

**PRADHAN MANTRI AWAS YOJANA (PMAY) 2015, IMPLEMENTATION OF
COMPONENT 1: CASE STUDY OF SURAT**

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ABSTRACT

The Indian government is dealing with a number of concerns, including the growing urban population, which is causing housing shortages and poor urban living conditions. The Pradhan Mantri Awas Yojana – Home for All (Urban), a recently established affordable housing initiative, has aroused the interest of academics who wish to conduct a critical examination of it. The goal of this essay is to investigate and comprehend PMAY, an affordable housing project for EWS people in India and Surat, Gujarat State.

KEYWORDS; Urban, slums, economically disadvantaged sections (EWS), affordable housing

INTRODUCTION

House is one of the three essential needs for humans, along with food and clothing. India is currently struggling with a rising housing crisis, especially among the urban poor, even after 70 years of freedom. Urban regions suffer from severe housing shortages and deplorable living conditions due to the fast population development. Urban housing issues are exacerbated by the ongoing migration of rural residents to cities in pursuit of employment. The urban population increased significantly over the 20th century. Overcrowded slums are a result of the urban population increase that is occurring quickly. More and more urban poor people are living in slums. Especially in metropolitan regions, housing affordability is presently a significant challenge in India. Several initiatives have been launched globally to offer everyone access to affordable housing options. The purpose is to provide for the housing needs of the urban poor, particularly those people who are now living in slums (Ministry of HOMES & Urban Poverty Alleviation, 2017). The members of the Economically Weak Section (EWS) who took part in the PMAY- HOME for All (Urban) projects in India and the state of SURAT, Gujarat, are the primary topic of this article.

OBJECTIVE OF THE STUDY

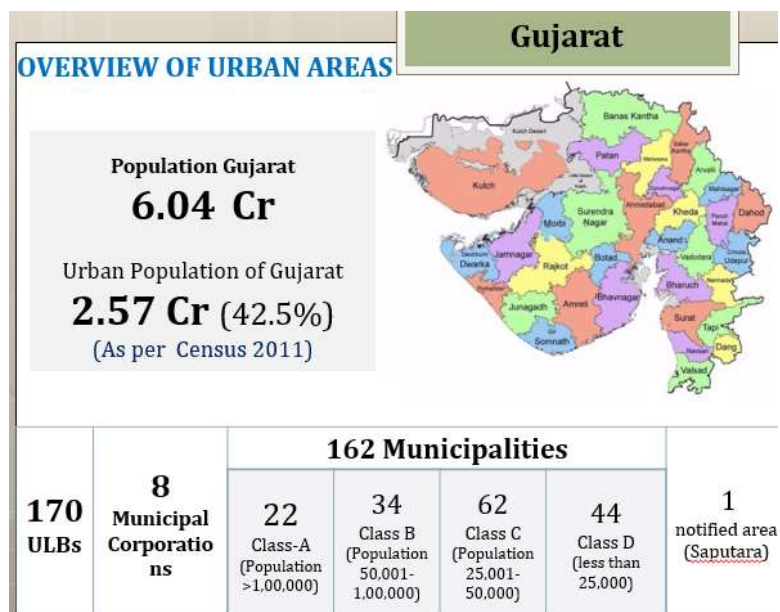
The study is to do research and grasp This initiative provides low-income homes for all EWS persons in India and the Gujarat state of Surat.

LITERATURE REVIEW

It's crucial to comprehend the multiple meanings of inexpensive housing in the global and Indian contexts, as well as India's housing and urbanization issues, to understand the idea of affordable housing and the Pradhan Mantri Awas Yojana program.

What constitutes affordable housing?

For the past 16 years or more, the term "affordable housing" has been often employed (Sobinson, Scobie, and Hallinan, 2007). Housing affordability is defined in a variety of ways throughout the world. According to MacLennan and Williams (1990, p.9), one of the best definitions of housing affordability is "being concerned with securing some given standard of housing (or different standard) at a price or rent that does not impose an unreasonable burden on household incomes in the opinion of some third party (typically the government)."



Housing shortages and urbanization in Surat and India

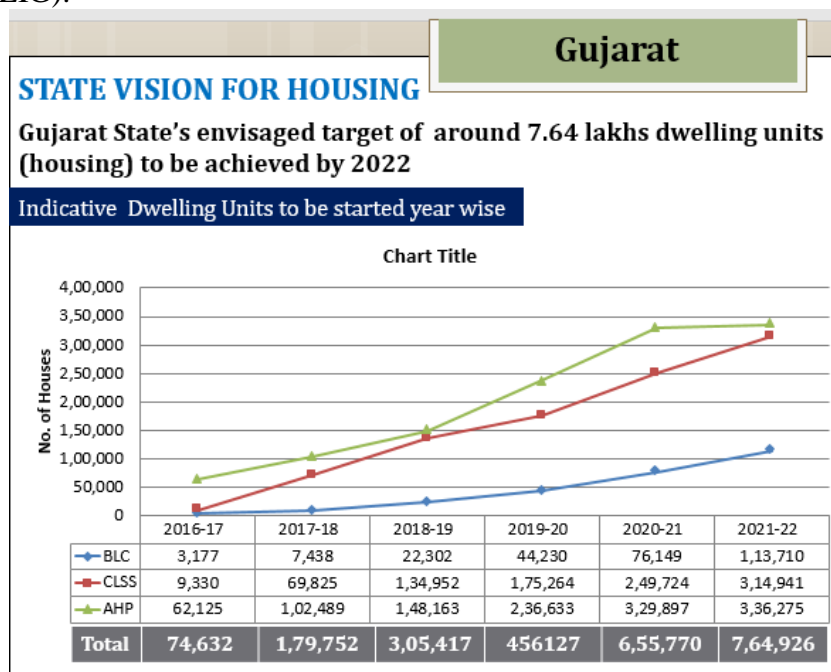
1,210.98 million people were living in the nation as of the 2011 Census, 387.10 million (32.2%) of whom were in urban region. The degree of urbanization in India increased from 27.8 to 31.2 percent between 2001 and 2011, growing at a CAGR of 2.8 percent for the urban population. By 2030 A.D., cities and towns will house 41% of the people in India (MoHUPA, 2009). The 2011 Cens72,14,225 people were living vine in the investigated area surat. Population growth in the city was 2% CAGR between 1991 and 2011. Problems with land shortage, housing shortage, clogged transit, and other issues have resulted from the rising concentration of people in metropolitan areas. Has also put much pressure on the towns and cities open spaces and essential services like power and water. The housing circumstances of the economically disadvantaged segments of society worsened due to urbanization, leading more people to live in slums and squatter colonies.

Slums' definition

Overpopulation, degradation, and filthy conditions, or any combination thereof, threaten the health, safety, and morals of a town or its residents, according to the United Nations (1956). There are two main types of low-income neighbourhoods in the city: the Charles, which are largely dwelling units erected on mill grounds for employees, and the slums, which represent the illegal colonisation of outlying regions of the city by migrants and other economically disadvantaged sectors. The latter tends to be constructed in less desirable locations (near water, in low-lying areas, on undeveloped private or public property, etc.) and lacks basic amenities. Slums often have a higher percentage of immigrants and a smaller number of housing units than the surrounding neighbourhoods because of the high concentration of the poor in these areas.

Gujarat						
STATE ASSISTANCE ACCORDANCE WITH PMAY (U)						
Component	Carpet Area	Cost of the house	Gol Grant	State Grant	ULB Grant	Beneficiaries Contribution
In-situ Slum Redevelopment (ISSR)	30 Sq.M.	5.50 lakh	1 lakh	1 lakh	-	Free of Cost
Affordable Housing in Partnership (AHP) Greenfield	30 Sq.M.	6.00 lakh	1.50 lakh	1.50 lakh	Physical & Social Infra. + Land	EWS-I 3 lakh
	40 Sq.M.	8.50 lakh				EWS-II 5.50 lakh
Affordable Housing in Partnership (AHP) Untenable	30 Sq.M.	6.00 lakh	1.50 lakh	4 lakh	Physical & Social Infra. + Land	Up to 1 lakh
Beneficiaries Led Construction (BLC) (New Construction)	30 Sq.M.	4.00 lakh	1.50 lakh	2 lakh	-	0.50 to 0.75 lakh

More people now live in cities than ever before thanks to urbanisation and migration. Low-income housing demand in the city is affected. It's not only a nationwide problem; there's a severe shortage of cheap dwellings in Ahmedabad as well. It would suggest that housing is at a premium, particularly for those on lower incomes. This is evident from the large population that is currently renting their homes. There were around 1,856,000 rental dwellings in the EWS and LIG categories of the urban population in 2012. Unmet housing demand may have occurred in 2011 in a few areas. Because of this, we may estimate that unfulfilled demand in 2014 was somewhere about 2,80,119 units. The Ahmedabad Urban Development Authority (AUDA) and Ahmedabad Municipal Corporation (AMC) have begun programmes to meet the rising demand in these areas. However, private artists still have a minor impact. As a result, this industry has room to grow (Kurup E Jayashree et al. nd). Poor and Working Class Segments (LIG).



India's needs cheap housing

The Republic of India's national goal, affordable housing, is quickly becoming a global centre stage. Several factors impact the need for low-cost housing in India, including the country's continuous urbanisation and growing urban population, which is expected to reach 600 million by 2030, up from 109 million in 2011. Aside from the burden on vital services like as water, power, and sanitation,

growing population density in urban regions is reflected in a scarcity of land and housing, as well as congested transportation. During the 12th Plan Period, the Ministry of Housing predicted a deficit of 18.78 million dwellings, 99 percent of which would be in metropolitan areas. Groups having lesser incomes and less developed economies.

For the Twelfth Five Year Plan (2012-2017), the Technical Group on Urban Housing Shortage identified the following characteristics of the housing shortage:

There are more people looking for a home than there are available homes (people living in informal properties). To address the growing demand for housing caused by gridlock, we need to add the amount of new homes needed because of technology's inevitable demise. Four, the total amount of remodelled Kutchcha homes.

The aforementioned classification eliminates housing requirements based on demand and solely examines housing necessity. According to the 2011 Census, there are roughly 19 million units of need-based housing shortage in the United States (cited in Sarkar et al., 2016).

In addition to improving the quality of life, focusing on cheap housing will significantly increase the nation's GDP (Gopalan and Venkataraman, 2015). In both the finance and construction sectors, housing makes up the majority of sales (High-Level Task Force on Affordable Housing for All, 2009). So, while formulating policies and plans for human development, housing receives much attention.

Gujarat						
OVERALL ACHIEVEMENTS						
➤ 4.17 Lakh houses approved against 7.64 lakhs houses to be approved by 2022 (approx. 55%)						
Sr. No.	Year	AHP	ISSR	BLC	CLSS	Total
1	2015-16	14,763	17,580	0	0	32,343
2	2016-17	46,926	19,971	3,177	9,330	79,404
3	2017-18	34,066	18,175	18,947	33,454	1,04,642
4	2018-19	73,259	400	28,408	72,863	1,74,930
		Considered in CSMC meeting on 25.02.2019				
		14,578	0	11,283	0	25,861
Grand Total		1,83,592	56,126	61,815	1,15,647	4,17,180

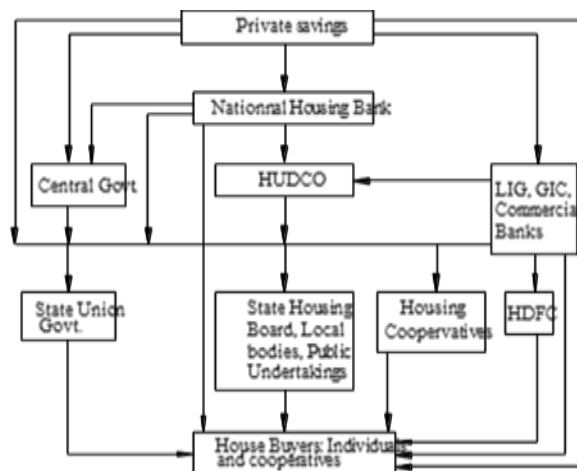
AREA OF STUDY

Surat is one of the fastest expanding cities along the Mumbai-Ahmedabad highway. Surat is located on the banks of the Tapi River, with the Arabian Sea to the west. Surat Municipal Corporation (SMC) is the principal hub of business and trade in the South, as indicated in Fig. The total area is around 334 square kilometres.



The Organization of Housing Finance Institutes

Housing is a state responsibility. More states have established Housing Boards and Slum Clearance/Development Boards at the state level. Prior to the First Five Year Plan[4], housing was primarily handled by the private sector, with minor financial allocations made for government employee housing. The diagram depicts a schematic depiction of the formal housing financing system. [9]



. THE AFFORDABILITY STUDY

To understand the affordability it was analyzed using Wakely diagrams to indicate the levels of affordability at EWS. Capital Cost, Households and Dwelling Size

The minimum cost of construction according to the 2007 prices was considered to be as follows:

- EWS housing: Rs. 4841/square meter
- The household size was taken as 4.4 (NSS report No. 505, January- Jun, 2004)

In the following section, the effectiveness of the level of assistance for EWS is analyzed using Wakely charts.

LEVEL OF ASSISTANCE FOR EWS.

Wakely charts are primarily of two types. In the first type of Wakely charts, one can determine the capital cost for housing as a multiple of annual household income, given (i) The borrowing rate of interest, (ii) The duration of loan, and (iii) The household income devoted to rent. The second type of Wakely charts is a combination of four types of charts expressed in the form of a monogram. By using these charts in tandem one can determine the percentage of households who can afford housing of a given standard. The given parameters are: (i) The housing standard in terms area, (ii) The capital cost involved. (iii) The capital cost as a multiple of annual household income and (iv) The percentage distribution of annual household income.

For the analysis of the affordability of the EWS category, first the capital cost of housing as a multiple of annual household income was determined.

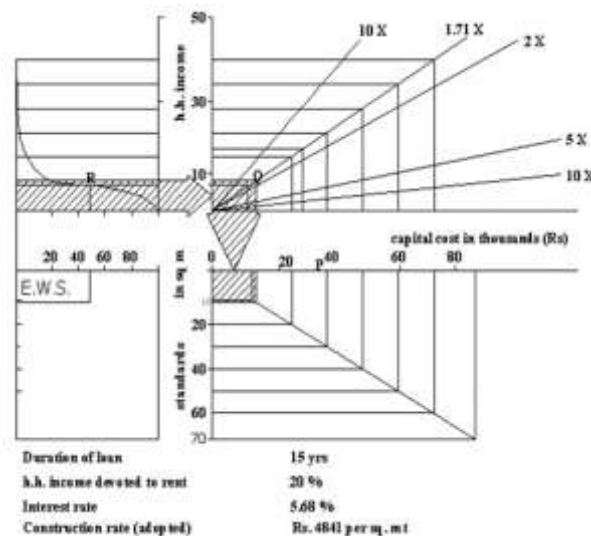
The duration of loan is assumed to be for 15 years at 5.68% effective rate of interest according to the prevailing benefit. The household income devoted to rent is assumed to be 20%. As shown in figure: no. 4 the point of intersection of an interest rate of 5.68% and duration of loan of 20 years in the point O. this point is then projected horizontally to the left to meet the corresponding to 20% of the household income devoted to rent to get the point P, and the line is projected further to the left to meet the scale of annual repayments R. The point P is then dropped perpendicular to get the point Q on the scale of capital cost as a multiple of annual household income. In this case C has a value 1.71 Using the equation $p = c \times r$. One can get a value of $p = 1.71 \times 20$. This means that the maximum cost of a house a person in this income category can afford is 1.71 times his annual household income.

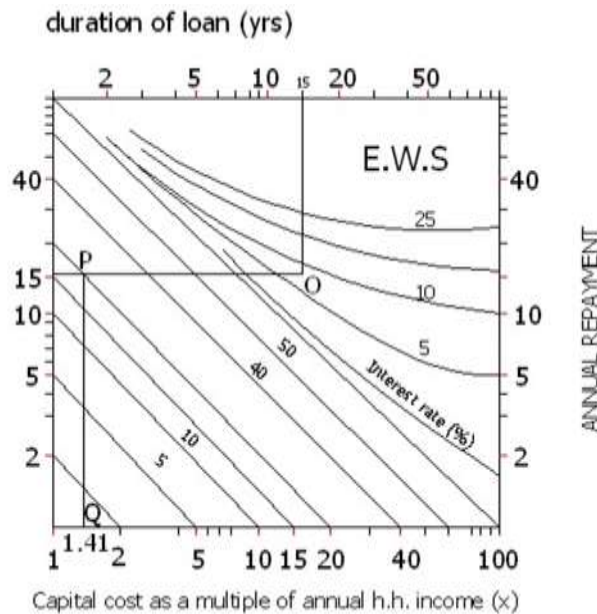
Affordable housing programs run by the Indian government

Researchers have agreed that affordable housing is a phrase that may be used to provide frameworks, recommendations, and solutions, particularly when creating housing policies and programs. The Indian government has introduced several housing programs since independence.

The following programmes for affordable housing have been launched since 2005:

The Rajiv Awas Yojana (RAY) was initiated with the intention of eradicating slums throughout India. 2011 saw it made available to users in two separate phases. The "preparatory phase" was finished in the year 2013. Actions were given the green light to proceed during the "implementation phase," which ran from 2013 to 2022. RAY had two basic objectives: the first was to legalise slums and include them into the official system; the second was to remedy the deficiencies that were present in the formal system (MoHUPA, 2012). RAY, much like earlier initiatives, was not successful in assisting the urban poor, led to a reduction in the number of new homes built, and in most cases resulted in evictions and the demolition of slums (Sheth 2013, Chaturvedi 2013, Chitravanshi 2015). In May of 2015, the Housing for All (HFA) by 2022 initiative merged the Rajiv Awas Yojana (RAY), which stands for the "Housing for All" programme.





The affordability bar shows that about 80% of the EWS category could afford the bare minimum of 11.53 square meters, as shown in the monogram Fig: 5. which one is better than prescribed by the National Building Code. The maximum affordable size of 22.45 square meters, by the EWS, was, considered by SMC authority. A household size of 4.4 numbers. This means that there would be a very medium occupancy ratio in the rooms, which would affect the satisfaction level.

EWS HOUSING PROJECTS

The Surat Municipal Corporation has constructed 7616 dwelling units on 24 different sites during the year 200506. The construction work of 7424 dwelling units (DUs) has been completed and possession to the beneficiaries has been handed over. 3533 units are handed over to the beneficiaries by draw The housing design for E.W.S. Category is Ground plus Three Storied RCC framed structure. On each floor, there are four dwelling units. The total Built-up area of single D.U. is 22.45 sq.m. (i.e. 241.00 sq. ft.) The unit has single living room, kitchen, water closet, washing place and balcony. The land cost is not considered as part of total project cost. 1,49,596 sq.mt. of land has been covered for 23 sites. The average housing density is 453 D.U.s./Hector (i.e.2265 PPH). Basic infrastructure like water supply, drainage, pucca roads and street lights are also provided by Surat Municipal Corporation. The construction cost of the single dwelling unit was Rs.58, 000/- for the project prior to 26 Jan, 2001. While for the post-earthquake projects, the building design was revised and the construction of single dwelling unit rise to Rs.68, 000/-. Rs. 5,000 per D.U subsidy is provided by the Government. the project site photograph is shown in Fig



Roles and Responsibilities of the State / ULB

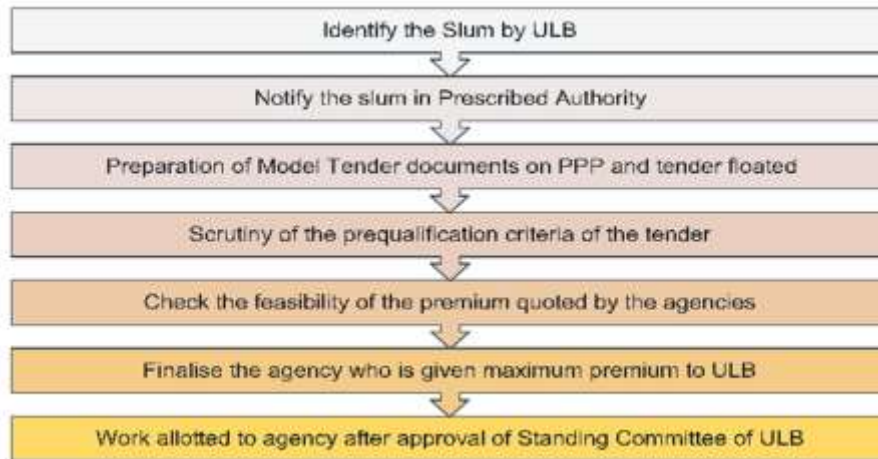
State Level:

- To function as a regulator, mediator and enabler of the policy

- Communication and inter departmental approval at State level
- To decide the smooth functioning of District level Prescribed Authority

City Level:

- To notify the slum in the prescribed authority
- To prepare scheme for in-situ rehabilitation of the slums
- To prepare lists of families residing in slums as on or before 1.12.2010
- To prescribe benchmark specifications of the scheme
- To select private developers by open and transparent bidding process
- To provide necessary statutory clearance
- To provide external trunk infrastructure facilities for basic civic amenities



Housing schemes of The Government of India since independence

Sr. No.	Housing Schemes	Launched in Year
1	Integrated Subsidised Housing Scheme for Industrial workers and Economically Weaker Sections	1952
2	Low Income Group Housing Scheme	1954
3	Subsidized Housing Scheme for Plantation Workers	1956
4	Middle Income Group Housing Scheme	1959
5	Rental Housing Scheme for State Government Employees	1959
6	Slum Clearance and Improvement Scheme	1956
7	Village Housing Projects Scheme	1959
8	Land Acquisition and Development Scheme	1959
9	Provision of House Sites of Houseless Workers in Rural Areas	1971
10	Environmental Improvement of Urban Slums	1972
11	Sites and Services Schemes	1980
12	Indira AwasYojana	1985
13	Night Shelter Scheme for Pavement Dwellers	1990
14	National Slum Development Programme	1996
15	2 Million Housing Programme	1998
16	ValmikiA mb edkarMalinBastiAwasYojana	2000
17	Pradan Mantra GramodayaYojana	2001
18	Jawaharlal Nehru National Urban Renewal Mission	2005
19	PradhanMantriAdarsh Gram Yojana (2009-10)	2009
20	Rajiv AwasYojana	2011
21	PradhanMantriAwasYojana- Housing for All (Urban)	2015

(Source: Various reports of Government of India, Ministry of Housing, Ministry of Urban development and Poverty alleviation and ministry of Housing)

Application Techniques

Four verticals will be used to carry out the mission, offering beneficiaries, ULBs, and state governments a choice. These Redevelopment of Slum Areas in Their Current Locations Proposal Utilization of Land as a Resource (PMAY - Component 1)

The "Housing for All" aim places a considerable emphasis on "in-situ" slum rehabilitation, which refers to the process of utilising land as a resource and private individuals to construct homes for qualified slum inhabitants. In order to achieve the goal of integrating inhabitants of qualifying slums into the official urban settlement, the purpose of this approach is to utilise the untapped potential of the land that is located beneath slums in order to offer residences to residents of qualified slums.

In order to provide enough housing for all inhabitants of slums who are qualified for it, "in-situ" repairs of slums that are located on land owned by the Central Government, State Government, ULB, or privately should be given priority. The so-called slums that have become so established need to be denotified by using physical force.

For the purpose of selecting a private partner to assist in the revitalization of the slum, there will be a competition held. If it were required, both the municipal and state governments would contribute to a bigger floor area ratio (FAR) or floor space. In order to make slum rehabilitation programmes financially viable, transferable development rights (TDR) and the FSI index need to be utilised. Every home that is built as part of one of these slum rehabilitation projects and is occupied by a qualified slum dweller is eligible for a reward of one hundred thousand rupees (Rs.) With the exception of slums located on private land, states and territories are permitted to utilise this central grant to rehabilitate other slums and provide homes to residents of qualified slums who choose to participate. This suggests that, within the confines of the general average of one lakh rupees per house that is calculated across

the State or UT, States or UTs may grant more than one lakh rupees per home for some projects while allocating less for others. For slum improvement initiatives of this kind, the Ministry is the one that will decide whether or not there is a cap on the amount of government assistance that will be provided to each household.

As an incentive for "in-situ" slum rehabilitation on privately held property, state governments, urban counties, or urban local bodies (ULBs) may give improved FSI, FAR, or TDR to landowners. This will allow for the construction of dwellings for qualifying slum residents. In these kinds of circumstances, the use of central aid is not an option.

When it comes to slum redevelopment projects, the State or UT Government is the one that is responsible for setting and putting in place the Beneficiary Contribution requirements. In an ideal world, individual governments and territories will use law to determine who is eligible to live in slums, as well as the date after which eligibility will be denied. The decision of whether newly built homes will be sold with ownership rights or with leasehold rights that may be renewed, mortgaged, and inherited is in the purview of the states and territories. Houses built with funding from this component might not be able to be transferred to new owners in some states and territories. The following is a rehabilitation strategy for slums that makes use of public-private partnerships:

It's possible that the state or the urban renewal board may suggest grouping adjacent slums together for in-situ rehabilitation to make it financially and technically feasible. This entire slum neighbourhood may be considered a one project.

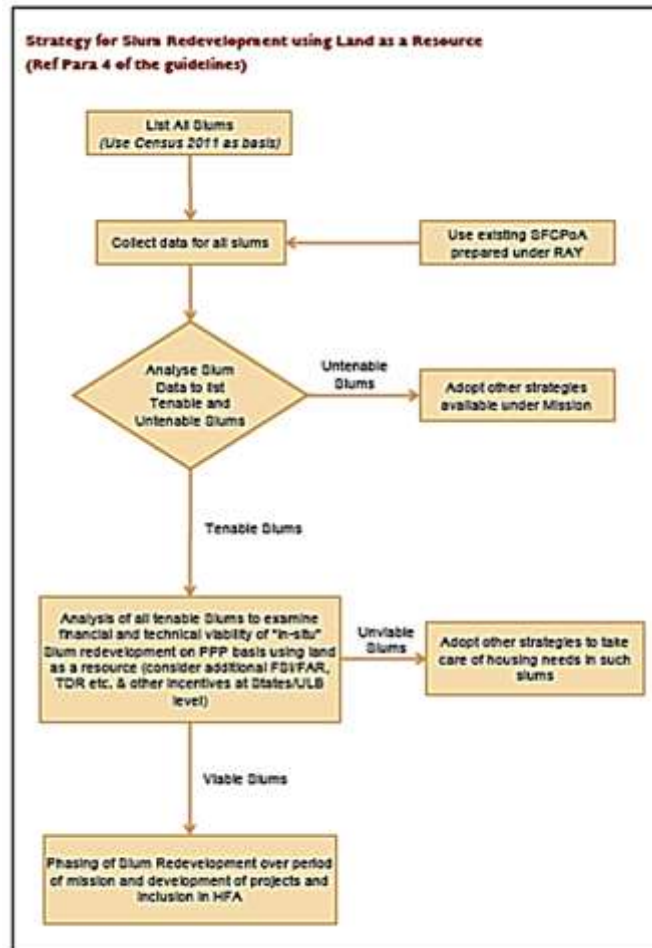
The authorities that are responsible for the planning and implementation of the project have to declare in the paperwork of the project the amount of slum land that will be allocated to independent builders. In some cases, the size of the slum may be such that it exceeds the amount required to provide rehabilitation services to all residents of the slum who are eligible for such services, in addition to an additional amount required for the free sale component that is necessary to cross-finance the project. In such situations, project planning authorities should only supply the necessary slum land to private developers, and the remaining slum land should be utilised for either housing other urban poor persons or for rehabilitation of slum occupants who reside in other slums.

People living in slums should be consulted while developing redevelopment projects, particularly when incorporating a slum rehabilitation component. This consultation can take place through the people living in the slums' organisations or through other appropriate means. For the purpose of selecting the private developers who will carry out the slum rehabilitation project, a competitive bidding system ought to be implemented. It is possible for a variety of entities, including local governments, state or territorial governments, and others, to stipulate eligibility conditions for potential developers. The job description for prospective developers ought to contain the responsibilities of conceptualising and carrying out the project with the assistance of the technical and financial resources provided by the implementing agency. In addition to this, the project's developers would be responsible for providing qualifying slum inhabitants with temporary housing throughout the construction phase of the project.

It is necessary for any and all financial and nonfinancial incentives and concessions, if there are any, to be included into the project and disclosed "a priori" in the bid document. If there are any people who live in slums or who are beneficiaries, then their contributions have to be factored into these discounts and incentives as well. After the "slum rehabilitation component" has been finished and handed over to the implementing agency or state, the "free sale component" can then be sold. This is the only time that this component can be sold. This need ought to be articulated in the bid document in a way that is crystal obvious so as to prevent misunderstandings. Transferring the slum rehabilitation component to the agency in charge of implementation is required in order to ensure that qualifying slum inhabitants will get their allotments in a manner that is open and honest. When space is being allocated on the ground level or on lower floors, families with children who have physical disabilities and elderly people should be given priority.

If there is a positive premium, the developer who is able to give the largest possible positive premium while still meeting all of the other requirements should be picked. In the event that there will be a negative premium, the executing agency may choose the bidder who will result in the lowest negative

premium. The funding that is required might originate from a variety of different places, including a grant from the Central Government to the States and ULBs, monies from the States' and ULBs' own budgets, or a premium from other programmes. Any kind of private endeavour that calls for a significant amount of public support is ineligible for sponsorship. It is possible that in the future, slums will be built in order to satisfy one of the other mission objectives, or that the kutcha or otherwise unsuitable dwellings that are already existent in such slums will be inhabited.



PMAY - Component 2

As a demand-side intervention, the Mission will adopt a credit-related subsidy component to increase institutional credit flow to meet the housing needs of the urban poor. This will assist address the urban poor's housing needs. Appropriate members of the urban poor (EWS/LIG) who qualify for housing loans to purchase or build a home will be eligible for a credit-linked subsidy.

Housing loans for new construction and incremental upgrades to existing dwellings, such as rooms, kitchens, and so on, would be eligible for credit-linked contributions. These inputs would be utilisable. In order to qualify for this credit-linked incentive, the floor area of residences created as part of this mission component must be between 30 and 60 square metres for EWS and LIG families, respectively. The winner will have the choice to build a residence. with the task of distributing this subsidy to lending institutions and guaranteeing its success. In contrast, the interest subsidy will only apply to the first 6 lakh rupees of the loan. In the future, the ministry might provide CNA designation to other sorts of institutions.

PLIs are only authorised to register with a single CNA, and must sign the Memorandum of Understanding for the scheme (Annexure 1) in order to do so. As part of their professional obligations, CNAs will verify that the system is appropriately installed and operated, as well as establish the essential protocols.

Individual states, U.S. territories, local governments, and PLIs are required to link the beneficiary's identity to Aadhaar, voter identification, or any other form of distinctive identification, as well as proof

of home ownership provided by the Revenue Authority of the beneficiary's home district, in order to prevent duplicate payments.

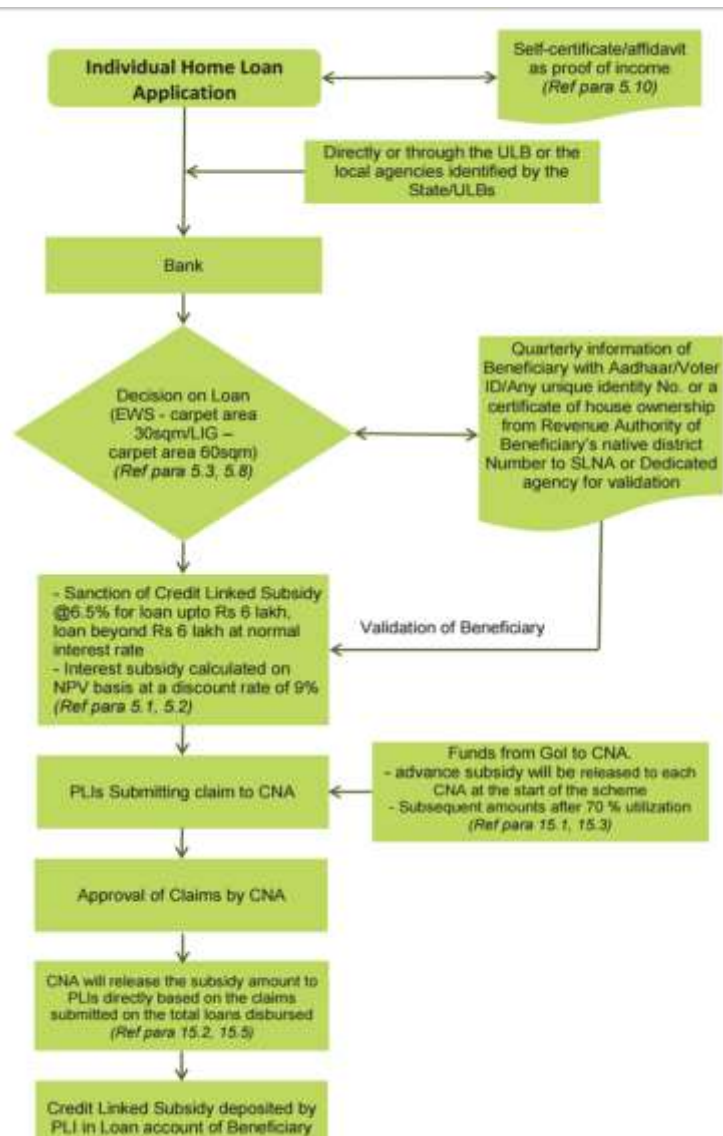
Under the Scheme, manual scavengers, women (with a preference for widows), persons from Scheduled Castes/Scheduled Tribes/Other Backward Classes, individuals with disabilities, and transgender individuals will be given precedence if they are from the EWS/LIG sectors. Additionally, Scheduled Castes/Tribes/Other Backward Classes members will be given preference.

To utilise the credit-linked subsidy, identified qualified recipients will get support from the State Level Nodal Agency (SLNA), which will be selected by the State or UT for mission execution. This help will involve getting the necessary authorizations, documents, etc.

Individual loan applicants are required to provide a self-certification or affidavit as a form of income verification in order to be considered a possible EWS or LIG beneficiary under the parameters of the scheme.

If a borrower who previously had a home loan and utilised the scheme's interest subvention changes to another PLI for a balance transfer, the borrower will no longer be eligible for interest subvention because the benefit is related to the previous loan.

Beneficiaries are restricted to accessing only a single Mission component. Quarterly, PLIs must get NOCs from state or union territory governments or an authorised agency of state or union territory governments for the list of beneficiaries receiving credit-linked subsidy benefits. This is done to prevent recipients from collecting benefits from several programme components. This component will be implemented by PLIs, as opposed to the state government, which will be responsible for executing the other three components through different urban local authorities and agencies, etc. This technique should be linked to the recipients' Aadhaar cards, voter identification cards, or other forms of identification for their benefit; this is one of the benefits of credit-linked subsidies. This method needs the beneficiaries' Aadhaar numbers, voter ID cards, or other unique identifying numbers, as well as a proof of home ownership provided by the Revenue Authority in the beneficiary's home region. The state or territory government, or an agency authorised by it, must issue the NOC within 15 calendar days after receiving the request.



- Component 3 of PMAY

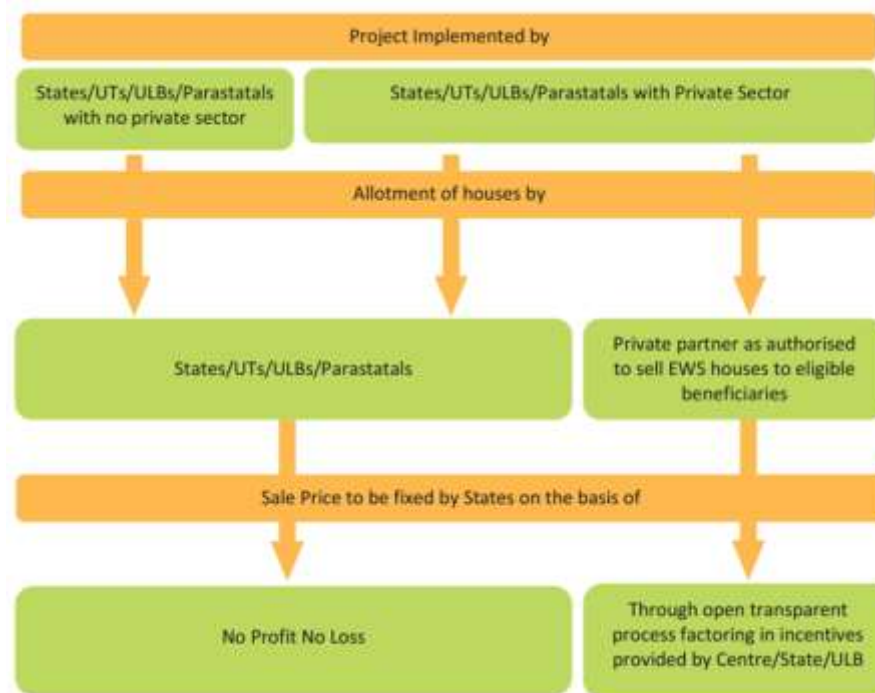
States/UTs can construct affordable housing projects through government agencies or in conjunction with the private sector, including businesses, to increase the availability of carpet area in such projects to make them affordable and accessible to the EWS.

The intended beneficiaries States and municipalities may provide extra benefits like as governmental subsidies, affordable land, stamp duty exemptions, and so forth.

The selling pricing can be set on a project or city basis using the following concepts:

The State Government may, however, request that CSMC reduce the minimum number of residences required in a single project. Allotment of dwellings to identified qualifying recipients in AHP projects must be done through a transparent method.

The SLSMC must approve the Detailed Project Report of initiatives developed by the relevant implementing agencies.

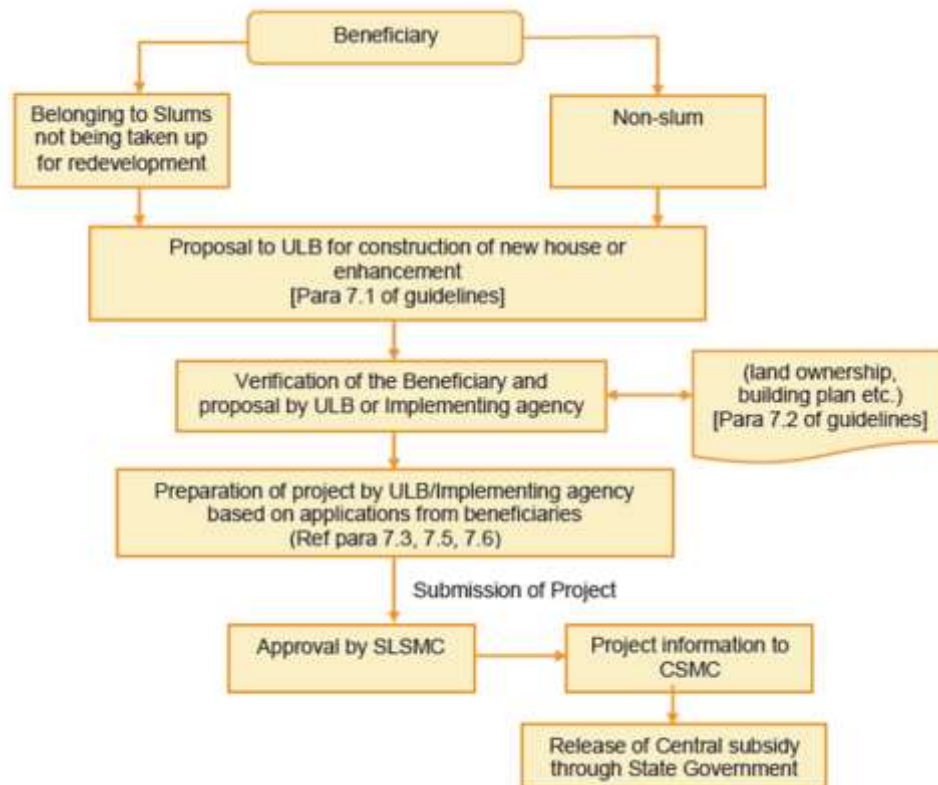


FOURTH COMPONENT OF PMAY

The fourth component of the objective entails assisting select qualified families that fall under the EWS categories in building new or improving existing houses on their own. This is done to assist recipients who are unable to participate in other aspects of the programme. Such households are eligible for central help of Such beneficiaries should be mentioned in the HFAPoA. A beneficiary who wishes to use this assistance must contact the ULBs and provide acceptable documentation of ownership of the land in issue. These grantees may reside outside or inside the slums. Beneficiaries may be covered by this component if they live in non-rehabilitated slums and have a disability. To determine if a potential beneficiary is eligible for new house construction, the status of the beneficiary's residence, such as Kutcha, semi-kutcha, and so on, should be checked using SECC data. SECC data on the number of rooms, family information, and so on should be verified to validate the beneficiary's eligibility for augmentation.

the ideas made by the ULBs, an integrated housing project covering the entire city will be developed is responsible for ensuring that the planned housing is constructed in a manner that is compliant with the criteria of the local planning ordinance and that the programme is coordinated. Instead of taking into account aid requests from specific individuals, SLSMC states would welcome such efforts if they were made.

A private property like this could also receive financial aid from a city or the state/UT. Beneficiaries chosen by States/UTs would get central money directly deposited into their bank accounts. Although the federal government will offer financial help for this component in a lump sum to state governments, the state government will pay financial aid to recipients in three to four instalments, depending on how soon the house is finished. Beneficiaries may commence construction with their own or other funds, and GoI assistance will be distributed according to each beneficiary's contribution to the construction. Only until the home is completed will the final instalment of GoI help, costing Rs. 30,000, be issued. Geo-tagged photos should be utilised to track the growth of such individual dwellings so that each property may be thoroughly monitored. States are required to build a system for tracking the progress of these dwellings using geo-tagged pictures. The phases of the beneficiary-led construction or improvement component of the mission are depicted in the flow chart below:



CONCLUSION

The government of India has several challenges, one of which is the rapid urbanisation that has resulted in a severe dearth of housing and appalling urban living conditions. During the course of the investigation into the many related articles, several studies on reasonably priced homes were discovered. It was pointed out that several governments in India have run housing schemes during the course of India's history since the country gained its freedom. Previous research that examined the housing laws and initiatives in India drew attention to the lack of continuity and coherence that existed within these schemes. During the course of their investigation of the PMAY-Housing for All (Urban) affordable housing project, a few academics are paying attention to the program's relatively recent name change and giving it the attention, it deserves. The researcher that is looking into the influence is working towards getting their doctorate degree.

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