The fast-tracking via a single window must be complemented by clearly stated timelines for all required approvals and permissions.
- c. **NA permissions** – Obviating the need for NA permissions for residential zones as per the existing Master Plan.
- d. **Deemed building permission** - For plans that have been pre-approved by competent authorities, must be deemed permitted.
- e. **Approval exemption** - Dwelling units of size less than 30 sq.mt, must be exempted from approvals.

III. FINANCE

- a. **Shelter fund** – As discussed in the previous chapter, a Shelter Fund must be conceptualised and implemented jointly by all the relevant governing authorities. The Shelter Fund shall be managed and regulated by the SNAAH.
- b. **Improving access to housing credit** – GoA must leverage the ongoing PMAY(U) Mission to understand the need for Micro Housing Finance and create an enabling environment for the private sector and public sector financial institutions to launch their services in the underserved areas of urban Assam.
- c. **Enhanced State Subsidy** – GoA shall make budgetary provisions towards Affordable Housing in the State to subsidize the housing/housing loans for the EWS/LIG. GoA could also provide credit guarantee for the housing loans taken up by the EWS/LIG.

IV. LAND

- a. **Unlocking Govt. parcels of land** – The State Revenue Department must map and assemble a land inventory of all public land parcels and make this data publicly available. *The Land Pooling Policy for Guwahati Metropolitan Area, 2025* must be adopted. Land pooling regulations to be formulated for rest of Assam as well.

- b. **Earmarking land for affordable housing** – Current Masterplans to be amended and upcoming masterplans to earmark land for affordable housing
- c. **Ease of procuring permanent land title** – An intermediary Patta system which will ensure immediate use rights and eventual ownership rights shall be developed. Such a Patta system would allow mortgaging for a longer duration (20 years).

V. CHARGES, DUTIES & TAXES

Projects/individual house construction being undertaken must get exempted or reduction of:

- a. Plan approval fees
- b. Development charges
- c. Utility connection charges
- d. Stamp duty charges
- e. Registration charges
- f. Tax on construction materials

VI. INFRASTRUCTURE

- a. The ULB shall ensure provision of the basic infrastructure for the AHPs.
- b. A part of shelter fund to be allocated to infrastructure provision.

VII. COMMUNITY ENGAGEMENT

- a. **Focus Groups:** Community building and awareness on housing related aspects like sustainable construction practices and building materials, safety and disaster management and financial literacy must be undertaken by the implementation agency.
- b. **Post Occupancy Maintenance:** Resident Welfare Associations (RWAs) must be established to ensure that the occupied Affordable Housing Projects are well-maintained and self-sufficient.
- c. **Housing Demand Register:** Implementing Agency must maintain a ULB-level register that shall record the housing demand and update it on regular basis.

ANNEXURE 1

S.No	Town Name	Population		Class as per Census 2011
		2011 Census	2017 Estimate	
1	Guwahati M.C.	963429	1445847	I
2	Silchar M.B.	172709	259190	I
3	Dibrugarh M.B.	138661	208093	I
4	Nogaon M.B.	116355	174617	I
5	Tinsukia M.B.	98798	148269	II
6	Jorhat M.B.	71398	107149	II
7	Bongaigaon M.B.	68934	103451	II
8	Diphu T.C.	63654	95527	II
9	Dhubri M.B.	61660	92535	II
10	Lakhimpur M.B.	59793	89733	II
11	Tezpur M.B.	58016	87066	II
12	Karimganj M.B.	57585	86420	II
13	Goalpara M.B.	53455	80222	II
14	Sibsagar M.B.	50595	75929	II
15	Haflong T.C.	42972	64489	III
16	Barpeta M.B.	42663	64026	III
17	Golaghat M.B.	41991	63017	III
18	Bilasipara T.C.	37412	56145	III
19	Lanka M.B.	36803	55231	III
20	Hojai M.B.	36544	54843	III
21	Barpeta Roads M.B.	35489	53259	III
22	Kokrajhar M.B.	34202	51328	III
23	Hailakandi M.B.	33671	50531	III
24	Lumbding M.B.	31283	46947	III
25	Morigaon M.B.	29182	43794	III
26	Nalbari M.B.	27608	41432	III
27	Rangia M.B.	27584	41396	III
28	Margherita T.C.	26913	40389	III
29	Kajalgaon T.C.	26487	39750	III
30	Mangaldai M.B.	25835	38771	III
31	Silapathar T.C.	25640	38479	III
32	Gauripur T.C.	25109	37682	III
33	Digboi T.C.	21791	32702	III
34	Doomdooma T.C.	21469	32219	III
35	Dekhiajuli M.B.	21375	32078	III
36	Mariani T.C.	20762	31158	III
37	Chapar T.C.	20320	30495	III
38	Dergaon M.B.	20097	30160	III
39	Bokajan T.C.	19936	29919	IV
40	Sonari M.B.	19792	29702	IV
41	Dhing M.B.	19210	28829	IV

42	Naharkatia T.C.	18924	28400	IV
43	Biswanath Chariali M.B.	18662	28007	IV
44	Kharupetia T.C.	18558	27851	IV
45	Rangapara T.C.	18412	27631	IV
46	Howly T.C.	18312	27481	IV
47	Sonai T.C.	17677	26528	IV
48	Titabor T.C.	17562	26356	IV
49	Tangla T.C.	17195	25805	IV
50	Makum T.C.	16875	25325	IV
51	Lakhipur T.C.	15642	23474	IV
52	Abhayapuri T.C.	15576	23375	IV
53	Gokulganj T.C.	15553	NA	IV
54	Namrup T.C.	15483	23236	IV
55	Udalguri T.C.	15268	22913	IV
56	Basugaon T.C.	13853	20790	IV
57	Dhakuakhana T.C.	13508	20272	IV
58	Nazira M.B.	13299	19958	IV
59	Bijni T.C.	13249	19883	IV
60	Badarpur T.C.	13235	19862	IV
61	Doboka T.C.	13122	19693	IV
62	Sootea T.C.	12950	NA	IV
63	Dhemaji T.C.	12823	19244	IV
64	Ramkrishnanagar T.C.	12601	NA	IV
65	Gohpur T.C.	12214	18330	IV
66	Sapatgram T.C.	12166	18258	IV
67	Bihpuria M.B.	11997	18004	IV
68	Lala T.C.	11771	17665	IV
69	Pathsala T.C.	11237	16864	IV
70	Raha T.C.	11167	16759	IV
71	Lakhipur M.B.	10943	16422	IV
72	Majuli T.C.	10643	NA	IV
73	Jamugurihat T.C.	10621	NA	IV
74	Goreswar T.C.	10537	NA	IV
75	N.Guwahati T.C.	10379	15576	IV
76	Kampur T.C.	10352	15536	IV
77	Chapakhua T.C.	10302	15461	IV
78	Demow T.C.	10228	15349	IV
79	Bokakhat T.C.	10143	15222	IV
80	Sarupathar T.C.	9916	14881	V
81	Umrangshu T.C.	9894	14848	V
82	Bokolia T.C.	9625	14445	V
83	Gossaigaon T.C.	9139	13715	V
84	Donkamokan T.C.	9121	13688	V
85	Teok T.C.	8806	13215	V

86	Chabua T.C.	8788	13188	V
87	Hamren T.C.	8694	13047	V
88	Simaluguri T.C.	8285	12434	V
89	Sorbhog T.C.	8105	12163	V
90	Amguri M.B.	8007	12016	V
91	Barpathar T.C.	7712	11574	V
92	Sarthebari T.C.	6909	10369	V
93	Maibong T.C.	6240	9365	V
94	Narayanpur T.C.	5998	9001	V
95	Moran T.C.	5669	8508	V
96	Hawraghat T.C.	5430	8149	V
97	Patacharkuchi T.C.	4935	7406	V
98	Palasbari M.B	4930	7399	V
99	Dokmoka T.C.	4761	7145	V
100	Tihu T.C.	4588	6885	V
101	Mahur T.C.	2121	3183	V
	Total	3487894	5234388	