

STATUS OF PMAY IMPLEMENTATION ACROSS 11 CITIES, JANUARY 2018

A CONSULTATION REPORT



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TABLE OF CONTENTS

<i>Introduction</i>	<i>1</i>
<i>Status of PMAY Implementation</i>	
1. Indore	2
2. Nagpur	4
3. New Delhi	7
4. Hyderabad	9
5. Patna	11
6. Visakhapatnam	13
7. Ranchi	15
8. Varanasi	17
9. Jaipur	19
10. Ahmedabad	21
11. Navi Mumbai	23
<i>Memorandum to the Ministry of Housing and Urban Affairs</i>	<i>25</i>

INTRODUCTION

The National Consultation on Housing for All was organised by Youth for Unity and Voluntary Action (YUVA) on 24 January 2018. YUVA has been working on challenges of housing for the urban poor for the last 30 years and is currently present in five Indian states with direct interventions in several informal settlements. The consultation was attended by over 15 grassroots organisations working with communities, who presented the state of implementation of the Pradhan Mantri Awas Yojana (PMAY)—Housing for All Scheme across states. The participants discussed the status of implementation of the Scheme across states and critically dissected gaps in execution so far.

PMAY IMPLEMENTATION STATUS ACROSS 11 CITIES

1. INDORE (MADHYA PRADESH)

Through the Right to Information (RTI), it was discovered that 646 informal settlements of Indore have been identified under the PMAY. Of this, 14 informal settlements have been selected for resettlement in eight-storied buildings under the first phase of PMAY. These 14 settlements are planned to be resettled in three locations—Bada Bangarda (for five settlements with 1,200 houses); Bhuri Tekri (for three settlements with 800 houses); Niranjanpur (for six settlements with 2,900 houses).

However, the communities at large are protesting against the resettlement plan of the State Government and are against the shift to transit camps given inadequate living conditions. In the second phase of the project, it is planned that 38 communities from different parts of the city will be shifted to seven different areas identified for PMAY high-rise constructions with around 8,200 houses. 960 houses will be built under the in-situ redevelopment component.



Anand Lakhan of Deen Bandhu Samaj Sahyog presenting the status of PMAY implementation in Indore

GAPS IN IMPLEMENTATION

The demand survey has been conducted by the Indore Municipal Corporation (IMC) and two of its partner organisations, i.e., TARU Leading Edge Pvt. Ltd. and CADMAP. The community does not trust these actors, based on the the survey which is believed to have left out many families. Additionally, there are too many gaps in the flow of appropriate and exact information to the so-called beneficiaries from the agencies chosen for survey. The IMC has not been able to state the reason for evicting the residents from settlements in the first phase of the scheme.

Other gaps are as follows:

- Absence of community-oriented organisations/non-profits
- Lack of city specific information on PMAY
- Lack of preventive strategies to address the threat of eviction
- Neglect of human rights in undertaking project-oriented work
- Lack of knowledge on status of slum, Master Plan and state-specific policies, plans and projects
- Gap in the identification of beneficiaries

EFFORTS BY DEEN BANDHU SAMAJ SAHYOG

- Collection of information and data regarding the first and second phase of PMAY
- Sensitisation of 150+ communities and 28 non-profits on the PMAY (form, guidelines, demand, first and second phase slums on Master Plan and proposed map, etc.)
- More than 2,000 forms filled online for subsidised loan for unit upgradation in PMAY
- Formation of Mohalla Sabhas and Mohalla Samitis

Presented by Deen Bandhu Samaj Sahyog

2. NAGPUR (MAHARASHTRA)

STATUS OF PMAY IMPLEMENTATION

Under the PMAY scheme in Nagpur city, 50,000 houses were announced by Nitin Gadkari, Union Minister for Road Transport and Highways, Shipping and Water Resources, River Development and Ganga Rejuvenation and Devendra Fadnavis, Chief Minister of Maharashtra. However, no steps have been taken over the past two years towards the promises made. The Maharashtra Government had promised to build 19 lakh houses by 2019 (even before PMAY's target of 2020).

The Nagpur Municipal Corporation, through the Slum Rehabilitation Authority, had announced the provision for online applications. In total, 32,000 applications were submitted. However, only 18,000 applications were accepted and approved.

The Nagpur Improvement Trust (NIT) is, however, ahead in the slum improvement plan implementation. They have even started the construction of houses at a few locations. The Ministry of Housing and Urban Affairs has given approval to NIT to build 2,374 houses.

The project will be on 23.5 acres land with four-storied buildings, with provision for basic services. The project is targeted towards the low-income groups wherein they can buy the house for INR 7,50,000 (with Central and State Government support of INR 2,50,000). The construction has begun in Vathoda (264 units), Vangji (930), and Vahi Tarodi (962).

The Maharashtra Housing and Area Development Authority Board has declared projects in Chikhal (420 units), Vanji (77 units), and Hajari Pahad (183 units). The Nagpur Metro Region has also committed to build houses in Vaddhamna (1834), Mahadulam (2016) and Beltarodi (242). It has been declared that due to lack of land availability within Nagpur city, the project of 11,523 affordable houses will be built in the Nagpur Metro Region.

The first phase of the PMAY was completed in March 2017, the second phase will be completed in April 2019, and the third phase will be completed in March 2022..

GAPS IN IMPLEMENTATION

The major gaps in implementation include:

- The builders are benefiting more from the PMAY scheme rather than the citizens, especially the urban poor. The flats constructed under the scheme are not reaching the relevant beneficiaries but are being sold in the commercial market.
- In many cases, banks are approving loans of builders whereas beneficiaries' applications are being rejected. The provision for financial support of INR 2,50,000 for beneficiary-led construction is not accessible by the individual applicants.

EFFORTS BY SHEHAR VIKAS MANCH

Shehar Vikas Manch, in association with YUVA, is helping people from the community better understand their housing rights and the concept of housing schemes. In October 2016, a campaign was launched in the settlements of Nagpur where

individual applications were filled by communities stating their demand and their present condition (their plot size, housing structure, economic conditions, etc). On the basis of this campaign, advocacy efforts were taken up with authorities in Nagpur.



Anil Wasnik of Shehar Vikas Manch presenting the status of housing in Nagpur.

A POSITIVE STEP

However, in January 2017, a Government Resolution was adopted in Nagpur extending land tenure rights to all slums in Nagpur. In 2016, the

Municipal Corporation also took the initiative to transfer public land to these communities.

PEOPLE'S DEMANDS

The people demanded land rights and individual entitlements for the communities residing in the informal settlements. In the capacity building

sessions, people in the community demanded the ownership of the land they are living on.

Presented by Shehar Vikas Manch

3. NEW DELHI (DELHI)

STATUS OF PMAY IMPLEMENTATION

A Memorandum of Agreement (MoA) was signed by Delhi Urban Shelter Improvement Board (DUSIB) and Delhi Development Authority (DDA) for implementation of PMAY as per verticals. Five areas have been selected under this MoU—three under Delhi Municipal Corporation (DMC), one in New Delhi Municipal Council and one in Delhi Cantonment Board.

A fresh demand survey will be completed by September 2018 for 675 slums. DUSIB will do the demand survey for 176 of them, which includes 99 under its authority, 39 under Government of National Capital Territory of Delhi (GNCTD) and 38 under three DMCs. DUSIB will also carry joint demand survey with DDA for the remaining 499 slums of DDA and the settlements that are located

on Central Government lands.. The next step is to prepare a 'Housing for All Plan of Action' (HFAPoA) for:

- 99 slums under DUSIB, a tentative HFAPoA has been prepared .
- 39 slums under GNCTD. The HFAPoA will be prepared after transfer of lands from Delhi Government departments.
- 38 slums of DMCs. The HFAPoA will be planned

The next step is the formation of various committees. The State Level Sanctioning and Monitoring Committee (SLSMC) has been formed and will be common for both the DUSIB and DDA. State Level Appraisal Committee (SLAC) for DUSIB has also been formed.

GAPS IN IMPLEMENTATION

The major gaps in implementation include:

- The lack of land available/notified under the Delhi Government.
- There is also huge financial inadequacy and the amount offered by the Central Government is not adequate.

EFFORTS BY DELHI GOVERNMENT/DUSIB

The Government of Delhi on 11 December 2017 approved the 'Delhi Slum and JJ Rehabilitation and Relocation Policy 2015' in consonance with PMAY guidelines. In the first phase, i.e., during intervention period 2017–2020, primary activities as per HFA guidelines, and projects for five assembly constituencies, for rehabilitation of 10 slums having 5,310 households are planned. In the second phase, i.e., during intervention period 2018–2020, projects for four

assembly constituencies, for rehabilitation of 19 slums having 10,749 households are planned. In the third phase, i.e., during intervention period 2018–2021, projects for three assembly constituencies, for rehabilitation of 16 slums having 6,058 households are planned. In the fourth phase, i.e., during intervention period 2021–2024, projects for 11 assembly constituencies, for rehabilitation of 42 slums having 22,841 households are planned.

PEOPLE'S DEMANDS

Majority persons surveyed demanded in-situ upgradation of their houses. They demanded permanent possession or ownership of the house, as a sense of security. Another demand was that their source of livelihood must be taken care of when the planning is done. The houses should have basic amenities like accessibility to government schools, public healthcare centres, ration shops and transport facilities nearby.

Presented by Delhi Urban Shelter Improvement Board (DUSIB)

4. HYDERABAD (TELANGANA)

STATUS OF PMAY IMPLEMENTATION

The Telangana Government has committed to provide two-bedroom hall kitchen (2BHK) houses to all the homeless poor families in the state through its 2 BHK Housing Programme, in a phased manner. The government is scheduled to construct 2.7 lakh units in the State, of which one lakh is to be built in Hyderabad.

The District Minister and MLA can each sanction 50 per cent of the beneficiaries and will provide a final list to the Commissioner, Greater Hyderabad Municipal Corporation (GHMC). The eligibility will be verified by the Commissioner.

GHMC, and before that by the Ward Sabha. This scheme also involves the funds provided by the Central Government under PMAY scheme.

All the 68 urban local bodies (ULBs) in Telangana are included under the PMAY-HFA Mission wherein 1,86,786 dwelling units have been sanctioned at INR 1,50,000 each. As on 20 January, 2018, Central assistance of INR 1,50,000/unit for 1,26,199 dwelling units in Hyderabad as part of the 2 BHK Programme launched by the State Government has been received.

GAPS IN IMPLEMENTATION

There is scepticism about the sustainability of this scheme and its political willingness, with no systematic embedment of the housing demands. Some of the other gaps are:

- The eligibility criteria is the presence of the beneficiary ration card. But most have been cancelled or are not available for the vulnerable groups
- The needs of the homeless and others are not addressed
- Politically-biased selection seems to have taken place
- Temporary shelters are not provided and this is a heavy burden on the people
- Lack of transparency/secretiveness in assessment of quality
- Incomplete coverage of slum units
- Fear of delay in construction

EFFORTS BY MONFORT SOCIAL INSTITUTE

Major work on the issue of PMAY is about creating awareness among people in slums about land rights and implementation of scheme. There are several issues in the implementation of the scheme in Hyderabad, like no transit houses

are provided, provision of livelihood is missing and there's a lapse in beneficiary lists. Advocacy with government officials and legal advocacy in case of gaps in implementation is another major work.

PEOPLE'S DEMANDS

One of the major demands of the people is to get a confirmed list of beneficiaries. For any housing scheme, according to the Telangana Government, the list needs to be confirmed by the Collector and then by the Ward Sabha and is finally uploaded to the website along with photographs of the beneficiary and this takes time. Another demand is to build well-maintained transit houses before the houses are demolished.

A crucial demand is the maintenance of the building. The government is planning to give the ground floor for commercial activity and collect rent.

Land Rights is another major demand by the people in Hyderabad, especially for the notified slums where people have patta rights over land but proper land acquisition is not done at the time of in-situ redevelopment.

*Presented by Monfort Social Institute
- CHATRI*

5. PATNA (BIHAR)

STATUS OF PMAY IMPLEMENTATION

A demand survey has been made but the builders are not interested in the scheme because of negligible profit. There is no focus on the

implementation of PMAY but online consultations are being done for Smart City projects.



Status of housing in Patna presented by Sister Dorothy

GAPS IN IMPLEMENTATION

The major gaps include:

- The Slum Policy 2011 has been made null and void while another policy is in the pipeline. The demand survey is registering only the families who own land and excluding the landless families.
- Political unwillingness and limited-awareness of government officials about the Slum Policy 2011 is the major gap.

EFFORTS BY ASHRAY ABHIYAN

With the authorisation of the Commissioner, more than 1,500 forms for families have been filled and verified by the Patna Municipal

Corporation (PMC). There is also demand for the inclusion of landless families as the beneficiaries of PMAY.

PEOPLE'S DEMANDS

Patna has 110 slums and Bihar needs one million houses for the economically weaker section (EWS). 66 per cent people in the slums prefer in-situ rehabilitation and are prepared to pay INR 1,110 per month, even though it will be difficult to pay this amount. The Government is bargaining for INR 2,000 per month. The vagueness in the definition of 'slum' has often led to those in authority turning circumstances in their favour.

People who live in the slums have been residing there for more than four decades and yet nothing much has changed for them in the area of services on the part of the government. The fear of smart cities and the demolition of slums is very high. There is no plan on the government's agenda to enable people to handle this.

Presented by Ashray Abhiyan

6. VISAKHAPATNAM (ANDHRA PRADESH)

STATUS OF PMAY IMPLEMENTATION

3.25 lakh applications were received during the Jawaharlal Nehru National Urban Renewal Mission (JNNURM), but only 15,600 houses were built. More than 40,000 applications were received under the beneficiary-led construction (BLC) scheme. However, only 8,000 houses are sanctioned for those who have land tenure documents. Even a single house has not yet been completed under the first phase of PMAY. The scheme has so far ignored the development of long pending slums who have been living on disputed lands, and ignored beneficiaries who have no pattas or D-form pattas.

The Government of Andhra Pradesh has established the A.P. Township and Infrastructure Development Corporation Limited (APTIDCO) to develop sustainable townships and create state infrastructure. The government has also designated APTIDCO as the nodal agency for implementing the PMAY(Urban) in the State. G.O.Ms. 296, 118 and 388 were issued to regularise unauthorised settlements on government lands

In-situ slum redevelopment has been introduced to meet the demand-supply gap of 14 lakh dwelling units in Urban Andhra Pradesh. Construction of affordable houses will be taken up by the state government under various schemes.



Srivasu Pragada of Visakhapatnam presenting the status of PMAY in his city.

GAPS IN IMPLEMENTATION

Some of the major gaps in implementation include:

- 85 per cent of the built houses have gone to politically affiliated persons and bogus beneficiaries. The households that have no land ownership are not given access to the BLC support.
- All housing schemes have failed due to lack of consultation with

the community. The city public is not aware about the newspaper notification on online application for PMAY housing given by the Greater Visakhapatnam Municipal Corporation (GVMC). PMAY has ignored the development of informal settlements who have been living in disputed lands.

PEOPLE'S DEMANDS

- Housing for rental accommodation proposals are pending with GVMC. This is especially important for migrants and the homeless.
- Slums on Central Government lands and private lands need a legislation to resolve land related disputes.
- Land exchange proposals between the GVMC and other departments for development of slums is still pending with the government.
- Majority slums are located on hill slopes. They need regularisation of house sites rather than housing.
- Few villages were submerged in GVMC lands during the rains. They need basic amenities, road connectivity to the city and transport rather than housing.

Presented by AUTD

7. RANCHI (JHARKHAND)

STATUS OF PMAY IMPLEMENTATION

A demand survey was carried out and as per the Housing for All Plan of Action, a total of 55,155 households were identified as the eligible beneficiaries for PMAY.

Under the PMAY verticals I, II, III and IV 19,273, 3,917, 15,581 and 16,384 households were identified, respectively. The following houses have been sanctioned under the different phases:

Phases	Sanctioned Dwelling Units (DUs)
2015-16	883
2016-17 (I)	5,101
2016-17 (II)	3,893
2017-18 (I)	2,668
2017-18 (II)	1,402

GAPS IN IMPLEMENTATION

In Jharkhand, over the last two years of its implementation, the programme has favoured the redevelopment model without focusing on the needs of dwellers and with undue attention on house construction. Since urban local bodies (ULBs) have been pressurised to achieve the set target, they have focused on implementing the fourth vertical (beneficiary-led house construction/enhancement). Under

the scheme, in the fourth vertical the beneficiaries under the scheme are those who have raiyati or registered land. As a result, informal settlement inhabitants are left behind.

In addition to this, the Detailed Project Plans that are prepared by the external consultants are not as per the ground realities and have not involved the communities in its drafting..

EFFORTS BY ASES

Settlements in Ranchi and Jamshedpur have mostly tribal population or individuals migrating from rural areas of Bihar, Jharkhand and Eastern Uttar Pradesh, who are mostly illiterate. It is very important to present the PMAY scheme and

its guidelines in their language to them. Therefore, ASES conducted capacity building sessions of communities in the local language and explained the scheme to them. Several Mohalla Sabha meetings were organised for the same purpose.

PEOPLE'S DEMANDS

There are two parts to the people's demand which need to be addressed. First, majority settlements in Ranchi and Jamshedpur belong to tribal populations who have their traditional way of constructing houses. They have been demanding for horizontal living space, single-storey houses as the ones in which they have been living for many years. Second is regarding the ownership of land. Majority land

where settlements are located belong to big industries, which is already on government lease. The plan of in-situ rehabilitation is very problematic if we consider both the contexts. Vertical housing is not suitable for the traditional lifestyle of tribal population, whereas it needs to be understood how the government will do in-situ rehabilitation of people on the land belonging to industries on lease.

*Presented by Adarsh Seva
Sansthan (ASES)*

8. VARANASI (UTTAR PRADESH)

STATUS OF PMAY IMPLEMENTATION

- INR 1,40,000 is provided as grant for construction of houses in rural areas. The first installments have been released and the process is ongoing.
- INR 2,50,000 is provided as support for housing construction. 8,434 houses have been approved so far though installments are yet to be paid, and the work is expected to start soon.
- The first phase of the housing project consists of 291 flats in the city centre. Currently free registrations are going on.
- The target for the first year is 1,500 flats.
- Each 1 BHK flat measures 350 square feet.

GAPS IN IMPLEMENTATION

There is a huge demand for houses under the PMAY scheme, but it has not been met. The amount to be paid by the beneficiaries is huge, making the dwelling units unaffordable. The reason for the .

high pricing of the dwelling unit is the high land price. A lot of the areas have dilapidated buildings, but the land is legally owned by the inhabitants.

EFFORTS BY SAATH

Financial literacy, help with documentation, and financial assistance are provided at centres. The target is to build the capacity of a household up to the point where they can legally purchase an affordable house.

PEOPLE'S DEMAND

Land price is very high. Even a 1 BHK house will cost INR 20–30 lakh. There is a very high demand for affordable housing but it is not being met. One pilot project has been approved for approximately 300 dwellings. People have started applying for it (this project is under PMAY or Varanasi Smart City Plan). There is a high demand for credit linked subsidy. But the

highest demand is for assistance for house construction. Most slum areas are on the outskirts; they are villages that have been engulfed by the city. People are legal owners of their land but living in dilapidated housing. They all want assistance for house construction. The first instalment has not yet been released for most applicants, even those whose applications have been accepted.

Presented by SAATH

9. JAIPUR (RAJASTHAN)

STATUS OF PMAY IMPLEMENTATION

Until now, Jaipur has no system of notifying areas as slum areas. The State Government has targeted 50,000 households by 2020 and 2,00,000 by 2022 under the scheme. Affordable schemes are being built by a few developers, but the

demand for such schemes is not high amongst informal dwellers. 4 projects have been approved for a total of 6,000 households by private developers over three years. These areas are Jagatpura, Tonk Road, Ajmer Road, and Patrakar Colony.



Mr Venugopal from SAATH presenting the status of PMAY in Jaipur and Varanasi.

GAPS IN IMPLEMENTATION

Some of the major gaps in implementation include:

- People are willing to buy their own home, but do not have the means or the knowledge of the possibilities that are open to them
- Depending on areas, the sense of entitlement varies.
- Political interference, i.e., allotment of housing is based on vote bank politics..

EFFORTS BY SAATH

SAATH has facilitated 50 home purchases mostly ranging between INR 6.5–8.5 lakhs. Financial literacy, help with documentation, and financial assistance are

provided at centres. The target is to build the capacity of a household up to the point where they can legally purchase an affordable house.

PEOPLE'S DEMAND

- Two to three months ago, a large basti was relocated to the outskirts of the city. Already there are reports that the flats are being informally sold off
- Most people are thinking that the government will give us a flat since they will come to take our land. There is a high demand for housing.
- Credit linked subsidy is being availed by many people who are buying houses in affordable schemes. Therefore there is a reluctance to improve housing conditions on their own.

Presented by SAATH

10. AHMEDABAD (GUJARAT)

STATUS OF PMAY IMPLEMENTATION

PMAY has been combined with Mukhya Mantri Grah Yojana. From 2012–2017, 85,000 dwelling units have been built. In Gujarat, only four per cent has been estimated for housing shortage. Till now INR 2,521 crore has been spent. Sources for affordable housing in Ahmedabad are:

- Private developers in residential affordable housing (RAH) zones designated by Comprehensive Development Plan–2021
- PMAY/Gujarat Housing Board schemes/State Government Schemes.

GAPS IN IMPLEMENTATION

Some of the major gaps in implementation include:

- Private developers in RAH zones designated by CDP–2021 are only present in certain areas and it is not always convenient for people all over the city. The initial enthusiasm has dwindled as people await allotment in a PMAY scheme near their current place of living
- PMAY/GHB schemes/State Government Schemes only have provision for owned units or

assistance for buying houses. They have no provision for any other kind of housing. There has been slow and inadequate service delivery. Creating a sense of entitlement reduces personal responsibility and sense of ownership of the allotted house. The provision of supplementary services such as education and healthcare remain weak. There is no integrated approach to maintain the allotted houses, resulting in these houses being rented out.

EFFORTS BY SAATH

Griha Pravesh is a project of SAATH that focuses on assisting people wanting to buy homes with the process of purchasing a legal home. Most of our clients are slum

dwellers or informal sector dwellers. We help them get finance and link them with builders building affordable housing..

PEOPLE'S DEMAND

A revised approach is required. This includes:

- Resolve legal issues with respect to upgradeable housing through measures such as Urban Land Ceiling (ULC) validation in Gujarat.
- Enable residents to upgrade said housing through funds via PMAY like schemes, loan subsidies, etc. as is happening in the case of Varanasi.
- Build the remainder, which is the real 'shortage', but in an environmentally and socially sustainable manner

Presented by SAATH

11. NAVI MUMBAI (MAHARASHTRA)

STATUS OF PMAY IMPLEMENTATION

A demand survey has been conducted by Maharashtra Housing and Area Development Authority (MHADA) across Mumbai Metropolitan Region (MMR). In total, 23 lakh applications have been submitted. However, only two

lakh houses have been sanctioned across the MMR. This is under 60 projects that have been sanctioned. CIDCO will build 15,000 houses in Navi Mumbai under PMAY(U). Reports indicate that 8,000 are built.

GAPS IN IMPLEMENTATION

Only vertical III, i.e., Affordable Housing in Partnership is being implemented under PMAY while the other verticals are being ignored.

EFFORTS BY YUVA

Several public hearings on the scheme have been arranged in communities by YUVA. A letter campaign was run, where more than 3,000 letters addressing the demand of housing were written to the Prime Minister. YUVA is

organising capacity building sessions for the community on the PMAY guidelines and housing crisis, and attempting to better understand the community's view of housing.

PEOPLE'S DEMAND

The people's major demands include:

- Survey of informal settlements towards building a housing policy and building people's organisations
- Intervention in Development Plan (DP) revision towards securing land reservation for informal settlements
- Ownership of land via community land trust and maliki patta provisions
- Housing alternatives with rental housing for seasonal and temporary workers, and dormitories/hostels for single women/men
- Enabling legal entitlements to access housing

Presented by Youth for Unity and Voluntary Action

MEMORANDUM TO THE MINISTRY OF HOUSING AND URBAN AFFAIRS (MOHUA)

*Civil Society suggestions to the
Pradhan Mantri Awas Yojana
(Urban) Guidelines*

26 March 2018

A National Consultation and Civil Society Review of Housing for All with a focus on the Pradhan Mantri Awas Yojana (PMAY)-Urban mission was organised by Youth for Unity and Voluntary Action (YUVA) on 24 January 2018. The .

consultation was attended by grassroots organisations and various civil society members. The status of implementation of the PMAY with a focus on 11 major cities was discussed. These cities include, Indore, Navi Mumbai, Nagpur, Delhi, Hyderabad, Patna, Visakhapatnam, Ranchi, Varanasi, Jaipur and Ahmedabad. Academicians and representatives of governments supported the on-going deliberation through critical dissection of the gaps in the implementation of the housing scheme.



Memorandum on PMAY being submitted to the Hon'ble Minister of Housing and Urban Affairs, Hardeep Singh Puri, on 26 March 2018.

The aim of the consultation was to address current challenges and prepare a plan of action as recommendations to ensure inclusive, participatory and timely implementation of the mission.

Recommendations by civil society members towards measures for housing the urban poor under the PMAY(U) have been collated below

1. ENCOURAGE AND PROMOTE PROVISION OF LAND TENURE RIGHTS AMONG STATE GOVERNMENTS

In Nagpur, select cities in Odisha, Guwahati and Vishakhapatnam the state government has provided/is in the process of providing land tenure rights or pattas to individuals living in slums. In these cities, in situ upgradation and beneficiary-led construction should be prioritised. This allows for families to accommodate natural growth without further densification of an existing household. Globally,

ownership of land has been linked to higher human development indices and better quality of life for the poor. Within the PMAY(U) guidelines, state governments should be encouraged to provide pattas to those living in slum settlements. Guidelines should also mandate revision of state specific cut-off dates that prevent greater inclusion into the Housing For All vision.

2. STRENGTHEN BENEFICIARY-LED CONSTRUCTION WITH UPGRADATION OF OVERALL SETTLEMENT

There must be an acknowledgement of existing informal settlements as self-constructed affordable housing stock. There is, however, support required to ensure adequacy of the

overall settlement in the form of tenure security, service provision and resilience building. Households across the country are demanding support to develop housing through self-construction and to ensure

overall upgradation of the settlement. A fifth vertical for in-situ upgradation should be detailed outlining of beneficiary-led construction (BLC) and provision of basic services such as water supply,

sanitation, sewage, various social amenities etc. Along with this, BLC should be allowed for individual households. Currently, the scheme guidelines prohibit individual applications for BLC.

3. DEVELOP PARAMETERS FOR ADEQUATE HOUSING PROVIDED UNDER PMAY

Many cities like Ranchi, Patna, Visakhapatnam and Indore have a housing stock that has been created by earlier housing schemes such as Basic Services for Urban Poor (BSUP) and Rajiv Awas Yojana (RAY). These housing units are not fit for human habitation, yet people are being forcefully rehabilitated under the PMAY(U). These units are in many instances as far as 20 km away from the original residence. Even if the scope of PMAY does not mention evictions, there is emphasis in two of its verticals—in-site slum rehabilitation (ISSR) and affordable housing in partnership (AHP)—on the tenability of a settlement.

The definition of tenability, however, varies across different acts and policies and is inadequately formulated, making it impossible to quantify. This leaves a lot of room for subjective interpretation, leading to forced evictions and compulsory rehabilitation.

To prevent similar occurrences in the future, the scheme guidelines must include strict directives for method and justification of need for chosen mode of rehabilitation with provision for consent clause and complaint redressal regarding the same.

Further, if said rehabilitation is found necessary and consented to, they must adhere to certain parameters for housing construction within the guidelines. These parameters must focus on adequate housing as defined by the Office of the High Commission for Human Rights (OHCHR). This includes aspects of security of tenure, habitability, availability of services, materials, facilities and infrastructure, accessibility, location and cultural adequacy. Affordability that is promoted under the PMAY(U) is only one aspect of adequate housing.

4. INCORPORATE PARTICIPATION OF PEOPLE IN HOUSING PROVISION THROUGH PMAY

In cities like Ranchi, Patna, Indore, Lucknow and Ahmedabad the vertical that can be availed of through the PMAY(U) is enforced on people without consent. People need to have the right to choose which of the four verticals is suited to their needs. Tenure being a prerequisite for the two verticals—BLC and credit-linked subsidy scheme (CLSS)—which are demand driven, they are seldom applicable for a majority of the urban poor owing to their residence in settlements recognised as ‘slums’ which are often deemed untenable based on subjective and varying quantified indicators. Different types of tenure should be explored based on the context and priority must be given to enable majority of targeted beneficiaries to avail demand side provisions of BLC and CLSS.

Citing untenability of a settlement on an adhoc basis, many settlements irrespective of previous tenurial provisions are being rehabilitated through the supply side provisions, ISSR and AHP, where location, typology, size, community and services of the housing units are predetermined

with very little or no participation from the targeted group.

Design and size of housing must evolve through a participatory method and must be incorporated within the guidelines. Observations from occupied rehabilitation sites with similar typology as that proposed under PMAY verticals in different cities (ISSR and AHP specifically), show that due to insufficient space inside the dwelling unit, many activities spill out into the common areas, which are not designed to accommodate these activities. That the proposed model of housing does not draw from the previous living environment of the beneficiaries is also starkly clear in the wide gaps of maintenance observed on occupied sites, especially of common services, including defunct elevators in multi-storey buildings, empty and ill-maintained parking lots and basic service infrastructure in perpetual repair.

5. SIZE OF THE DWELLING UNIT SHOULD BE IN PROPORTION TO POPULATION DENSITY

If average size of a dwelling unit under the mission remains low, the population density observed in these newer neighbourhoods will increase. The public-private partnership (PPP) models not only congest the existing settlement into a small percentage of the land previously available, they also add more activities to the same land parcel in the name of incentives.

This will result in reduced efficient provision of basic services and the viability of public transit. Models should encourage various sized dwelling units and configurations of space within and between buildings that will retain larger households. The size of the dwelling unit should be in proportion to the population density to ensure better quality of life.

6. MULTIPLE HOUSING OPTIONS SHOULD BE PROVIDED UNDER THE PMAY

Different models to address a variety of housing needs should be explored incorporated in the Housing for All mission. Temporary shelters, hostels, rental housing, social housing, community land

trusts are a few examples that should be incorporated into the guidelines to meet multiple needs of India's growing population in small and big cities.

7. BUILD GREATER SYNCHRONISATION BETWEEN MOHUA SCHEMES AND OTHER CENTRAL MINISTRIES

In-spite of scheme guidelines emphasising on convergence repeatedly, there are wide gaps in its implementation to an extent that one scheme defeats the goal of the

others. For example, cities where Swachh Bharat Mission (SBM) and Atal Mission for Rejuvenation and Urban Transformation (AMRUT) are not limited by the tenability

clause have upgraded basic services in informal settlements. PMAY's tenability clause marks the same settlements for rehabilitation and is demolishing the infrastructure built by the former schemes along with the houses. This has been seen in Indore and Navi Mumbai. The definition and scope of tenability should be reimaged by PMAY, especially when schemes like SBM and AMRUT are primarily designed around the premise of improving

living condition, which is the basis for establishing tenability.

True and complete convergence will be realised when there is a strong push for implementation of the PMAY(U) guideline (point 10) that calls for coordination between state governments and central authorities—railways, defence, forests and ports—to use their resources and reach the Housing For All goal together.

8. MONITOR QUALITATIVE ASPECTS OF NEW HOUSING CONSTRUCTION, NOT JUST NUMBER OF UNITS CONSTRUCTED

While the Ministry has a management information system (MIS) to track achievement of targets of housing construction and the PMAY Capacity Building Guidelines outlines Third Party Quality Monitoring Assessment (TPQMA) with the need for Social Audit, the implementation of the same is found wanting. It is with a sense of urgency that the government must ensure monitoring qualitative aspects of housing provision. Qualitative indicators of housing should include material quality assessment, adequacy, accessibility etc.

Performance of the scheme should be evaluated based on these indicators to monitor and ensure success of the scheme.

The current data available on the scheme is limited to number of constructed and under-construction projects in different states. However, there is need for real-time data on location, vertical, targeted population and funding, which will enable transparency and accountability. It will also ensure cooperation and participation from the wider civil society.

9. SCOPE OF PMAY(U) SHOULD TO BE AMENDED

As per the scope of PMAY(U), those who have a pucca house in any part of India are not eligible for the scheme. This is contradictory for two main reasons. Firstly, many slums that have been secured by State Government cutoff date have a high number of pucca houses. Secondly, many who migrate to

urban areas may have pucca houses in their place of origin. The poor migrate to avail livelihood opportunities in cities, not because they do not have houses in rural areas. This clause within the PMAY guidelines is in fundamental opposition to the right to work and live in cities.

10. NEED TO SHIFT FROM 'MARKET DRIVEN HOUSING PROVISION' TO 'HOUSING AS A NON-PROFIT MAKING EXERCISE' FOR HOUSING THE URBAN POOR

Provision of housing through the PMAY(U), especially in large cities, is through public private partnerships (PPPs). This method of housing provision is seen as a profit making exercise that is benefitting private developers more than the urban poor. Land as a resource should go back to people for housing to be provided to all. The clear assertion of the scheme, as mentioned repeatedly under the ISSR vertical, is that the potential of land under 'slums' is locked and

that it aims to unlock this through private participation. This not only encourages deflection of focus from service provision to commodification of housing, it also asserts a problematic view that a third-party private investment is more desirable than the investment of 'slum dwellers' and other targeted urban poor themselves, were they to be granted adequate tenurial rights. It must be strongly asserted that land as a resource will first ensure security and allow for demand-

driven incremental expansion and second, it will be a potential tool to enable economic mobility, both of which will eventually address the pressing question of future need of affordable housing stock. It is essential here to compare the implementation, operational and .

maintenance costs of newly built rehabilitation units (multi-storeyed) and in-situ upgradation. This exercise would demonstrate the manifold cost-effectiveness of in-situ upgradation in the place of newly built projects.

Youth for Unity and Voluntary Action (YUVA) is a non-profit development organisation committed to enabling vulnerable groups to access their rights. YUVA encourages the formation of people's collectives that engage in the discourse on development, thereby ensuring self-determined and sustained collective action in communities. This work is complemented with advocacy and policy recommendations. Founded in Mumbai in 1984, currently YUVA operates in the states of Maharashtra, Madhya Pradesh, Odisha, Assam and New Delhi.