

HOUSING FOR ALL (URBAN) MISSION

FREQUENTLY ASKED QUESTIONS (FAQs)

Sl. No	QUERIES	ANSWERS
1.	What is Housing for All (HFA), its objectives and scope?	<p>HFA is a Programme launched by the Ministry of Housing and Urban Poverty Alleviation (MoHUPA), in Mission mode which envisions provision of Housing for All by 2022 when the Nation completes 75 years of its Independence. The Mission seeks to address the housing requirement of urban poor including slum dwellers through following programme verticals:</p> <ul style="list-style-type: none"> (i) Slum rehabilitation of Slum Dwellers with participation of private developers using land as a resource (ii) Promotion of Affordable Housing for weaker section through credit linked subsidy (iii) Affordable Housing in Partnership with Public & Private sectors (iv) Subsidy for beneficiary-led individual house construction
2.	What is the Coverage and duration of HFA?	<p>All 4041 statutory towns as per Census 2011 with focus on 500 Class I cities would be covered in three phases as follows:</p> <ul style="list-style-type: none"> (i) Phase I (April 2015 - March 2017) to cover 100 Cities selected from States/UTs as per their willingness. (ii) Phase II (April 2017 - March 2019) to cover additional 200 Cities (iii) Phase III (April 2019 - March 2022) to cover all other remaining Cities <p>Ministry, however, will have flexibility regarding inclusion of additional cities in earlier phases in case there is a resource backed demand from States/UTs.</p>
3.	What financial support will the HFA Mission provide to the States for the Preparation of Housing for All Plan of Action (HFAPoA)?	<p>Mission will assist States/cities in carrying out the activities for preparation of HFAPoA under capacity building and A&OE funds. States and cities which have already been given assistance under erstwhile Rajiv Awas Yojana (RAY) for preparation of Slum Free City Plan of Action (SFCPoA) should utilise that amount for preparation of HFAPoA and claim next installment when 70% of the released funds have been utilised.</p> <p>It is mentioned here that HFAPoA addresses urban poor who may not necessarily be slum dwellers and it is thus required to integrate all four programme</p>

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		<p>verticals of the HFA Mission whereas SFCPoA was linked only to slum dwellers.</p> <p>The activities required for preparation of HFAPoA will be funded by MoHUPA in the ratio of 75:25 and in case of North Eastern and special category States in the ratio of 90:10. The unit cost / financial norms for different activities will be determined by CSMC and till then the existing norms under RAY should be used.</p>
4.	<p>What is the administrative requirement for implementing "Housing for All" in states and cities?</p>	<ul style="list-style-type: none"> • MoHUPA will provide assistance to the states and city government for enhancing capacity of their employees/officers in the operational areas like planning, engineering, social mobilisation, financial planning etc. • MoHUPA will also assist city and state government in constitution of Technical and Project Management Cell at state and city level. <ul style="list-style-type: none"> • A State Level Technical Cell (SLTC) with 5-10 professionals • City Level Technical Cell (CLTC) with 2-4 professionals depending on the size of the city and quantum of work. In case of big cities like metropolitan cities the number of professionals in CLTC can be more than 4 with the approval of CSMC. • The following expertise is to be mandatorily provided in the respective SLTCs and CLTCs: <ul style="list-style-type: none"> • Urban Planning / Town Planning Specialist • Housing Finance Specialist • Building Technology Specialist • CSMC can increase the size of such cell on the requirement of State/UT. • MoHUPA support for CLTC and SLTC will be in the ratio of 75:25 and in case of North Eastern and special categories states it will be in the ratio of 90:10. • The financial norms for such Cells will be prescribed by CSMC and till the time CSMC prescribes these norms, the norms already approved under RAY will be applicable. <p>Any other activities which is required for building the capacity for implementing the Mission or in general for augmenting the capacity of Centre, States and ULBs in this sector can be taken up with the approval of CSMC.</p>

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5.	Who is defined as a beneficiary under Housing for All?	A beneficiary is defined as a family comprising of husband, wife and unmarried children. Such beneficiary should not own a pucca house either in his / her name or in the name of any member of his / her family in any part of India to receive central assistance under the Mission. EWS category of beneficiaries is eligible for assistance in all four verticals of the Missions whereas LIG category is eligible under only CLSS component of the Mission.
6.	Please define the EWS/LIG categories for the purpose of the Scheme.	The EWS/LIG categories are defined as follows: <ul style="list-style-type: none"> • EWS households with an annual income upto Rs. 3.00 lakhs. • LIG households with an annual income between Rs. 3.00 lakhs to Rs. 6.00 lakhs. States/UTs have flexibility to redefine the annual income criteria as per local needs with the approval of Ministry.
7.	How the proof of income for EWS/LIG will be done?	For identification as an EWS or LIG beneficiary under the scheme, an individual loan applicant will submit self-certificate/affidavit as proof of income.
8.	Whether a beneficiary can avail of benefit under more than one component?	No. Under the mission, a beneficiary can avail of benefit of one component only.
9.	What is the definition of a Slum (as per HFA mission funding programme)?	A slum is defined as a compact area of at least 300 people 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. This is also the definition of Slums as per Census 2011.
10.	How is a "house" defined as a EWS or LIG House?	A house is defined as an all-weather single unit or a unit in a multi-storeyed super structure having carpet area of upto 30 sq. m. for EWS category and upto 60 sqm. for LIG category with adequate basic civic services and infrastructure services like toilet, water, electricity, etc.
11.	What is the definition of carpet area?	Area enclosed within the walls, actual area to lay the carpet. This area does not include the thickness of the inner walls.
12.	What is TDR?	TDR 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.
13.	Who are Primary Lending Institutions?	Primary Lending Institutions are Scheduled Commercial Banks, Housing Finance Companies, Regional Rural Banks (RRBs), State Cooperative

Sl. No	QUERIES	ANSWERS
		Banks, Urban Cooperative Banks or any other institutions as may be identified by the MoHUPA.
14.	Whether state has the flexibility to fix the area for house under EWS/LIG category?	States/UTs will have flexibility in terms of determining the size of house and other facilities at the state level in consultation with the Ministry but without any enhanced financial assistance from Centre.
15.	What is "In Situ Slum Redevelopment" and its components?	This vertical will be implemented with a concept "Land as a resource" with private sector participation for providing houses to eligible slum dwellers. 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 denotified.
16.	How the private sector can participate "In Situ Slum Redevelopment"?	Private partner for Slum Redevelopment would be selected through an open bidding process. All financial and non-financial incentives and conditions of the project will be declared "a priori" in the bid document.
17.	What is the support from state Government to private developers for "In Situ Slum Redevelopment"?	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.
18.	What is the Central Government Support for "In Situ Slum Redevelopment"?	Slum rehabilitation grant of Rs. 1 lakh per house, on an average, would be admissible for all houses built for eligible slum dwellers in all such projects. States/UTs will have the flexibility to deploy this central grant for other slums being redeveloped for providing houses to eligible slum dwellers with private participation, except slums on private land. It means that States/UTs can utilise more than Rs. 1 lakh per house in some projects and less in other projects but within overall average of Rs. 1 lakh per house calculated across the State/UT.
19.	Whether the private sector will be eligible for central assistance if the land is owned by private sector for "In Situ Slum Redevelopment"?	"In-situ" redevelopment of slums on private owned lands for providing houses to eligible slum dwellers can be incentivised by State Governments/UTs or ULBs by giving additional FSI/FAR or TDR to land owner as per its policy. Central assistance cannot be used in such cases.
20.	What is the approach for slum rehabilitation with private partnership?	Please see all the steps mentioned in 4.8 of Guidelines.
21.	Whether "in-situ" slum redevelopment on central	Central government agencies undertaking slum development in partnership with private developers

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	government lands occupied by slums can be redeveloped through private sector participation?	would be eligible for slum rehabilitation grant of Rs. 1 lakh per house on an average for all slums on their land being taken up for redevelopment with private partners.
22.	What is Affordable Housing through Credit Linked Subsidy?	Under Credit Linked Subsidy, beneficiaries of Economically Weaker section (EWS) and Low Income Group (LIG) can seek housing loans from Banks, Housing Finance Companies and other such institutions for new construction and enhancement to existing dwellings as incremental housing. The credit linked subsidy will be available only for loan amounts upto Rs 6 lakhs and such loans would be eligible for an interest subsidy at the rate of 6.5 % for 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%. Any additional loans beyond Rs. 6 lakhs, 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).
23.	What is the process of crediting the interest subsidy?	The subsidy would be released by the CNAs based on the disbursements made by PLIs to the beneficiaries. Subsidy, so disbursed by the CNA to the PLI, will be credited by the PLI to the borrower's account upfront by deducting it from the principal loan amount. As a result, the borrower will pay EMI on the remainder of the principal loan amount. E.g., the borrower avails a loan for Rs. 6.00 lakhs and subsidy thereon works out to Rs. 2.20 lakhs, the amount (Rs. 2.20 lakhs) would be reduced upfront from the loan (i.e., the loan would reduce to Rs. 3.80 lakhs) and the borrower would pay EMIs on the reduced amount of Rs. 3.80 lakhs.
24.	Are there any area restrictions under the Scheme for availing of the subsidy under the CLSS component?	<p>The carpet area of houses being constructed under this component should be upto 30 sq.m. for EWS category and upto 60 sq.m. for LIG category.</p> <p>This means that if the carpet area exceeds the respective limits, then the beneficiaries would not be eligible to avail of the benefit under this component.</p>
25.	What is role of State/ UTs/ ULBs for Affordable Housing through Credit Linked Subsidy scheme?	<p>Role of States/UTs/ULBs under this component would be as under:</p> <ul style="list-style-type: none"> • State/UTs/ULBs/PLIs shall link beneficiary identification to Aadhaar, Voter card, any other unique identification or a certificate of house ownership from Revenue Authority of

Sl. No	QUERIES	ANSWERS
		<p>Beneficiary's native district to avoid duplication.</p> <ul style="list-style-type: none"> State Level Nodal Agency (SLNA) identified by State/UT for implementing the mission will facilitate the identified eligible beneficiaries in getting approvals and documents, etc. to avail of Credit Linked Subsidy.
26.	Who are the nodal agencies who will be operating or responsible for disbursement of the subsidy under CLSS?	HUDCO and 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.
27.	Who are the PLIs through whom this subsidy will be released or credited?	Lending Institutions, like banks, HFCs, MFIs etc. who have signed MoUs with any one of the Central Nodal Agencies (CNAs), will be the PLIs, who will operate the Scheme.
28.	Whether PLIs need to enter into any MoUs with CNAs for claiming subsidies?	Yes, PLIs need to enter into MoUs with one of the CNAs so as to claim benefit under CLSS.
29.	How subsidy will be disbursed to the CNAs?	An advance subsidy will be released to each CNA at the start of the scheme. Subsequent amounts of credit linked subsidy will be released to the CNAs after 70 % utilization of earlier amounts, on quarterly basis, and based on claims raised by CNAs, as per prescribed format at Annexure 10 (refer paragraph 15.1 of the Scheme).
30.	Any preferential treatment to beneficiaries proposed for Affordable Housing through Credit Linked Subsidy scheme?	Preference under the Scheme 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 Transgenders subject to beneficiaries being from EWS / LIG segments.
31.	What happens where a beneficiary having availed housing loans from one of the PLIs and also benefit under CLSS, switches over to another PLI for taking advantage of the reduced interest rate?	A beneficiary who has taken a housing loan and availed of interest subvention under the scheme but later on switches to another PLI for balance transfer will not be eligible or claim the benefit of interest subvention again. Beneficiary can claim interest linked subsidy on only one loan account.
32.	How the subsidy is to be released to beneficiaries?	The subsidy would be disbursed to the beneficiaries account upfront by deducting it from the principal loan amount. As a result, the borrower will pay EMI on the remainder of the principal loan amount.
33.	What happens when the subsidy has already been disbursed, but due to certain reasons, the construction of the house is stalled?	In such cases, the subsidy is to be recovered and refunded to the Central Government.
34.	Can we get 30 year home loan for	Yes, beneficiaries can apply for sanction of home

Sl. No	QUERIES	ANSWERS
	EWS beneficiary?	loan for tenure of 30 years, which would depend on the due diligence norms of the PLIs concerned. In such cases, however, the interest subsidy would be restricted on home loans upto Rs. 6 lakhs for tenure not more than 15 years.
35.	What documents are to be taken or relied upon for the purpose of Income proof of the borrower? OR How PLIs would grant loans in the absence of Income documents?	For identification as a EWS or LIG beneficiary under the scheme, an individual loan applicant will submit self-certificate/ affidavit as proof of income. (paragraph 5.10).
36.	How the ULBs/NGOs will be incentivized for housing loan application for CLSS.	For facilitating applicants in submission of their applications in proper form and certificates, designated staff of ULBs/NGOs, a sum of Rs. 250/- per sanctioned application would be paid out of CLS Scheme funds, payable through State Governments.
37.	What is Affordable Housing Through Partnership?	Affordable Housing through Partnership will be implemented through : <ul style="list-style-type: none"> • States/UTs/ULBs/Parastatals with no private sector • States/UTs/ULBs/Parastatals with private sector The Mission will provide financial assistance at the rate of Rs. 1.5 Lakh per EWS house being built under these different partnerships by States/UTs/Cities.
38.	How will the beneficiaries be selected?	State/Cities will undertake a demand survey through suitable means to assess the actual demand for housing and potential beneficiaries. The information about the eligible beneficiaries from this survey and other available data will be contained in Housing for All Plan of Action (HFAPoA) in prescribed formats along with interventions selected out of the four verticals of the Mission.
39.	What will be the role and contribution of State/UTs/Parastatal bodies for Affordable Housing in Partnership scheme?	The States / UTs / Parastatal bodies will have the following roles : <ul style="list-style-type: none"> • Decide on the implementation mechanism. • Decide on an upper ceiling on the sale price of EWS houses in rupees per square meter of carpet area with an objective to make them affordable and accessible to the intended beneficiaries. • Provision or extension of other concessions such as the State subsidy, land at affordable cost, stamp duty exemption etc. • DPRs for such projects will be approved by SLSMC. • A transparent process for allotment to eligible beneficiaries will be approved by SLSMC.

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40.	How to fix the sale price by State / UTs / Cities for Affordable Housing in Partnership scheme?	The sale price may be fixed either on project basis or city basis. Principles are presented in Sl. 6.3 of guidelines of HFA.
41.	Whether the mix of houses for different categories (EWS, LIG, HIG etc) for Affordable Housing in Partnership scheme possible?	An affordable housing project can be a mix of houses for different categories (EWS, LIG, and HIG etc) but it will be eligible for central assistance, if at least 35% of the houses in the project are for EWS category and a single project has at least 250 houses. CSMC, however, can reduce the requirement of minimum number of houses in one project on the request of State Government.
42.	What is the process for allotment of houses to identified eligible beneficiaries in AHP projects?	Allotment should be made following a transparent procedure as approved by SLSCMC and beneficiaries selected should be part of HFAPoA. Preference in allotment may be given to physically handicapped persons, senior citizens, Scheduled Castes, Scheduled Tribes, Other Backward Classes, minority, single women, transgender and other weaker and vulnerable sections of the society. While making the allotment, the families with differently-abled persons and senior citizens may be allotted house preferably on the ground floor or lower floors.
43.	What Is Subsidy for Beneficiary-led individual house construction?	This is assistance to individual eligible families belonging to EWS categories to either construct new houses or enhance existing houses on their own to cover the beneficiaries who are not able to take advantage of any other component of the mission. Such families may avail of central assistance of Rs. 1.5 lakh and should be part of HFAPoA.
44.	What will be the role of beneficiaries in availing benefit for “Subsidy for Beneficiary-led individual house construction scheme”?	A beneficiary desirous of availing this assistance shall approach the ULBs with adequate documentation regarding availability of land owned by them. Such beneficiaries may be residing either in slums or outside the slums. Beneficiaries in slums which are not being redeveloped can be covered under this component if beneficiaries have a Kutcha or semi Pucca house.
45.	What will be the role of ULBs in providing benefit for Subsidy for “Beneficiary-led individual house construction scheme”?	The Urban Local Bodies shall validate the information given by the beneficiary and building plan for the house submitted by beneficiary so that ownership of land and other details of beneficiary like economic status and eligibility can be ascertained. In addition, the condition of the houses e.g. Kutcha, semi-kutcha etc. of the prospective beneficiary should be checked with SECC data to ensure beneficiary’s consequent eligibility for

Sl. No	QUERIES	ANSWERS
		construction of new housing. SECC data regarding number of rooms, details of family members etc. should also be checked to ensure beneficiary's eligibility for enhancement.
46.	Who and how will the project "Beneficiary-led individual house construction scheme" be formulated?	On the basis of applications mentioned in point number 7.1 and 7.2 of guidelines, ULBs will prepare an integrated city wide housing project for such individual beneficiaries in accordance with the City Development Plan (CDP) or other such plans of the city to ensure construction of proposed houses are as per planning norms of the city and scheme is implemented in an integrated manner which will be sent to SLSMC for approval. Individual applicants for assistance shall not be considered.
47.	Can beneficiaries meeting with the eligibility criteria form a group cooperative housing society to claim beneficiary-led individual subsidy under HFA?	Yes, beneficiaries, who intend to form a group cooperative housing society and meeting the eligibility requirements under HFA, can claim beneficiary led individual subsidy under the Scheme.
48.	Any point of check while approving project for individual house construction?	Urban Local Bodies and State/UT should ensure that required finance for constructing the planned house is available to the beneficiary from different sources including his own contribution, Gol assistance, State Government assistance etc. Gol assistance will not be released for house where balance cost of construction is not tied up, as otherwise release of Gol assistance may result into half constructed houses.
49.	How the central assistance will be released to beneficiaries for individual house construction?	Central assistance will be released to the bank accounts of beneficiaries identified in projects through States/UTs as per recommendations of State/UT.
50.	What is the timing and criteria of releasing of financial assistance for project for individual house construction?	State Government should release financial assistance to the beneficiaries in 3-4 instalments depending on progress of construction of the house. Beneficiary may start the construction using his own funds or any other fund and Gol assistance will be released in proportion to the construction by individual beneficiary. The last instalment of Rs. 30,000/- of Gol assistance should be released only after completion of the house.
51.	Whether the Mission will support in creating the rental housing stock?	The Construction Workers Welfare Fund is set up by States/UTs under the central law of Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996. States/UTs collect cess on construction projects and transfer the amount to the Welfare Fund for Construction Workers. Ministry of Labour has been

Sl. No	QUERIES	ANSWERS
		requested to ask States/UTs for creating rental housing stocks to workers as welfare measure.
52.	What monitoring role that the States to perform under Beneficiary led individual housing construction?	State/UTs are required to develop effective mechanism for monitoring beneficiary led housing through geo-tagged photographs.
53.	What are the reforms proposed under HFA Mission?	<p>For participating in the mission and to avail of financial assistance from Central Government, States/UTs should agree to fulfill following Mandatory Conditions:-</p> <ul style="list-style-type: none"> (i) State/UTs to make suitable changes in the procedure and rules for obviating the need for separate Non Agricultural (NA) Permission if land already falls in the residential zone earmarked in Master Plan of city or area. (ii) States/UTs shall prepare/amend their Master Plans earmarking land for Affordable Housing. (iii) A System should be put in place to ensure single-window, time bound clearance for layout approval and building permissions at ULB level. (iv) States/UTs shall adopt the approach of deemed building permission and layout approval on the basis of pre-approved lay outs and building plans for EWS/LIG housing or exempt approval for houses below certain built up area or plot area. (v) States/UTs would either legislate or amend existing rental laws on the lines of model Tenancy Act being prepared by Ministry. (vi) States/UTs shall provide additional FAR/FSI/TDR and relaxed density norms for slum redevelopment and low cost housing, if required.
54.	What is Annual Implementation Plan?	On the basis of HFAPoA, subsequently States/Cities will prepare the Annual Implementation Plans (AIPs) dividing the task upto 2022 in view of the availability of resources and priority. For larger cities, HFAPoA and AIPs can be prepared at sub-city (ward/zone etc.) level with the approval of concerned State/UT Government. Reference may be made to the Scheme guidelines hosted on the website of the Ministry (www.mhupa.gov.in)
55.	What is State level Nodal Agency (SLNA) and what is its role?	SLNA is the Nodal Agency designated by the State Governments for coordination of all scheme and reform-related activities under HFA in the state. It will monitoring and evaluate the HFA activities in the state and coordinate with the central ministry (MoHUPA) in sending necessary progress report /

Sl. No	QUERIES	ANSWERS
		completion report. It will facilitate the identified eligible beneficiaries of credit linked subsidy in getting approvals and documents, etc.
56.	Will the State Government also contribute to this scheme of assistance in all four verticals?	Yes, State Govt. and local bodies are expected to contribute in redevelopment of slums and providing housing for all under different verticals.
57.	For the purpose of eligibility of slum dwellers, how the cut –off date will be decided?	States/UTs at their discretion, decide a cut-off date preferably through legislation, on which beneficiaries need to be resident of that Slum.
58.	The scheme states that the central assistance under the Mission should be in the name of Female Head of the household. What is the position, if there is no female member in the household, whether that family would be eligible for assistance under the Mission?	The houses constructed/acquired with central assistance under the mission should be in the name of the female head of the household or in the joint name of the male head of the household and his wife, and only in cases when there is no adult female member in the family, the dwelling unit/house can be in the name of male member of the household.
59.	How the Central assistance under HFA be released?	Central assistance under 3 verticals (except CLSS) will be disbursed through States/UTs.
60.	Whether HFA can utilize benefit of Smart Cities and AMRUT. If yes, how?	Central schemes and other schemes may be dovetailed for the fund requirement for provision of external infrastructure. At the stage of preparation of Service Level Improvement Plans(SLIP) itself under AMRUT, cities must seek convergence with HFA. The core infrastructure elements of Smart city would include affordable housing, especially for the poor, green field development (more than 250 acres)with affordable housing (at least 15% in the affordable housing category); especially for the poor,
61.	Whether projects selected under RAY, but cancelled due to discontinuance of the scheme, would be eligible for coverage under this Scheme?	Under erstwhile Schemes RAY, Central Assistance under 183 projects, where work has begun would continue to be available. All other approved projects, where no work has begun, would stand cancelled. These projects can, however, be taken up under HFA Mission as per the discretion of the concerned Stats/UTs.
62.	What are the criteria for selection of Cities under the Scheme?	All the statutory towns are eligible for selection. The selection of the cities is the discretion of the State/UTs but State/UTs may consider those Class I cities and those cities which have already prepared SFCPoA under erstwhile RAY Scheme on priority.
63.	How to prepare HFAPoA? Are there any guidelines/checklist?	Format for the preparation of HFAPoA has been given in Annexure 5 of the Guidelines (page 32 to 34). Reference may kindly be made to our web-site http://www.mhupa.gov.in .for further information.
64.	How the detailed project report for HFA could be prepared? Whether	Based on HFAPoA and availability of resources, each city will prepare Detailed Project Report

Sl. No	QUERIES	ANSWERS
	DPR of RAY can be used for the preparation of HFAPoA DPR?	(DPRs) under each component of the Mission. All DPRs should be approved by State Level Sanctioning and Monitoring Committee. In this context, inputs regarding slum data could be drawn from the erstwhile scheme "RAY".
65.	Whether SFCPoA document can be used for the preparation of HFAPoA?	The data under SFCPoA may be used for the preparation of HFAPoA.
66.	While preparing HFAPoA whether reference from any other programme can be taken?	In preparing HFAPoA, Urban Local Bodies should take into account the provisions of the City Development Plan, City Sanitation Plan etc. for achieving synergy with other ongoing programmes of both Central and State Governments.
67.	How much time is to be taken for preparation of HFAPoA?	For the first year of the scheme, i.e., 2015-16, AIP is not required and based on the recommendations of the SLSMC, central assistance may be released. States/UTs will submit HFAPoA for the selected cities as soon as possible, preferably within 6 months of selection of city.
68.	Is HFAPoA a static document?	No. HFAPoA should be reviewed on a yearly basis to make changes in view of implementation of Annual Implementation Plan (AIP) in the preceding years.
69.	What is the functional relationship between HFAPoA and DPR?	Based on HFAPoA and availability of resources, each city will prepare Detailed Project Report (DPRs) under each component of the Mission.
70.	What will be mechanism for Monitoring and Evaluation (M&E)?	Mission will be monitored at all three levels: City, State and Central Government. CSMC will monitor formulation of HFAPoA, Annual Implementation Plans (AIPs) and project implementation. Suitable monitoring mechanisms will be developed by the Mission. States and cities will also be required to develop monitoring mechanism for monitoring the progress of mission and its different components.
71.	What support technology submission will provide to State and cities?	Technology submission will facilitate adoption of modern, disaster resistance, environmental friendly technologies and building material for faster and quality construction. It may also help in lay out design and building plans. Centre and States will seek cooperation from willing IITs, NITs and Planning & Architecture Institutes for this.
72.	In case convergence with the other scheme of center and state, how it can be linked with mission account?	States/UTs will ensure convergence with other housing schemes to be taken up by other departments like Industrial Policy & Promotion (IP &P) through industries for its employees, railways for In-Situ development of slum pockets, Ministry of Urban Development to make provision for housing for weaker section in small city projects and make

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		provision for civil amenities in outer areas of city under AMRUT scheme, Ministry of Labour to create rental housing for workers as welfare measures, etc.
73.	Whether two or more slums could be clubbed together for getting funds under this scheme?	The States/ULBs can club nearby slums in clusters for In-Situ development so as to make them financially and technically viable.
74.	Whether EWS and LIG could be grouped together at one plot under Affordable Housing in Partnership?	EWS and LIG could be grouped together at one plot, but it will be eligible for central assistance only if at least 35% in the project are for EWS category and the single project has at least 250 houses.
75.	Will a person having a plot without any construction be an eligible beneficiary?	Yes, he can be covered under subsidy for beneficiary led individual house construction scheme, if otherwise eligible.
76.	Who will provide transit accommodation for the slum dwellers under in-situ scheme?	The private developer will provide transit accommodation for slum dwellers.
77.	What would be the ownership pattern of the houses being constructed or developed under redevelopment schemes?	States/UTs may decide methodology about ownership rights of the houses to be allotted under HFAPoA (on renewal, mortgageable and inheritable leasehold rights). States/UTs may, however, impose suitable restrictions on transfer of houses so constructed.
78.	Under AHP to get central assistance, is the Developer required to provide any LIG category of houses other than EWS houses?	The developer may provide a mix of houses for different categories, but it should have at least 35% of total housing for EWS category.
79.	Will any central assistance be provided to private sector for "In-situ" redevelopment of slums on private owned land?	States/UTs/ULBs can incentivise "In-situ" redevelopment of slums on private owned lands for providing houses to eligible slum dwellers by giving additional FSI/FAR or TDR to land owner. Central assistance cannot be used in such cases.
80.	What role Technology Submission will Play in implementing HFA Mission?	A Technology Sub-mission under the Mission would be set up to facilitate adoption of modern, innovative and green technologies and building material for faster and quality construction of houses. Technology Sub-Mission will also facilitate preparation and adoption of layout designs and building plans suitable for various geo-climatic zones. It will also assist States/Cities in deploying disaster resistant and environment friendly technologies.
81.	What are the areas the sub-mission will facilitate?	The Sub-Mission will work on following aspects: i) Design & Planning ii) Innovative technologies & materials iii) Green buildings using natural resources and iv) Earthquake and other disaster resistant

SI. No	QUERIES	ANSWERS
		<p>technologies and designs.</p> <p>The Sub-mission will coordinate with various regulatory and administrative bodies for mainstreaming and up scaling the deployment of modern construction technologies and material in place of conventional construction. Technology sub-mission will also coordinate with other agencies working in green and energy efficient technologies, climate changes etc.</p>
82.	What is the role of Third Party Quality Monitoring Agencies (TPQMA)?	It is envisaged that the States/UTs would engage TPQMA to ensure quality of construction under various components of the Mission. State/UTs should draw up their quality monitoring and assurance plans involving third party agencies.
83.	What will be the content of Quality monitoring and assurance plans?	Quality monitoring and assurance plans will include the visits by third party agencies to the project site and to advise State and Urban Local Bodies on quality related issues.
84.	What will be the funding pattern for TPQMA activities?	Ministry will provide assistance to implement third party quality monitoring mechanism by sharing the cost on 75:25 basis; and in case of NE and special category states on 90:10 basis. Ministry will share expenses for at the most three visits by TPQMA to each project.
85.	Is there any Annual Quality Monitoring Plans and how TPQM will be monitored?	Annual Quality Monitoring Plans should be submitted to Mission for the approval of CSMC after taking approval of State Level Monitoring Committee.
86.	Whether approval is required for Annual Quality Monitoring Plan?	Yes, CSMC will approve the Annual Quality Monitoring Plan?
87.	Whether the Social Audit mandatory for State/UT Government and ULBs?	Mission, at its discretion, will also assist State/UT Governments in undertaking social audit of the projects being implemented under the mission. Such social audit would be carried out by State/UT Government and ULBs.
88.	Whether Social Audit Plan needs approval?	Yes, CSMC will approve Social Audit Plan.

**Response to Queries / Suggestions received
on Credit Linked Subsidy Scheme (CLSS)
under Housing for All (Urban)
Pradhan Mantri Awas Yojana**

Sl.	Suggestion / Query	Response
1	Organisations such as the National SC Finance Development Corporation and others involved in financing for ST/OBC/ Minority / Handicapped beneficiaries should also be involved in financing of Housing for All (HFA) Mission.	NHB is to examine the Memorandum of Association (MoA) of these organisations to ascertain the organisations' mandate to lend and also verify the funding pattern from Gol.
2	Is there a simplified application documentation process for beneficiaries? If not, it would be desirable that formats are developed / approved by IBA for acceptability within banks.	CNAs to evolve a suitably simplified documentation process with assistance from IBA, as necessary.
3	What steps are proposed at the level of MoHUPA for popularising the Scheme amongst the intended target group?	MoHUPA is in the process of obtaining feedback from stakeholders on implementation issues. Suitable advocacy steps will be taken for popularising the scheme at an appropriate time. CNAs and PLIs are also expected to popularise the scheme by taking suitable steps at their end.
4	Can applicants of CLSS register directly at ULBs?	Beneficiaries can apply directly to PLIs or through the ULBs or the local agencies identified by the State/ULBs.
5	Whether there would be any mechanism for centralised registration of the beneficiaries in 4041 statutory towns? This would facilitate easy identification of beneficiaries having availed of the facility under different verticals of the Scheme.	MoHUPA is developing an IT system through NIC which will be accessible to all stakeholders for accessing and uploading data. Till then, CNAs would host the details of beneficiaries on their websites, which can be used as a database for the purpose of the Scheme.
6	Different States/UTs assign targets to the PLIs and the PLIs will also be assigned targets by Monitoring & Evaluation Committee at centre. There is a need for clarity as regards fixation of the targets and who is the authority in this context?	A Committee consisting of Secretary (HUPA) and Secretary (DFS) will allot targets to the PLIs under Credit Linked Subsidy component of the Mission and PLIs would be expected to meet those targets.
7	Can the private sector use the AHP vertical scheme and get central government assistance for their existing schemes?	No. The project has to be adopted by the State government for which conditions like the no. and size of project, eligible beneficiaries, sale price, allotment process etc. have to be met with for consideration of central government assistance.

Sl.	Suggestion / Query	Response
8	The issue of NOC by the State Govt/ULB in 15 days may become a bottleneck. Can it be removed?	The issue of periodic NOC is to ensure that a single person does not take benefit of the scheme twice. The process of NOC is being reviewed and will be notified suitably.
9	Several banks already have home loan products for lower income groups. What will be the process for the beneficiaries who have availed this loan in last few months?	The scheme has become effective from 17 June 2015. As such, loans sanctioned and disbursed on and after this date would be eligible for the benefit under CLSS, provided all the parameters of the Scheme have been complied with.
10	The disbursal of subsidy amount is in maximum of 4 installments whereas a builder could demand construction linked installments in more than this number. How to deal with such cases?	Such cases on the number of disbursal installments can be decided based on discussions between CNAs and PLIs for availing of benefit under the scheme, provided all other requirements of the scheme are complied with.
11	The completion period of 12 months for construction of house as given in MOU (Cl. E 6 of pg. 23) of the guidelines may not be feasible.	This condition is being reviewed by MoHUPA with respect to new construction and will be communicated.
12	The Scheme envisages that only such beneficiaries who do not have a pucca house anywhere in the country are eligible for the benefits under the Scheme. How this aspect would be ensured?	States /UTs /ULBs /PLIs shall link beneficiary State identification to Aadhaar ID, Voter card, any other unique identification or a certificate of house ownership from Revenue Authority of beneficiary's native district so as to avoid duplication.
13	How many cities would be covered for the purpose of the Scheme?	All 4041 statutory towns as per Census 2011 would be covered for the purpose of CLS Scheme.
14	Whether repairing work to the existing house is covered for benefit under the Scheme?	Repairing work to the existing house can be undertaken in houses which are kutchha, semi pucca and require extensive renovation.
15	Sl.5.3. mentions that "The beneficiary, at his/her discretion, can build a house of larger area but interest subvention would be limited to first Rs. 6 lakh." Please clarify.	The construction of a new house can be undertaken as per the scheme guidelines. For extension/repair, the area limit will be 30 sq.m. and 60 sq.m. of built up area for EWS and LIG category respectively.
16	Will the clarifications / FAQs supersede the Guidelines?	The FAQs / clarifications are to be read with the scheme guidelines.
17	The Credit Risk Guarantee Fund Scheme of NHB defines a low income housing as of size upto 430 sq.ft. (40 sq.m.) carpet area. Can this be matched with CLSS?	It will be examined by Credit Risk Guarantee Fund Trust as per extant guidelines of the CRGF Scheme.
18	Since the Scheme proposes that no amount should be recovered from the beneficiaries towards processing charges,	A lump sum of Rs. 1000/- per sanctioned application would be paid to PLIs in lieu of the processing fee. Presently, charges

Sl.	Suggestion / Query	Response
	<p>what is the situation about the charges levied by the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI)? Whether these charges are to be recovered from the beneficiary or such charges are to be borne by the PLIs.</p>	<p>levied by CERSAI are being recovered from the concerned borrower/ beneficiary and the CLSS is independent of the same. However, PLIs may take a suitable decision at their end.</p>
19	<p>It is suggested to all states that mortgage fees (ranging from 0.25 to 0.5%) and stamp duty be waived off to enable a fillip to the scheme. Gujarat and Tamil Nadu have waived off these amounts.</p>	<p>The matter would be taken up with States.</p>
20	<p>Can CLSS be clubbed with private mortgage backed guarantee fund provided by certain private players in the market?</p>	<p>Yes</p>
21	<p>Whether MoHUPA is contemplating share the burden, where a loan becomes NPA and the PLI concerned is unable to recover the entire outstanding amount from the beneficiaries?</p>	<p>It is responsibility of the PLIs to carry out due diligence of the borrower as per their due diligence norms and as such recovery of NPAs, if any, is their responsibility. However, where the construction of the unit is stalled due to any reason, the subsidy released by MoHUPA is to be recovered alongwith loan recovery by the bank.</p>
22	<p>Banks rely on income certificates and title ownership while disbursing loans. In this scheme, self certification is mentioned as income proof. Who will be responsible for title authenticity and income proof in such a situation?</p>	<p>Banks have to adopt their own due diligence process while sanctioning loans. While disbursing subsidy, a self certificate / affidavit as proof of income will be taken from the beneficiary. PLIs can resort to the remedies available under IPC and other relevant statues in case of any fraudulent submission,</p>
23	<p>There is a Delhi High Court order on requirement for approved building plans for loan sanctioning. How is this to be integrated with housing projects of HFA?</p>	<p>Please refer to mandatory reforms under Sl. 11.4 of the guidelines on deemed building permission and layout approval or exemption of approval for houses below certain built up area or plot area.</p>
24	<p>All HFCs are not covered under SARFAESI Act. Is there any thinking to cover all HFCs under the Act?</p>	<p>At present, only select HFCs are covered under SARFAESI Act. It is understood from NHB that the matter regarding covering of remaining registered HFCs within the scope of SARFAESI Act, is under their attention.</p>
25	<p>Different states have different area criteria for defining EWS or LIG houses. How will this be addressed in housing projects under HFA?</p>	<p>States can determine the areas of EWS and LIG houses as per their local needs with concurrence of MoHUPA. This state based modification will apply across all four components for the Mission. The</p>

Sl.	Suggestion / Query	Response
		Central assistance, however, will remain fixed.
26	Whether moratorium granted to borrowers before the actual repayment begins, would be within the overall limit of 15 years or would fall outside it?	It will be within the overall limit of 15 years.
27	What kind of land titles will be used for loan sanctioning in cases / areas where society pattas are prevalent?	The HFCs / PLIs must satisfy itself for sanctioning of loans and follow the due diligence documentation and approval process.
28	Can re-finance be taken on subsidized home loans?	Yes
29	Can the processing cost of Rs.1000/- per sanctioned application be enhanced as the operating cost is high for home loans of a lower value?	At present, processing fee is Rs. 1000/- per sanctioned application.
30	As mentioned in the document (paragraph 15.2) it is stated that subsidy will be disbursed in 4 instalments (a) What will be the frequency of the subsidy instalments?	The subsidy will be disbursed by CNAs in maximum of 4 instalments on proportionate basis. It would depend on receipt of information regarding the loan/s disbursed by the PLIs to eligible borrower / beneficiary. (Refer para D.1 on page 23 of Scheme)
	(b) Will it be linked with the construction stages as mentioned in page 46?	The construction stages mentioned in Page 46 pertain to Subsidy for Individual Beneficiary for House construction / enhancement, and not to CLSS. The subsidy instalment will be linked to disbursement of loans by PLI to borrower.
31	Please clarify what is the process to provide subsidy to the beneficiary? (a) PLI should deposit the credit linked subsidy in the beneficiary loan account and then claim the refund from CNA as mentioned in point 5.1.	PLIs should claim the subsidy amount from the respective CNAs after disbursement of loan. Subsidy will be credited by the PLI to the borrower's account upfront by deducting it from the principal loan amount. Borrower will pay EMI as per lending rates on the remainder of the principal loan amount.
	(b) PLI should claim the money from CNA and deposit the credit linked subsidy in the beneficiary loan account only after receiving the amount from the CNA as mentioned in the flow-chart.	
32	As mentioned in Section 5.3, need clarity on the definition of new construction. Does it include: (a) Purchase of a new construction house from a builder (b) Purchase of a new construction house from a developer	All the three instances mentioned in the question are covered under the definition of a new construction and are eligible under the Scheme for subsidy, within the

Sl.	Suggestion / Query	Response
	(b) Resale of a new construction house from the seller	prescribed carpet area norms of 30/60 sq.m., as applicable.
33	Whether PLIs should collect PDCs for the EMI on: (a) Total loan amount availed by the beneficiary or (b) Total loan amount excluding the subsidy amount?	Subsidy will be credited by the PLI to the borrower's account upfront by deducting it from the principal loan amount. Borrower will pay EMI as per lending rates on the remainder of the principal loan amount.
34	Can PLIs extend home loans under CLSS for a period of more than 15 years for the non-subsidy portion of the home loan?	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.
35	What happens if the customer applies for multiple subsidies using different ID proofs?	Under the Mission, beneficiaries can take advantage under one component only. For enabling this process, the beneficiaries should be linked to their Adhaar/Voter ID Card/Any other unique identification Number or a certificate of house ownership from Revenue Authority
36	What is the procedure to address a customer if he/she has already availed the home loan and later on approaches the PLI to avail the credit linked subsidy on the same property.	The scheme has become effective on 17 June 2015. PLIs are expected to sanction / disburse as per the provisions of the current scheme and apprise the beneficiaries accordingly.
37	What is the process for claiming the reimbursement of the subsidy by PLI from CNA, as mentioned in point no. 15.2 (claim format)?	Based on the loan disbursed by a PLI to EWS and LIG beneficiaries, the CNA will release the subsidy amount to PLIs directly based on the claims submitted on the total loans disbursed. As such, PLIs would be required to submit a consolidated claim to the CNAs for disbursal of subsidy. The detailed process will be advised by the CNAs to the concerned PLIs.
38	Is resale from (builder/seller) is allowed under CLSS?	Resale cases would be allowed but it is incumbent upon banks to adopt their due diligence and banking mechanism processes to curtail speculative cases in this scenario.
39	Is there any specified format for or can we use our own format? (a) Customer affidavit for proof of income that he falls under EWS/LIG categories?	CNAs, with assistance of IBA, as necessary may devise their own formats in consultation with PLIs (with advice to

Sl.	Suggestion / Query	Response
		MoHUPA) in the matter.
	(b) Customers self-declaration for Manual Scavengers, Women (with overriding preference to widows), persons belonging to SC / ST / OBC / Minorities / PwD / Transgenders?	Certification procedure / formats adopted by appropriate government bodies will be adopted.
	(c) End-use certificate	CNAs and PLIs may monitor this aspect based on their own due diligence process for granting loans. PLIs may also discuss and finalise this format in consultation with CNAs.
	(d) Consolidated utilisation certificates	CNAs will devise their own formats in consultation with PLIs (with advice to MoHUPA) in the matter.