



Jharkhand Affordable Urban Housing Policy - 2016

Government of Jharkhand Department of Urban Development & Housing

Resolution

Resolution No. - 2135

Ranchi, Dated-18/04/2016

Subject: Affordable Urban Housing Policy - 2016 for the State of Jharkhand

After the creation of State of Jharkhand on 15th November 2000, the trend of migration from rural to urban areas is significantly in a higher side. Urbanization for the state now stands at 24 % whereas for India it is 31.2%. As the urban population participated in the growth of the state, it brings with its mounting pressure on the existing urban infrastructure, which needs to be taken care with the growing demand. The urban housing deficit is 0.63 million households in 2012. Around 96 % of the shortage constitute of Economically Weaker Section (EWS) and Low Income Group (LIG) of the society.

As there exists a link between affordable housing, slum rehabilitation and redevelopment, it is imperative to bring a unified policy framework with focus towards Housing for All (HFA). As investment in housing, comparing to other investments, provide larger returns and generate employment opportunities, it also plays an important role in the economic development of the people. It is also important to promote various type of public private partnership for realizing "Affordable Housing For All" with special emphasis on the urban poor.

In view of the above, the State Government has decided make effective of the Jharkhand Affordable Housing Policy- 2016. This resolution shall include the following provisions along with Annexure I,II,III,IV,V and VI .

Urban Development & Housing Department
Government of Jharkhand

Chapter-I : INTRODUCTION

1. Need of the Policy

- 1.1 "Housing" is one of the basic needs for any Human beings. It plays an important role in all round development of a person as well as family and society and leads to contribute in overall development of a country. In recent years for livelihood, employment, higher education medical facilities and other several modern means available at urban areas attracted the people to move to urban areas from rural areas. The trend of Urbanization of the people is increasing day by day which creates major problem for housing and people are somehow managing to stay in urban areas and this leads in developing unauthorized colonies mostly in public land and unplanned construction of houses for rent purposes.
- 1.2 The rural urban migration, post economic liberalization, has resulted rapid rise in India's urbanization which now stands at 31.2 % whereas for Jharkhand it is 24 %. The trend of migration from rural to urban areas is likely to continue and around of 40% population of India will stay in urban areas by 2030 whereas in Jharkhand it will be 32 %.
- 1.3 According to a report submitted by a Technical Committee of the Ministry of Housing and Urban Poverty Alleviation (MHUPA), Jharkhand urban housing shortage is estimated nearly 0.63 million households in 2012. Around 96 % of the shortage constitute of Economically Weaker Section (EWS) and Low Income Group (LIG) of the society.
- 1.4 Housing is generally the single largest expenditure of EWS and LIG households. It is also the prime asset for these families. Therefore, given the high land and construction costs and procedural bottlenecks associated with development of affordable housing, it is necessary to devise a Housing Policy, which focuses on EWS and LIG households to make urban growth an inclusive process.
- 1.5 In the past Government has tried to address these issues through various

Government of India schemes like BSUP, IHSDP under JnNURM, Rajiv Awas Yojana and other state schemes like Birsha Munda Housing schemes however, the major bottlenecks could not be removed for want of clarity and integrated approach. Further, lack of operative guidelines has not allowed full utilization of these policy instruments. As there exists a link between affordable housing, slum rehabilitation and redevelopment, it is imperative to bring a unified policy framework with focus towards Housing for All (HFA).

Therefore Government of Jharkhand has taken up "Housing for All" as among the priority mission at the state level. The government has envisaged establishment of a Mission and earmarking of adequate financial, technical and managerial resources to this effort. This Policy is intended to provide the overarching enabling framework to facilitate achievement of the set objectives.

- 1.6 The avowed objective of „Housing For All “ of Government of Jharkhand requires coherent strategies to be adopted for development of Affordable Housing (AH) for existing demand and new migrants, Slum Rehabilitation and Re- development Housing (SRRH) for existing informal settlements (Slums), In-situ Slum Upgradation Housing (ISUH) and Rental Housing (RH). Therefore, this Policy for "Housing For All in Urban Areas" of Government of Jharkhand intends to create an enabling environment for all stakeholders to work together in achieving the objectives set forth. With the adoption of this Policy having in-built incentive mechanism, it is expected that all stakeholders including private developers would be encouraged to take up construction of housing for EWS and LIG households in urban areas of Jharkhand.
- 1.7 In order to meet the growing requirement for AH, SRRH& RH, an initial target has been set for construction of 1,50,000 dwelling units for EWS and LIG households over the next 5 years.

Chapter – II: OVERVIEW OF THE POLICY

2.0 Aim of Jharkhand Affordable Housing Policy in Urban Areas

The aim of the Policy is to create an enabling environment for providing “Affordable Housing for All in Urban Areas” with special emphasis on EWS and LIG and other vulnerable sections of the society such as SC/ST/OBC/Minorities and Senior Citizen, Physically Challenged persons in the state and to ensure that no individual is shelter less. The policy further aims to Public Private People Participation (PPPP) for addressing the shortage of adequate and affordable Housing.

2.1 Vision

To ensure that all residents of urban areas in Jharkhand have access to a range of housing options within their affordability limits by putting in place a system that will deliver results consistently over a period of time.

2.2 Mission

To work towards a set of strategies to create a steady supply of affordable housing stocks to cater to the growing demand. Over a period of 7 years, the government intends to completely address housing deficit in urban areas and have an operational system, where supply matches demand.

2.3 Objectives

The specific objectives of this Policy are as follows:

- a) To create a comprehensive, holistic policy framework to address all aspects of housing for the urban poor including slum rehabilitation and redevelopment as well as new housing and rental housing.
- b) To promote inclusive mixed housing development in all new housing projects, both in the public and private domain.
- c) Tenable proactive market-led efforts to address the low and informal income market segment.

- d) To promote public private partnerships for affordable housing and slum rehabilitation projects.
- e) To ensure availability of land for such projects in a time bound and regulated manner.
- f) To establish an effective institutional framework ensuring single window approvals for housing projects.
- g) To promote inclusive & participatory planning and implementation processes for slum redevelopment housing.
- h) To integrate various livelihood programmes with housing programmes benefiting beneficiaries of slum dwellers and ensuring overall socio-economic development of the families.
- i) To ensure provision of networked municipal services across the city for ensuring better standards of living for urban poor,
- j) To promote and set up a system for formation of Housing Societies by the existing Slum Dwellers and to promote their participation in Slum Redevelopment programmes.
- k) To promote and ensure minimum relocation of the existing slum dwellers so as to maintain sanctity of existing economic and social linkages developed over a period of time in the informal settlements.
- l) To provide a frame work for supply of Affordable Rental Housing for new migrants to prevent development of new slums.
- m) To provide a mechanism to address operational issues that may arise from time to time during implementation of policy.
- n) To promote housing projects through supporting cooperative societies.

2.4 Target group

The target group for this policy are urban poor classified by state as persons belonging to the Economically Weaker Sections (EWS) and Low Income Groups

(LIG) based on income criteria as under :

Group	Annual Household Income range
EWS	Upto Rs.3,00,000 (Rupees Three Lakhs)
LIG	From Rs. 3,00,001 to 6,00,000

2.5 Classes of Towns and cities

The policy is applicable to all the Municipal Areas and as notified by the Government in the state Gazette from time to time.

CHAPTER III : DEFINITIONS

3. Definitions

In this policy, unless the context otherwise requires; following terms shall have the meaning as defined herewith below:

- 3.1 **"Affordable Housing Project"** shall mean housing projects where 35% of the houses are constructed for EWS category;
- 3.2 **"Affordable Housing Units"** shall mean dwelling units for EWS and LIG households only;
- 3.3 **"Allotment"** means allotment of a particular Affordable Housing Unit to an allottee, by following the process as defined in this policy;
- 3.4 **"Allottee"** means a person to whom an affordable housing unit has been allotted;
- 3.5 **"Applicant"** means a person who has submitted his application for allotment of an affordable housing unit by putting his/her signature or thumb impression on an application form.
- 3.6 **"Application"** means an application made in such form as may be prescribed from time to time;
- 3.7 **"Authority/ies"** shall mean and include the government body/ies referred individually or collectively namely Urban Development & Housing Department, ULB, Nodal Agency, etc. and any other government body assigned with any responsibility under this policy;
- 3.8 **"Basic Urban Services / Municipal Services"** mean services of drinking water supply and sanitation, drainage, sewerage, solid waste disposal and street lighting;
- 3.9 **"Beneficiary"** or **"Beneficiary Family"** shall comprise husband, wife and unmarried children. The beneficiary family should not own a pucca house (an all-weather dwelling unit) either in his/her name or in the name of any member of his/her family in any part of India;

- 3.10 **“Bid Documents”** shall mean to include all such documents which might have been provided by the Urban Development & Housing Department, ULBs and /or by the private entity as an intent to participate in the bidding process and shall also include all related documents to the project which might have been served, published, notified by either of the parties from time to time;
- 3.11 **“Carpet Area”** shall mean the area enclosed within the walls, actual area to lay the carpet. This area does not include the thickness of the inner walls;
- 3.12 **“Concession Agreement”** refers to the contract agreement as entered into between the JHM, ULBs and any other government body assigned with any responsibility under this policy and the developer in accordance with terms and conditions of the bidding documents and as approved by JHM.
- 3.13 **“Cooperative Society”** refers to a society which has as its objective the promotion of the economic interests of its members in accordance with cooperative principles, or a society established with the objective of facilitating the operations of such a society, may be registered under this Act with or without limited liabilities.
- 3.14 **“Cooperative Housing”** refers to an arrangement in which an association owns a group of housing units and the common areas for the use of all the residents.
- 3.15 **“Cost of Construction”** shall mean all costs represented on square foot basis which are associated and incurred by the PDA/ JHM towards designing, building, construction, installation, testing and commissioning as per the approved project;
- 3.16 **“Cost to the Beneficiary”** shall mean the amount likely to be paid by the beneficiary/allottee for allotment of an Affordable Housing Unit on heritable but nontransferable ownership basis and the same excludes interests and other financial charges, which have been or may have to be paid by the beneficiary in due course of time for any loan and finances solicited by him for this purpose. This does not include the subsidy amount that a beneficiary may receive from the State Government or Central Government;

- 3.17 **Economically Weaker Section (EWS):** EWS households are defined as households having an annual income up to Rs.3,00,000 (Rupees Three Lakhs) or state shall have the flexibility to re-define the annual income criteria as per local conditions in consultation with the Centre.
- 3.18 **EWS House:** An all weather single unit or a unit in a multi-storeyed super structure having carpet area of upto 30 sq. m. with adequate basic civic services and infrastructure services like toilet, water, electricity etc.
- 3.19 **“Floor Area Ratio (FAR)”:** means the quotient obtained by dividing the total covered area (plinth area) on all floors by the area of the plot.
- $$\text{FAR} = \frac{\text{Total covered area on all floors}}{\text{Plot area}} \times 100$$
- 3.20 **“Government”** means Government of Jharkhand for the State Government and Government of India for the Central Government;
- 3.21 **“Government Subsidies”** shall mean to include such grants and aid as provisioned by the government for the purpose of improving housing affordability of the public at large;
- 3.22 **“Grievance Redressed Committee”** means a committee as constituted by Urban Development & Housing Department/ JHM for every PDA and notified from time to time.
- 3.23 **“Housing Mission”** means a mission of state for providing houses to all eligible families / beneficiaries in urban areas by 2022.
- 3.24 **“Land Use”** means the use of land in comprehensive development plan or zonal development plan or town plan or master plan or any other plan as may be applicable in this regard;
- 3.25 **Low Income Group (LIG):** LIG households are defined as households having an annual income between Rs.3,00,001 (Rupees Three Lakhs One) up to Rs.6,00,000 (Rupees Six Lakhs) or as fixed by the state government from time to time.

- 3.26 **“Mixed Housing Development”** refers to development of such housing estates which provides for dwelling units for more than one category of income groups;
- 3.27 **“Municipality”** means a Municipal Corporation or Municipal council or a Notified Area Council / Nagar panchayat.
- 3.28 **“Policy”** refers to this “Policy for Affordable Housing for All in Urban Areas, Jharkhand, 2015”;
- 3.29 **“Project Development Agencies”** means any state government agency which takes up development of any type of housing estates and shall include ULBs, JSHB, Das, JUIDCO etc.;
- 3.30 **“Public Private Partnerships”** means a contract between Authority on one side and a private entity on the other, for the development of land to achieve a specific end use, wherein investments are made by the private sector entity and wherein there is well defined allocation of risks between the private sector and the Authority;
- 3.31 **Primary Lending Institutions (PLI):** Scheduled Commercial Banks, Housing Finance Companies, Regional Rural Banks (RRBs), State Cooperative Banks, Urban Cooperative Banks or any other institutions as may be identified by the Ministry
- 3.32 **“Slum”** means a compact area of at least 300 population or about 60-70 households of poorly built congested tenements, in unhygienic environment usually with inadequate infrastructure and lacking in proper sanitary and drinking water facilities;
- 3.33 **“Transfer of Development Rights”** means making available certain amount of additional built up area in lieu of the area relinquished or surrendered by the owner of the land, so that he can use extra built up area himself in some other land;
- 3.34 **“Transit Accommodation”** means the accommodation and house sites

provided to slum dwellers during the redevelopment period when they are unable to continue in their existing dwelling space;

- 3.35 **“Urban Local Body (ULB)”** means Urban Local Body duly notified as such by Housing and Urban Development Department of Govt. of Jharkhand under provisions of relevant acts;
- 3.36 Words and expressions used in this Policy but not defined shall have the same meaning as assigned to them in the Jharkhand Municipal Act- 2011 or in any other relevant Act and rules made there under,

CHAPTER IV : STRATEGIES / SPECIFIC ACTION POINTS

4. Strategies

4.1 To fulfill the above objectives, the Government of Jharkhand has decided to deploy a set of strategies that will address both the supply side and the demand side of affordable housing and integrate them with livelihood promotion.

4.1.1 Supply side strategies:

- a) Mandate the provision of affordable houses for urban poor as part of all new housing development projects both in the public and private domains and to provide adequate incentives to make such mandatory provisions viable.
- b) Create a policy framework for public private partnerships in affordable housing where the government through its agencies provides government land for the purpose.
- c) All lands identified for promoting Housing Projects would be constituted into a Housing Land Bank under the control of UD&H Department.
- d) Integrate the policy framework for slum rehabilitation and redevelopment with affordable housing policy.

4.1.2 Demand side strategies:

- a) Establish transparent processes for matching beneficiaries with projects for allotment of houses.

4.1.3 Service Level Strategies

- a) Establish responsibility frame work, integrate and coordinate various government agencies responsible for provisioning of basic services at the location of housing development by the Project Development Agencies (PDA) in any of the Models under the policy.
- b) Mandate formation of registered housing societies for cooperation, participation and management of Housing projects and for taking up

redevelopment and resettlement programmes in a cooperative manner with help of PDAs and State Government.

- c) Enhance the capacity and effectiveness of such housing societies for repair, maintenance and management of the housing estates through involvement of private entities under PPP mode or otherwise.

4.1.4 Livelihood Level Strategies

- a) Make efforts to ensure that there is no disruption of socio-economic linkages of informal settlements by undertaking redevelopment of existing slums in situ to the extent possible or to relocate them in close proximity to the existing sites.
- b) Alignment and establishment of public transport linkages between important nodes of the city where affordable housing units are being built and core business district and other markets so as to create hassle free communication between livelihood areas and residential areas.
- c) Make efforts to create mixed housing zones so that livelihood support linkages get created between the HIG/MIG segment housing and the EWS & LIG families.
- d) Creation of vendors “ markets of vegetable, arts, crafts etc. depending on the capabilities and demands of the community either within the housing estate or in a nearby area.
- e) Convergence of various urban livelihood programmes under the state & central government for improving livelihood options for urban poor.

4.1.5 Land Bank

- a) An inventory of land holding in cities would be constituted as land bank and an asset management plan would be prepared for better management of the available land and targeting its supply to create affordable Housing Dwelling Units.
- b) All lands identified for promoting Housing Projects would be constituted

into a Housing Land Bank under the control of UD&H Department. The identified Government land would be transferred to the UD & H Department free of cost, while the private land would be acquired or duly purchased for which UD&H Department would pay the requisite compensation etc.

- c) To promote private sector participation, the Government would formulate and announce a Land Purchase Policy and notify land purchase rules, which would enable setting up of a transparent mechanism for allotting various categories of lands under the control of UD & H Department.
- d) Articulate a set of principles for allocation of government land for affordable housing projects.

4.1.6 **Technology support and its Transfer**

The state shall endeavor to provide support for appropriate building and construction technology and its transfer from Lab to Land. For this, the following would be considered;

- 4.1.6.1 Promote innovative technology and building materials for low cost and mass housing.
- 4.1.6.2 To encourage the following technologies for mass housing and provide for special dispensation for the following;
 - i. Prefab technologies
 - ii Green Housing
 - iii. Low energy consuming building materials
 - iv. Rainwater harvesting and water conservations technologies
 - v. Other latest technologies

CHAPTER V : MODELS FOR AFFORDABLE HOUSING

5. Models under Housing for All (HFA) Policy in Jharkhand

The Government of Jharkhand envisages nine models for intervention under this policy, which can operate independently or in combination with each other.

1. Model - 1 : Mandatory Development of EWS Housing
2. Model - 2 : Development of Affordable Housing Projects
3. Model - 3 : In-situ Slum Redevelopment
4. Model - 4 : Relocation and Rehabilitation
5. Model - 5 : Beneficiary - Led Individual Housing Construction and Enhancement
6. Model - 6 : Credit Linked Subsidy (under Pradhan Mantri Awas Yoajna)
7. Model - 7 : Rental Housing Scheme.
8. Model - 8 : Housing Projects by Cooperative Societies
9. Model - 9 : Development of EWS/LIG Housing on whole of Private Land by private developers

5.1 Standard provisions

The unit size, unit price norms for reserved units, allotment system, development control norms for affordable housing projects, development of internal and external infrastructure, eligibility criteria for beneficiaries/ applicants and maintenance of the project area developed for affordable housing units have been mentioned in relevant Annexures to this Policy.

5.2 Provisions of Basic Services to Slum Dwellers

This policy also recognizes the need to provide for an effective mechanism

for provision of basic services to urban poor living in slums till their habitation are taken up for comprehensive redevelopment. Therefore, State Government will take up a set of measures and interventions to safeguard rights of slum dwellers to basic services as per provisions given in Annexure-5.

5.3 **Regulatory Reforms**

Availability of urban land is the biggest constraint in providing housing to all including weaker sections. Therefore, to ease of administrative and regulatory bottlenecks, following reforms will be taken up.

- 5.3.1 The State Government will purchase land from public, willing to sell their land for the purpose of Housing Projects.
- 5.3.2 It shall be ensured that at the time of preparation of master plans / development plans; at least 20% of land meant for housing is reserved for Affordable Housing.
- 5.3.3 The State Government will put in place a system of single window mechanism with time bound clearance for layout approval and building permissions by various authorities.
- 5.3.4 Authorities will prepare and notify pre-approved layouts and building plans for EWS/LIG housing so that same can be used by citizens for taking up construction of such houses.
- 5.3.5 The State Government will enact rent control law on the lines of Model Tenancy Act being prepared by Ministry of Housing & Urban Poverty Alleviation, GoI .
- 5.3.6 The State Government will make provisions for grant of additional FAR/TDR and relaxed density norms for slum redevelopment and low cost housing.

5.4 **Model 1: Mandatory Development of EWS Housing**

In line with the Policy objective of promoting inclusive mixed housing development, this model mandates development of EWS & LIG housing in all

new housing projects in urban areas of Jharkhand. This model is applicable for development by both private developers and Project Development Agencies (PDAs).

5.4.1 **Private Developers**

5.4.1.1 Reservation provision: In all plotted development schemes of area above 4000 sqm not less than 10 % of the gross land (which should not less than 20 % of the developed land) area shall be earmarked for EWS.

Provided that, where the total area of land is less than 4000 sqm either land may be reserved for EWS or shelter fee as prescribed by appropriate government shall be collected as the case may be.

5.4.1.2 All group-housing schemes of total plot area of 4000 sqm and above, shall have to compulsorily reserve minimum 35% of the originally permissible built-up area, for EWS dwelling units in order to obtain building plan approval from the competent authority under the applicable building regulations.

5.4.1.3 Compensatory FAR: The private developer shall be entitled to receive compensatory FAR equivalent to 100% of the built up area utilized for EWS units within the jurisdiction of same ULB. This additional FAR can be utilised in the same project subject to maximum FAR of 3.5, or where there is any difficulty in utilizing the compensatory FAR in the same project, the developer shall be entitled to receive TDR for the unutilized Compensatory FAR. This TDR can be utilized at a different location within the jurisdiction of same ULB subject to guidelines to be issued by the Government in this regard.

5.4.1.4 Utilization of remaining built-up area: The remaining built-up area may be utilized for other categories of houses and commercial purposes. This shall be as per the relevant provisions of Planning & Building Standards Regulation in force.

5.4.1.5 Mixed-use development: 5% of the built up area reserved for EWS dwelling units shall be developed as neighbourhood shopping and community

facilities (if any). Out of same, 3% of the built up area must be exclusively reserved for neighbourhood shopping facilities. The FAR consumed under this section shall form part of total built up area being developed for EWS housing. The provisions of Annexure – 5 shall also apply to these developments.

5.4.1.6 Relaxations for developers: The mandatory provisions shall be ordinarily followed in all housing projects except in cases where, provisioning for EWS housing cannot be provided for practical reasons. In such cases, following relaxation will be available on case to case basis;

a) **Development at separate location:** In the event of any problem in accommodating EWS dwelling units in a project over a minimum area of 1000 sqm, the private developer may be allowed to provide the same requirement of EWS housing at another location not beyond 5 km from the project.

Provided that, if the upcoming project is within the jurisdiction of a ULB/Authority, then the location of construction of EWS units shall also be within the Development Area of same ULB / Authority.

5.4.1.7 Allotment of Affordable Housing Units: The Affordable Housing (AH) units developed under this model shall be allotted on basis of following principles:

- a) It should be allotted to beneficiaries who are eligible as per the criteria fixed in Annexure – 2
- b) The allotment will be done on the basis of lottery.
- c) Jharkhand Housing Mission (JHM) will designate one PDA for each district or a group of districts. Such designated PDA shall be responsible for overall supervision of allotment of the Affordable Housing units created under this Model and for ensuring adherence to the provisions of the policy.
- d) The allotments shall be supervised by the designated PDA. This shall be subject to following conditions:

- (i) The committee constituted for the purpose of allotment shall have the Developer or its authorized representative, as member;
 - (ii) The payments as due from the beneficiary will be paid directly by him to the developer;
 - (iii) Cost to the beneficiary will be as provided in Annexure - 1.
- e) The substitution of allottee shall follow the same process as discussed above.

5.4.2 Project Development Agencies for Government (JUIDCO/ Housing Board/ ULBs)

5.4.2.1 **Reservation requirement:** All housing schemes by government PDAs shall earmark at least 20% of the land area in all its housing schemes for EWS /LIG housing, out of which at least 10% of land area shall be reserved for EWS. The PDA shall in return be entitled to get additional Government land for the area reserved for EWS and LIG housing without any cost.

5.4.2.2 **Compensatory FAR:** The government PDAs shall be entitled to receive additional FAR equivalent to 100% of built up area utilized for EWS and LIG units. This additional FAR can be utilised within the development area of the said ULB/Authority or where there is any difficulty in utilizing the compensatory FAR, the PDA shall be entitled to receive TDR for the unutilized Compensatory FAR, which may be utilized at a different location or transferred, subject to guidelines to be issued by the Government in this regard.

5.4.2.3 **Utilization of remaining land area:** The remaining land area may be utilized for other categories of houses and commercial purposes. This shall be as per the relevant provisions of prevailing Rule and Regulations.

5.4.2.4 **Mixed-use development in area reserved for EWS & LIG dwelling units:** 5% of the built up area reserved for EWS & LIG dwelling units shall be developed as neighbourhood shopping and community facilities (if any). Out of same, 3% of the built up area shall be exclusively reserved for

neighbourhood shopping facilities. The FAR consumed under this section shall form part of total built up area being developed for EWS & LIG housing.

5.5 **Model 2: Development of Affordable Housing Projects**

Under this model, Government will give specific target for creation of Affordable Housing (AH) units to various PDAs. To achieve same, State Government shall allot land to PDAs, on free of cost and freehold basis. On such lands, PDAs may take up development of affordable housing on PPP model or by itself. This will be undertaken as per following principles.

5.5.1 **Affordable Housing Projects on PPP Model**

In line with objective of the Policy to enable public private partnerships for affordable housing and leveraging government land for affordable housing development, this model sets up a mechanism for partnership between PDAs and private developers for increasing the supply of affordable housing stock in Jharkhand.

5.5.1.1 **Provision of Government Land:** Government land for the projects to be taken up under this model shall be provided to PDA on free of cost and freehold basis. The land for the project shall be divided into two parts i.e. Affordable Housing Area (AHA) & Developer Area (DA). These shall be subject to following conditions:

- a) Affordable Housing area shall not be less than 65% of the total project area.
- b) At least, 50% of the houses in the project shall be for EWS category.
- c) The Developer Area will be given by PDA to private developer on freehold basis, as per the terms and conditions of the Concession Agreement.
- d) The ownership of land reserved for Affordable Housing Area will remain with PDA and Affordable Housing units developed over same shall be allotted to the eligible beneficiaries. This allotment shall be made as per the provisions of Annexure – 2.

5.5.1.2 **Mandatory Development Norms:** The following mandatory development norms shall be followed by PDA for structuring of projects under this model and the same shall also form part of the bidding documents:

- a) **Density Norms:** The PDA shall ensure that density in terms of Dwelling Units per Acre (DU/Acre) on Affordable Housing Area shall be as per provisions applicable to affordable housing units in Annexure-4.
- b) **Mixed Land Use Norms:** 5% of the built up area reserved for EWS and LIG dwelling units shall be developed as neighbourhood shopping and community facilities (if any). Out of same, 3% of the built up area shall be exclusively reserved for neighbourhood shopping facilities. The FAR consumed under this section shall form part of total built up area being developed for EWS and LIG housing. The provisions of Annexure-4 shall also apply to these developments.
- c) **FAR:** Maximum FAR of 3.5 will be allowed for the projects under this model. If part of FAR for Affordable Housing Area remains unutilized, the same can be utilized by the private developer on Developer Area (DA) after obtaining due permission from PDA.
- d) **Number of Affordable Housing Units:** Bid documents shall specify the number of EWS & LIG dwelling units to be built by the private developer for handing over to PDA. The construction specification along with the detailed plan of the Affordable Housing Area development shall also form part of bidding documents.
- e) **Neighbourhood Shopping Units & Community Area:** The neighbourhood shopping units and community area as developed by developer in Affordable Housing Area shall be handed over to PDA for further allotment and management.

5.5.1.3 **Other incentives and relaxations:** The projects under this Model will also

be eligible for availing following incentives and relaxation:

- a) **Fast track approval process:** The projects under this model shall be eligible for fast track approval process as specified in Annexure- 5.
- b) **Exemption from various fees, Charges & Security Deposit:** The projects under this model shall be eligible for exemption from following fees, deposits and charges limited to development on Affordable Housing Area:
 - i. Exemption from sanction fee of building plan sanctioning authorities;
 - ii. Exemption from payment of external/peripheral development charges of Urban Local Bodies etc.
 - iii. Exemption from keeping of security deposit by building plan approval agencies.

5.5.1.4 Selection of Private Developer:

- a) **Bidding Process:** The selection of the private developer shall be done through an open competitive bidding process.
- b) **Eligibility Criteria:** The private developers participating in the bidding process shall qualify on the eligibility criteria given in Annexure- 3 and other such criteria as given in Bid documents.
- c) **Fixed Parameter:** The fixed parameter will be construction of SRRH Units along with the neighbourhood shopping and community facilities to be developed by the private developer in Rehabilitation Area, which shall be handed over to the Project Development Authority free of all costs.
- d) **Bidding Parameter:** The concession fee to be quoted by the private developer for the project will be the bidding criteria. The eligible private developer who quotes lowest grant or highest premium or other parameters specified by the government from time to time shall be selected for the project. This concession fee shall be payable to or by the PDA in installments as per conditions given in the Bid documents.

5.6 **Model 3: In-situ Slum Redevelopment:**

If the Slum is on tenable land, whether Central Government land / State Government land / ULB land / land belonging to any other statutory authority or PSU, and if the land is not essentially required for any important public purpose, then the redevelopment of such slum will be taken up in-situ. This development may be undertaken by the PDAs through private developers on PPP mode or directly by acting as developer. The PDA may also exercise a combination of the above as per the project structuring to be taken up for each of such slum on case to case basis and with due approval of JHM constituted under this policy.

5.6.1 **Development on PPP Model:** In line with objective of the Policy to enable public private partnerships for slum rehabilitation & redevelopment and leveraging government land for such projects, this model sets up a mechanism for partnership between PDAs and private developers for undertaking projects relating to development of slums.

5.6.1.1 **Mandatory Development Norms:** The following mandatory development norms shall be followed by PDA for structuring of projects under this model and the same shall also form part of the bidding documents:

- a) **Density Norms:** The PDA shall ensure that density in terms of Dwelling Units per Acre (DU/Acre) on Rehabilitation Area shall be as per provisions applicable to SRRH units in Annexure-4.
- b) **Mixed Land Use Norms:** 5% of the built up area reserved for SRRH dwelling units shall be developed as neighbourhood shopping and community facilities (if any). Out of same, 3% of the built up area shall be exclusively reserved for neighbourhood shopping facilities. The FAR consumed under this section shall form part of total built up area being developed for SRRH. The provisions of Annexure-5 shall also apply to these developments.
- c) **FAR:** Maximum FAR of 3.5 will be allowed for the projects under this model. If part of FAR for Rehabilitation Area remains unutilized, the

same can be utilized by the private developer on Developer Area, after obtaining due permission from PDA.

- d) **Number of Affordable Housing Units:** Affordable Housing area shall not be less than 65% of the total project area. Bid documents shall specify the number of slum dwelling units to be built by the private developer for handing over to PDA. The construction specification along with the detailed plan of the Rehabilitation Area development shall also form part of bidding documents.
- e) **Neighbourhood Shopping Units & Community Area:** The neighbourhood shopping units and community area as developed by developer in Rehabilitation Area shall be handed over to PDA for further allotment and management.

5.6.2 Slums on Central Government Land

- 5.6.2.1 Central government agencies owning land should also undertake “in-situ” slum redevelopment on their lands occupied by slums by using it as a resource for providing houses to slum dwellers. In case of relocation, a land should either be provided by the agency itself or the agency may collaborate with the State Government for obtaining land. Central Government agencies should not charge land costs for the land used for the purpose of housing the eligible slum dwellers.
- 5.6.2.2 For taking such slum redevelopment projects, the Central government agencies shall also be eligible for availing the grants and subsidies from Central and State Government, as applicable.
- 5.6.2.3 The PDA shall allot Dwelling Units to the beneficiaries as per government norms prescribed from time to time.

5.7 Model 4: Relocation and Redevelopment

Slums on untenable sites or otherwise, as decided, will be relocated in housing projects as described under this model.

- 5.7.1 **Relocation Sites:** As far as possible, the identification of the relocation sites should be preferably made within close proximity to the original slum area from where the dwellers are being relocated. Only in case of non-availability of developable sites within the specified range, far-site resettlements may be undertaken. The vacated site of slum area shall be secured and utilized within stipulated time for its intended purpose. The site identified for relocation, if any, shall be provided free of cost to the PDA by the state government. On such land PDA shall take up development of EWS housing as per the principles given under Model - 2.
- 5.7.2 **Land Owner's Contribution in special cases:** In cases of relocation and redevelopment of slums, the original site may have to be handed over to the original land owning agency for development of facilities and amenities for public purpose (whether Central / State government or other agencies such as Airports, Railways, etc.). In such cases, the land owning agency shall contribute an amount on per dwelling unit basis, for the total numbers of beneficiaries surveyed and found to be eligible by the PDA in the concerned slum area. Such amount shall be notified by the UD&HD from time to time on case to case basis. The land owning agencies contribution shall be equivalent to difference between cost of construction of EWS house of standard size and contribution to be paid by the entitled beneficiary or as decided by State Government. Subsidies available under any other government scheme can be dovetailed to the extent possible. State Government may issue detailed guidelines for this purpose from time to time.
- 5.8 **Model 5: Beneficiary-Led Individual House construction or Enhancement**
- 5.8.1 Slums on lands where Record of Rights (ROR) is in the name of Slum Dwellers will be redeveloped in-situ through up gradation of existing dwelling unit and municipal infrastructure services.
- 5.8.2 **Implementing Agency & Mechanism:** The Project Development

Authority will develop a comprehensive slum upgradation project proposal for upgradation of such slums by making provisions for various utilities and other urban infrastructure in the existing slum area. The benefits available under various schemes of Government of Jharkhand and Government of India will be dovetailed for implementation of such up gradation projects. Special schemes may be formulated for slum up gradation by UD&HD as per requirement.

5.8.3 Beneficiary contribution will be fixed as per specific provisions made in the re- development scheme for in-situ up gradation and as approved by the Jharkhand Housing Mission.

5.8.4 Similar benefits will also be available to non-slum poor having land in areas / habitations proposed for redevelopment / upgradation under this model, provided they have not availed of assistance from Government under any other programme for the purpose of housing.

5.9 **Model 6 : Credit-Linked Subsidy Scheme**

5.9.1 This model is completely based on the Central Sponsored scheme and is applicable under Pradhan Mantri Awas Yoajna.

5.9.2 The Mission, in order to expand institutional credit flow to the housing needs of urban poor will implement credit linked subsidy component as a demand side intervention. Credit linked subsidy will be provided on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction of house.

5.9.3 Beneficiaries of Economically Weaker section (EWS) and Low Income Group (LIG) seeking housing loans from Banks, Housing Finance Companies and other such institutions would be eligible for an interest subsidy at the rate of 6.5 % for a tenure of 15 years or during tenure of loan whichever is lower. The Net Present Value (NPV) of the interest subsidy will be calculated at a discount rate of 9 %.

5.9.4 The credit linked subsidy will be available only for loan amounts up to Rs 6

lakhs and additional loans beyond Rs. 6 lakhs, if any, will be at nonsubsidized rate. Interest subsidy will be credited upfront to the loan account of beneficiaries through lending institutions resulting in reduced effective housing loan and Equated Monthly Instalment (EMI).

- 5.9.5 Credit linked subsidy would be available for housing loans availed for new construction and addition of rooms, kitchen, toilet etc. to existing dwellings as incremental housing. The carpet area of houses being constructed under this component of the mission should be upto 30 square meters and 60 square meters for EWS and LIG, respectively in order to avail of this credit linked subsidy. The beneficiary, at his/her discretion, can build a house of larger area but interest subvention would be limited to first Rs. 6 lakh only.
- 5.9.6 Housing and Urban Development Corporation (HUDCO) and National Housing Bank (NHB) have been identified as Central Nodal Agencies (CNAs) to channelize this subsidy to the lending institutions and for monitoring the progress of this component. Ministry may notify other institutions as CNA in future.
- 5.9.7 Primary Lending Institutions (PLIs) can register only with one CNA by signing MoU.
- 5.9.8 Beneficiary identification will be linked to Aadhaar, Voter card, any other unique identification or a certificate of house ownership from Revenue Authority of Beneficiary's native district to avoid duplication.
- 5.9.9 Preference under the Scheme, subject to beneficiaries being from EWS/LIG segments, will be given to Manual Scavengers, Women (with overriding preference to widows), persons belonging to Scheduled Castes/Scheduled Tribes/Other Backward Classes, Minorities, Persons with disabilities and Transgender.
- 5.9.10 Jharkhand Housing Mission (JHM) will facilitate the identified eligible beneficiaries in getting approvals and documents, etc. to avail of credit linked subsidy.

- 5.9.11 For identification as an EWS or LIG beneficiary under the scheme, an individual loan applicant will submit self-certificate/affidavit as proof of income.
- 5.9.12 In case a borrower who has taken a housing loan and availed of interest subvention under the scheme but later on switches to another PLI for balance transfer, such beneficiary will not be eligible or claim the benefit of interest subvention again.
- 5.9.13 Under the Mission, beneficiaries can take advantage under one Model only. Since other models are to be implemented by State Government through Urban Local Bodies/ Authorities etc. and this component is to be implemented by PLIs, therefore, in order that beneficiaries do not take advantage of more than one component, PLIs should take NOCs quarterly from State Governments or designated agency of State Governments for the list of beneficiaries being given benefits under credit linked subsidy. For enabling this process, the beneficiaries should be linked to his/her Aadhaar/Voter ID Card/Any other unique identification Number or a certificate of house ownership from Revenue Authority of Beneficiary's native district.

The State Government or its designated agency should furnish the Certificate/NOC within 15 days of receipt of such request.

5.10 **Model 7: Rental Housing**

Under this model, EWS dwelling units will be given on license basis for occupation and use by a family belonging to EWS category for a particular period and on making an initial deposit and monthly charges to be paid to PDA. This shall increase at the rate of 10% annually or at the rate as decided by JHM/state government.

5.10.1 **Implementing Agency and Mechanism**

- 5.10.1.1 The PDA may develop new standalone projects for EWS rental housing units. Further, a specific percentage of EWS housing units developed under Model

– 2, as decided by housing Mission, shall be reserved by PDA for this purpose.

5.10.1.2 In case of new standalone projects the affordable rental housing projects will be primarily structured for development by PDAs on PPP mode through private developers or in such cases, where deemed appropriate by PDAs directly. In both cases, all benefits available under Model 2 will be available. The government may extend any further benefits as decided by it from time to time.

5.10.1.3 Any state/ central department / agency / industry or any SPV or group of industries public or private may finance the development of rental housing projects for their captive use. In such cases, 50% of total built up area and not less than 50% of the total number of units built shall be reserved for the captive use of such sponsor and the balance unit developed will be utilised by the PDA for Rental Housing Purpose in general. The cost of sponsorship shall be as decided by Jharkhand Housing Mission keeping in view the structure, cost of the project and the numbers of rental housing units solicited by the sponsor. Jharkhand Housing Mission shall also accord decision on the period of captive reservation of rental housing units to the sponsor based on the contribution received from them towards the development of the project.

5.11 **Model 8: Housing Projects by Cooperative Societies**

5.11.1 In Affordable Housing, Cooperative Housing Societies can play a phenomenal role in creating shelter for the people of Jharkhand. The main objective of the societies is to acquire lands, develop them into plots for allotting the same to its members and provide financial assistance for construction of houses. The Cooperative Housing Societies are mobilizing deposits from members and providing mortgage loan to the members.

5.11.2 The Cooperative Housing Societies would procure/acquire house-sites from government or from any authority or agency of government or from any local bodies or otherwise for distribution among the members of the society in a

transparent manner and provide common amenities like roads, drainage, street lights, parks, playgrounds, schools, colleges, hospitals, community halls, market stations etc.

5.11.3 Cooperative Housing Societies may mobilize funds for construction of dwelling units from its members, from the state Government, LIC, Housing and Urban Development Corporation (HUDCO), National Housing Bank (NHB), Housing Development Finance Corporation (HDFC) on prescribed terms and conditions.

5.11.4 The government would strive to provide land to such Cooperative Housing Societies, subject to availability of government land which can be allotted as per provisions of existing Revenue laws, rules and regulations on such terms and conditions as it may deem fit.

The Government may accord priority to Cooperative Housing Societies, which have as its members

- i) State Government employees
- ii) All India Service officers, who have been allotted Jharkhand Cadre
- iii) Members of higher and subordinate judiciary
- iv) MPs/MLAs
- v) Personnel of Defense services.

5.11.5 For categories other than those mentioned in 5.11.4, priority would be given to such Cooperative Housing Societies, who fulfill the following criteria;

5.11.5.1 Societies having minimum of 100 members

5.11.5.2 Societies, which have been in, profit since their inception or three years whichever period is less.

5.11.5.3 Having technical expertise within the society

5.11.5.4 Complying with all legal requirements/formalities prescribed under the Law/relevant rules.

5.12 **Model 9 : Development of EWS/LIG Housing on whole of Private Land**

In line with the Policy objective of enabling proactive market-led efforts to address the housing needs of EWS/LIG households, this model sets up an incentive mechanism, in terms of market pricing and other incentives for private

developers with an aim of increasing the supply of affordable housing units in urban areas of Jharkhand.

5.12.1 **Applicability of Model 1 requirements:** The provisions of Sections 5.4.1.1, 5.4.1.2 and 5.4.1.3 of Model 1 of this policy relating to mandatory provision of EWS housing shall apply to this Model also.

5.12.2 **Additional reservation for EWS/LIG housing:** If any private developer reserves 100 % area under EWS/LIG dwelling units beyond the mandatory provisions as given in Model - I, where more than 50% houses are for EWS, then he will be eligible to get incentives as prescribed in this model. These incentives shall be limited to built up area / land area used for providing such additional reservations.

5.12.3 **Compensatory FAR:** The private developer shall be entitled to receive compensatory FAR equivalent to 100% of the built up area utilized for EWS units within the jurisdiction of same ULB. This additional FAR can be utilised in the same project subject to maximum FAR of 3.5, or where there is any difficulty in utilizing the compensatory FAR in the same project, the developer shall be entitled to receive TDR for the unutilized Compensatory FAR. This TDR can be utilized at a different location within the jurisdiction of same ULB subject to guidelines to be issued by the Government in this regard.

5.12.4 **Mixed-use development in area reserved for EWS dwelling units:** 5% of the built up area reserved for EWS units shall be developed as neighbourhood shopping and community facilities(if any). Out of same, 3% of the built up area shall be exclusively reserved for neighbourhood shopping

facilities. The FAR consumed under this section shall form part of total built up area being developed for EWS housing. The provisions of Annexure - 5 shall also apply to these developments.

5.12.5 **Other incentives and relaxations to developers:**

- a) **Market pricing:** The developer shall be at liberty to determine the sale price of EWS and LIG dwelling units over and above the mandatory reservation under Model 1, subject to maximum price decided at ULB level notified by the government. This price will be revised time to time by the State Government / Jharkhand Housing Mission. Dwelling Unit shall be allotted by the Developer exclusively with list provided by concern ULB, developed under Housing For All Plan of Action under PMAY.
- b) **Fast track approval process:** The projects under this model shall be eligible for fast track approval process as specified in Annexure - 5.
- c) **Exemption from various fees, Charges & Security Deposit:** The projects under this model shall be eligible for exemption from following fees, deposits and charges limited to development on Affordable Housing Area:
 - i. Exemption from sanction fee of building plan sanctioning authorities;
 - ii. Exemption from payment of external/peripheral development charges of Urban Local Bodies etc.
 - iii. Exemption from keeping of security deposit by building plan approval agencies.
- d) **Exemption from Building Plan sanction fee:** The projects under this model shall be exempted from payment of building plan approval fee to the extent of EWS housing in terms of FAR used, over and above the mandatory reservations under Model 1.
- e) **Exemption from External/Periphery Development Charges:** The projects under this model shall be exempted from payment of external/ periphery development charges to the extent of EWS housing in terms of FAR used.

Chapter – VI : INSTITUTIONAL ARRANGEMENT

Government of Jharkhand recognizes the need for an effective and efficient institutional mechanism for achieving the objectives for Housing for All in Urban Areas. Therefore, the following are hereby constituted:

6.1 **Jharkhand Housing Mission Directorate**

Government of Jharkhand in UD & H Department will set up a separate Housing Mission-Directorate for all housing projects. UD & H Department will take all policy decisions and undertake necessary administrative and legislative measures to implement the policy. Amendments to the Annexures of this Policy will be proposed by Mission Directorate for notification by UD & H Department. Similarly, any project specific exemption required will also be approved by Mission Directorate. It shall aim to create surplus housing stock through different strategic development models and ensure shelter for every identified homeless in the state including temporary migrants, through provisioning of permanent residential EWS & LIG units, as well as rental housing.

Mission shall comprise of following committees / components for according decisions and undertaking appropriate actions for smooth implementation of this policy and other government schemes related to housing in urban areas:-

6.2 High Level Committee (HLC)

6.2.1 A High Level Committee (HLC) shall be constituted by the State government with Hon ‘ble Chief Minister, Jharkhand as Chairman and comprising of other embers as provided below:

- | | | |
|--|---|----------|
| 1. Hon Chief Minister | - | Chairman |
| 2. Hon. Minister Urban Development & Housing | - | Member |
| 3. Hon. Minister Revenue & Land Reforms | - | Member |
| 4. Chief Secretary | - | Member |

- | | | |
|---|---|--------------------|
| 5. Development Commissioner | - | Member |
| 6. Pr. Secretary/ Secretary Finance | - | Member |
| 7. Pr. Secretary/ Secretary Revenue & Land Reforms | - | Member |
| 8. Pr. Secretary/ Secretary Urban Development & Housing | - | Member
Convener |

6.3 State Level Housing Sanctioning and Monitoring Committee (SLHSMC)

6.3.1 Government of Jharkhand will constitute a State Level Housing Sanctioning and Monitoring Committee (SLHSMC) under the Chairmanship of Chief Secretary, Government of Jharkhand comprising of members as provided below:

- | | | |
|---|---|--------------------|
| i. Chief Secretary | - | Chairman |
| ii. Development Commissioner | - | Member |
| iii. Ps. Secretary / Secretary, Finance Department | - | Member |
| iv. Ps. Secretary / Secretary, Urban Development and Housing Department | - | Member |
| v. Ps. Secretary / Secretary, Revenue Department | - | Member |
| xi. Mission Director, JHM | - | Member
Convener |

6.3.2 Besides, the SLHSMC shall also have the following duties, powers and responsibilities:

- 6.3.2.1. To prescribe detailed Standard Operating Procedures for implementation of the objectives of the Mission.
- 6.3.2.2. To prioritize, approve, sanction various projects to be taken up for housing in urban areas of the State.
- 6.3.2.3 To promote Public Private Partnership (PPP), streamline various procedures and bring in inter departmental coordination.

- 6.3.2.4 To inspect, visit, review and monitor housing projects with regard to its implementation, execution, operation and management.
- 6.3.2.5 To recommend to various departments for bringing in enabling legal and administrative changes as and when required.
- 6.3.2.6 To prescribe a robust Grievance Redressal System.
- 6.3.2.7 To finalize and recommend land requirements for PDAs, which do not have prescribed mechanisms to address the same
- 6.3.2.8 To fix targets for various PDAs for taking up Affordable Housing and Slum Re-Development programmes
- 6.3.2.9 To provision technical and manpower support to Project Development Agency (PDA)
- 6.3.2.10 To prescribe standard formats, templates and provide capacity building / technical knowhow support to various development agencies for preparation of shelf of projects, feasibility & pre- feasibility reports, Detailed Project Reports etc.
- 6.3.2.11 To conduct evaluation of various projects being implemented under the Housing Mission.
- 6.3.2.12 To empanel Housing Finance Companies and Housing Micro Finance Studies, third party consultation etc for successful formulation, implementation, monitoring and evaluation of projects.
- 6.3.2.15 To empanel and appoint various NGOs and professional Social Development Organizations required for successful social mobilization for implementation of the project.
- 6.3.2.16 To coordinate with other Central Government Department and Agencies for successful implementation of the Policy.
- 6.3.2.17 To promote and support R&D activities related to housing activities.
- 6.3.2.18 To carry out any other functions related to successful implementation of

this Policy and schemes of government for promotion of affordable housing from time to time.

6.4 **Mission Director**

Mission Director will also function as ex-officio Additional / Joint Secretary to Govt. in UD & H Department. The Mission Director will be vested with the executive and financial powers as approved by the SLHSMC.

6.5 **Project Development Agency**

The Projects on Urban Housing being either AH, Slum Re-development Beneficiary-Led Housing, may be developed by JUIDCO, Housing Board and Urban Local Bodies (ULB) acting as Project Development Agency (PDA). The PDAs shall have the following duties, powers and responsibilities.

- 6.5.1 To coordinate amongst various Government agencies at field level for successful implementation of objectives of the policy.
- 6.5.2 To coordinate with Housing Mission on coordination required for various projects in their areas.
- 6.5.3 To encourage NGOs and Self Help Groups in social mobilisation and help provide access to housing finance to EWS & LIG Households for successful implementation of this Policy.
- 6.5.4 To undertake planning, designing, obtaining approvals and implementation of projects entrusted to them by JHM.
- 6.5.5 To monitor construction and development of projects.
- 6.5.6 To ensure convergence of various welfare programmes for socio-economic developments of EWS households.
- 6.5.7 To appraise, approve and recommend RFPs and bid process documents to Housing Mission under PPP projects.
- 6.5.8 To appoint third party auditors for ensuring good quality of construction during the execution.

- 6.5.9 To ensure allotment of houses to eligible selected beneficiaries in a fair, transparent and smooth manner.
- 6.5.10 To ensure maintenance of housing estates after completion of the project with help of Registered Agencies.
- 6.5.11 To ensure compliance of all requirements so that maximum subsidy amount is claimed from Government of India under the respective policies/ schemes/ guidelines and made available to developer or beneficiaries, as the case may be.
- 6.5.12 To ensure compliance to various procedures prescribed under this Policy.
- 6.5.13 To undertake adequate tree plantation and afforestation work in and around housing estates.
- 6.5.14 Any other work for successful coordination & execution of projects and implementation of this Policy.

Chapter – VII : General

7.1 **Monitoring and review**

- 7.1.1 The above committee shall also look into the hurdles / problems, if any with respect to the implementation of the policy and also with respect to providing relief / concessions to specific Housing projects, if such issue is brought before the committee.
- 7.1.2 All concern Departments and institutions shall issue follow-up notifications to given effect to the provisions of the policy within 30 day of declaration of this policy.
- 7.1.3 The state Government would carry out annual/ mid-term review of this policy.

7.2 **Power of the State Government**

- 7.2.1 Notwithstanding anything contained in the foregoing paragraphs of the Jharkhand Affordable Housing Policy for Urban Areas, the State Government by issuance of notification in the official gazette may amend or withdraw any of the provisions and / or the schemes mentioned herein above.
- 7.2.2 If any difficulty arises in giving effect to provisions of the Jharkhand Affordable Housing Policy for Urban Areas and /or if any dispute arises about the interpretation of any provisions of the said policy, the same shall be referred to the Chief Minister through Chief Secretary and thereon the decision taken shall be final.

Order : It is hereby ordered that the copy of this resolution be published in the Special Gazette and wide publicity be given and circulated among all Department/ Head of the Department.

By the order of the Governor of Jharkhand

Sd/-

(Arun Kumar Singh)

Principle Secretary

Urban Development and Housing Department

Jharkhand, Ranchi.

Memo No.....Ranchi, Dated.....

Copy to : Copy of the resolution forwarded to the Superintendent, Government Press, Jharkhand, Ranchi for publication in the Special of the Jharkhand Gazette. It is requested that 500 (Five Hundred) copies of the published Gazette be made available to the Department.

Sd/-

(AruntKumar Singh)

Principle Secretary

ANNEXURES

Annexure – 1: Norms regarding Unit Size, Cost of Construction & Sale Price

1. **For Affordable Housing (AH) Units:** Norms regarding Unit size, Cost of Construction, Sale Price and Cost to the Beneficiary for EWS and LIG dwelling units developed under this policy will be as per the table given below:

Criteria	Unit	EWS Dwelling Unit (Fixed Limit)	LIG Dwelling Unit (Fixed Limit)
Carpet Area (norm) Super Built-up Area	Sq.m	30	60

Notes:

- (i) **Cost of Construction** of each dwelling unit (Lump Sum including land development cost and internal infrastructure cost) is taken as Rs. 1200 /- Sq Ft. This will vary from year to year and the same will be notified by the State Government from time to time.
- (ii) **Sale Price** of all Affordable Housing Units shall be on no profit no loss basis. Further, Jharkhand Housing Mission will make all efforts to ensure that a beneficiary, who is allotted affordable housing unit under this policy, can avail of benefits of government schemes and subsidies. But in case of non-availability of subsidy, likely Cost to the Beneficiary may increase up to cost of construction.
- (iii) For EWS /LIG component the maximum timeline for completion will be as follows;
 - a) Up to 200 EWS/LIG units - 30 months
 - b) Above 200 EWS/LIG units - 36 months
- (iv) **Convergence with Government Schemes & Subsidies:**

Convergence with schemes of Government of India and State Government will be made to the extent permissible. JHM will be the Nodal agency for facilitating application and sanction of subsidies/assistances, as available to such beneficiaries under government schemes from time to time.

2. **For SRRH:** State Government may notify further subsidized “Cost to the Beneficiary” for SRRH Housing from time to time by announcing schemes or more subsidies. Accordingly, beneficiaries of SRRH will be allotted houses at such price as notified by State Government from time to time.
3. **For Rental Housing (RH):** The rates for monthly rental values (License Fees) and EMDs to be kept will be determined by PDA on the basis of location of the project, unit size, facilities provided etc. JHM would issue guidelines in this regard from time to time.

Annexure - 2: Principles and Mechanism of Allotment

1. Introduction

The Jharkhand Housing Mission shall establish a transparent and professionally managed system for allotment of EWS and LIG housing units created under the provisions of this Policy. The key objective of proposed allotment system will be to generate predictability, transparency and ensure social auditing. The system will work on the principle of a continuous process of registration of all those families, who want to avail of dwelling units under this Policy. This will also help State Government in assessment of housing shortages in various cities and plan accordingly. Further, all activities will be on a web based online platform and documents will be put in public domain for ensuring transparency and social auditing. The allotment process shall adhere to following guiding principles.

2. Allotment of Affordable Housing (AH)

(A) Eligibility Criteria for Applicants:

Following will be the eligibility and terms & conditions for allotment of dwelling units under the policy.

- i. The beneficiary / applicant shall be the resident of a particular urban area on a cut-off date, which is notified by State government in this regard.
- ii. A "dwelling unit" shall be allotted only to such beneficiary family, who do not own a pucca house either in his/her name or in the name of any member of his/her family in any part of India.
- iii. Income eligibility criteria for applicants applying for EWS & LIG Housing shall be up to Rs. 3,00,000/- per annum and from Rs.3,00,001 to Rs. 6,00,000 per annum; respectively. The income will be certified on basis of Income certificate issued by competent officials.
- iv Dwelling Unit i.e. Flat/Apartment shall be occupied by allottee within six months of taking over of the possession of same.

- v. Dwelling Unit cannot be put on rent or sold before the minimum lock in period by the allottee, failing which strong legal action would be taken against such allottee, which may include not only recovery of all the investment made by the PDA but also criminal actions along with taking the possession of such dwelling unit and allot to another eligible beneficiaries / applicant.
- vi. The minimum lock-in period for transfer of ownership by the beneficiary will be 10 years from the date of handover of the unit.
- vii. The ownership can only be transferred to another beneficiary, who himself/herself is also eligible for allotment of a dwelling unit under this policy and satisfies all the above mentioned criteria, after obtaining due permission from PDA and following all formalities in this regard.

Annexure - 3: Eligibility criteria for Private Developers for PPP Projects

A private developer fulfilling the following criteria shall be eligible to apply for PPP projects:

- (A) Experience in building construction works for at least two years.
- (B) Net Worth of last completed financial year should be equivalent to at least 25% of the Estimated Project Cost (excluding Land Cost).
- (C) Consortium or Joint Venture or Special Purpose Vehicle by private developers may also be allowed to apply on project-to-project basis as per provisions of RFP document.
- (D) The detailed qualifying criteria will be as laid out in RFP/bid documents.

Annexure - 4: Development Norms for Affordable Housing Projects

The Development Control Norms laid out in this Annexure shall apply to the approval of building plans and issuance of certificates for occupancy of AH, SRRH & RH Projects, proportionate to the extent of EWS & LIG Housing provided in such projects. This will apply to all urban areas of Jharkhand State. On basis of these provisions, relevant changes will be brought in the Planning and Building Standard Regulations or any other Regulations of Development Authorities, Improvement Trusts, Special Planning Authorities etc. as applicable for any urban area of Jharkhand State. These norms are:

1. Development Control Norms for Affordable Housing Projects:

- (A) **Size of EWS and LIG Units:** The size of the dwelling units for EWS (Economically Weaker Sections) and LIG (Low Income Group) income categories shall be same as specified in Annexure- 2 of this Policy.
- (B) **Planning and Building Standard norms for housing projects:** Following Planning and Building Standard norms shall be applicable to housing projects taken up under this policy:
 - (i) **Relaxation for Affordable Housing Projects:** The development control regulations like distance between two building blocks, parking requirement, setback area, green/open area etc shall be applicable as per the Jharkhand Building Bylaws to the extent of EWS & LIG housing in various housing projects of Government and Private Sectors.
 - (ii) **Maximum Density:** Maximum density for EWS & LIG Housing projects shall not exceed beyond the following limits:
 - (a) Up to 4000 sq. meters plot area – 300 dwelling units per acre (DU/Acre)

(b) From 4000 sq. meters to 10000 sq. meters plot area – 250 dwelling units per acre (DU/Acre)

(c) Plots more than 10000 sq. meters plot area – 200 dwelling units per acre (DU/Acre)

(iii) **FAR:** Maximum FAR allowed for projects shall be subject to following provisions:

(a) Provisions of Compensatory FAR: The provisions of Compensatory FAR made in this Policy must be followed, while granting plan approval for all housing projects covered under provisions of this Policy.

(b) Issue of TDRs: The provisions of this Policy relating to TDRs must be followed for plan approval for all projects attracting provisions of this policy. The Competent Authority shall issue Transferrable Development Rights Certificates for the unutilized portion of the compensatory FAR as per this policy. The Competent Authority shall honour these certificates when they are submitted for utilization in other projects in conformity with relevant regulations and policies.

2. **Mandatory Provisions of EWS Housing:** The mandatory provisions of Model-I of this policy shall apply to building plan approval for all housing projects covered under this policy. No Building Plan approval shall be granted without the compliance to provisions of Model - I made in this policy.

3. **Issue of Occupancy Certificate:** The Competent Authority in each urban area in the State shall ensure that the reserved EWS and/or LIG housing, as specified in this Policy, are completed and ready for allocation before issue of occupancy certificate for the unreserved portions of the apartments or group housing projects to which this policy applies. In case the developer is not providing the EWS and/or LIG houses at the project site, then the Competent Authority shall satisfy itself that the developer has conformed to the provisions of relaxations provided to the developers under this Policy.

4. **Development of infrastructure:** The development of external and internal infrastructure shall include:
- (A) **External development:** External development shall include road connectivity, street lighting, water supply, sewerage connection, solid waste management facility and public transport service. The government agencies concerned should provide for the same to the projects under Model 3, 4 & 5 to the extent possible.
 - (B) **Internal development:** Internal development works shall include all internal roads, footpaths, complete water supply including overhead or surface water reservoir/distributions lines. Electric distributions lines/ 11 KV line/transformers etc. (if required), internal sewer lines/drainage lines/Nullahas (wherever required), gated compound/street light/parks/ adequate and proper tree plantation in parks and in front of buildings. Rainwater harvesting structures, Solar system & sewerage treatment plant shall be mandatory as per requirement.
5. **Fast Track Approval for Affordable Housing Projects**
- The relevant Authority in each urban area in Jharkhand State shall make arrangements for expediting approval of building plans in conformity with the provisions of this policy. The procedure shall be based on following norms: -
- (A) The collegiate system of approval shall be followed to provide hassle-free "Single Window" clearances by the concerned Authority.
 - (B) The applicant shall be given a "Green Form" after approvals of the project from the Authority. This "Green Form" will be basis for extension of other concessions to the project by various other government authorities.
 - (C) In this regard, the detailed procedure will be notified separately by the government in UD & H Department.

6. Minimum Specification of Affordable Housing shall be as follows-

	Specification	EWS	LIG
Flooring and Skirting (100mm-ht)	Living Room Dining Room Kitchen Bed Room Verandah Balcony Passages Lobby	Ceramic Tiles (300mm x 300mm)	Ceramic Tiles (300mm x 300mm)
Flooring	Toilet	Anti Skid Ceramic Tiles (300mm x300mm)	Anti Skid Ceramic Tiles (300mm x300mm)
Wall Tiles/ Dado	Kitchen 600mm height on platform	Ceramic wall tiles (300mm x 200mm)	Ceramic wall tiles (300mm x 200mm)
	Toilet 2000mm height	Ceramic wall tiles (300mm x 200mm)	Ceramic wall tiles (300mm x 200mm)
Staircase	Floor and skirting (100mm)	Kota/ marble/ concrete paver/ mosaic tiles	Kota/ marble/ concrete paver/ mosaic tiles
Parking floor		Paver Tiles	Paver Tiles
Wall work	External (200mm thick)	Red Bricks/ Conc. Hollow Blocks/ Flyash Bricks	Red Bricks/ Conc. Hollow Blocks/ Flyash Bricks
	Internal (150/100mm thick)	Conc. Hollow Blocks	Conc. Hollow Blocks
External Plaster		20mm thick cement Plaster in 1:4 with proper waterproofing	20mm thick cement Plaster in 1:4 with proper waterproofing
Internal Plaster		12/15 mm thick cement Plaster in 1:6	12/15 mm thick cement Plaster in 1:6
Kitchen Platform	Width appro x 525mm	Kota Stone with Stainless Steel sink	Polished Granite Stone with Stainless Steel sink

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Windows		2 track Aluminium Anodised with 4mm thick glass	3 track Aluminium Anodised with 2 track - 4mm thick glass and and 1 track stainless steel mosquito mesh)
Doors	External-30mm thick Internal-25mm thick	Wooden Commercial Flush Doors	Wooden Commercial Flush Doors
Sanitary ware		White Vitrified/ porcelain	White Vitrified/ porcelain
CP Fittings		As per ISI Mark	As per ISI Mark
Plumbing		PVC/uPVC/cPVC Pipes	PVC/uPVC/cPVC Pipes
External Paint		Cement Based Paint	Cement Based Paint
Internal Paint		Oil bound distemper over a coat of Plaster of Paris	Oil bound distemper over a coat of Plaster of Paris
Electrical		Electrical work with copper wires in concealed PVC conduits, Provision shall be made for sufficient lighting and powerpoints. Required switches and sockets, telephone and TV points. Each bedroom shall have min 3 Nos- 5 Amp points and 1No- 15 Amp point, MCB as required	Electrical work with copper wires in concealed PVC conduits, Provision shall be made for sufficient lighting and powerpoints. Required switches and sockets, telephone and TV points. Each bedroom shall have min 3 Nos- 5 Amp points and 1No- 15 Amp point, MCB as required
Hardware Fittings		Aluminium fittings including Aldrop, tower bolt, handles as per ISI fittings	Aluminium fittings including Aldrop, tower bolt, handles as per ISI fittings
Water Supply		Deep Bore wells/ Shallow wells/ Municipal supply lines through Over head tanks	Deep Bore wells/ Shallow wells/ Municipal supply lines through Over head tanks

Annexure - 5: Provision of Basic Services to Slum Dwellers

1. This policy is aimed at comprehensive urban development. Towards this goal, all ULBs shall aim at providing the following basic services to all slum dwellers: housing, water supply, toilets and drainage, livelihoods, roads and transport, education, health and other welfare services.
2. ULBs shall earmark and spend 25% or the percentage of the slum population whichever is higher of their development budgets for slum development and give report to state government on same.
3. ULBs shall improve access by all slum dwellers to these services in partnership with the relevant departments/agencies and through a process of convergence. The JHM will be responsible for integrating the inputs of various departments in this regard.
4. ULBs will use slum dweller lists / biometric identification, to provision various welfare services like food subsidies, pensions, relief funds, school fee subsidies, maternity entitlements and girl child benefits to the poorest of poor slum dwellers. Access to household level services will help in broadening the range of potential livelihood activities and improve household productivity.
5. Development Authorities, Special Planning Authorities, Regional Improvement Trusts, ULBs etc. shall reserve at least 20% of land in residential use zone in the development plans / master plans.
6. The contribution of slum dwellers in helping to support local business, industry and trade is substantial. Therefore, ULBs shall undertake initiatives to mobilize resources from the private sector either for the adoption of specific development works at slum level in accordance with the priorities identified by the ULBs. State Government and ULBs may consider introducing fiscal incentives, such as tax exemptions etc., as incentives for mobilizing such contributions.

Annexure - 6: Transit Accommodation

1. Background

Condition of the urban poor staying in informal settlements (Slums) become more vulnerable as many a times they are evicted without provision for transit shelter or other basic services for them. At the same time there remains a requirement of relocation of some of the slums (informal settlements), which are on untenable lands and where public lands, on which such slums are located, are required for other infrastructure projects. Therefore, there is a need to have a balanced approach for dealing with such cases. This becomes more important as Government of Jharkhand is committed to protect shelter and other rights of urban poor. Therefore, these guidelines have been formulated to provide for a mechanism, for provision of transit housing to eligible families of evicted slum dwellers before final rehabilitation of such families is taken up. It is envisaged that these guidelines will create a supporting framework for pursuing Housing for All one hand and to facilitate urban infrastructure projects on the other hand.

2. Basic Features

- a. Identification of Beneficiaries: The slum dwellers eligible under this policy for rehabilitation shall be eligible for assistance under these guidelines.
- b. Transit Site: Suitable Land as a Transit Site shall be identified by the PDA for relocation of beneficiaries. The Government shall provide the land required for such Transit Housing to PDAs without any cost.
- c. Implementing Agency: Any PDA may take up development of transit housing in the land identified and approved for such projects. In case of urgency, requisitioning authority may also directly take up development of shelter houses as per approved plans. After completion of same, transit houses are to be handed over to the PDA for maintenance purposes.

- d. **Development Plans & Estimates:** The transit houses shall be developed as per the approved plans and estimates notified by JHM from time to time.

3. **Provisions in Transit Housing**

- a. **Physical Infrastructure:** The transit housing shall mandatorily have following provisions:
 - i. Murrom Road with Drainage facility.
 - ii. Provision of Safe Drinking Water supply.
 - iii. Street Light(s).
 - iv. Community Toilet(s).
 - v. Provision of Solid Waste Management.
- b. **Social Infrastructure:** Following arrangements for provisions of social welfare services shall be made at the site:
 - i. **Anganwadi Centre Services:** Sub-Collector concerned shall ensure that new site is tagged with nearest Anganwadi Centre. Concerned ICDS Supervisor will be the Nodal Officer for coordinating the same.
 - ii. **Education Facility:** District Education Officer (DEO) will ensure that new site is tagged with nearby School(s) for providing educational facilities to children. Education Officer (BEO) will be the Nodal Officer for coordination.
 - iii. **Healthcare Facility:** Chief District Medical Officer will ensure that new site is tagged with nearby health care facility available. Local Auxiliary Nursing Midwifery (ANM) will be the Nodal Officer for this purpose.
- c. **Social Welfare Programme:** Records for distribution of pensions and other benefits will be changed as per the ward no. of the new site. Local

Bodies will ensure the same.

- d. Emergency Support During Transit Period:
 - i. Food: Food will be provided to the relocated slum dwellers by the requisitioning authority for at least 10 days to enable them to settle in the new site. If necessary, support of Local Non- Government Organizations (NGOs) may be identified for the purpose.
 - ii. Temporary Shelter: Polythene Sheets or Tarpaulin sheets as temporary shelter are to be given to the relocated slum dwellers for immediate shifting.
 - iii. Transportation Assistance: Assistance will be provided by requisitioning authority for transportation of household materials for shifting to the transit site.
 - iv. Emergency Health Care Support: Regular Health Camp is to be organized for at least one month in the relocated site by Government.