

**COOPER'S CAMP NOTIFIED AREA AUTHORITY**  
**Annual Implementation Plan for the Year 2018-2019**  
**under**  
**HFA Pradhan Mantri Awas Yojana (PMAY): Urban**



*Prepared & Submitted by*  
*Cooper's Camp Notified Area Authority, Nadia*

## Preface

To keep pace with the honest approach of our honorable Prime Minister and the Chief Minister as well for providing houses to the deserving beneficiaries, by and large we have smoothly crossed three years where in a total no. of  $(360 + 840 + 390 =) 1590$  houses is on the verge of completion. Needless to say that the implementation of the scheme "housing for all" for the year 2015-16, 2016-17 & 2017-18 have brought a revolutionary change in the socio economic condition of the beneficiaries as well as to the locality. Perhaps they did not even think to be awarded a pucca house at the cost of a minimum contribution. 75th of its independence our country will be transformed into a state of all well beings where we being the implementing agency should deserve the credit of putting India in the same footing with that of the so called developed countries. We are striving towards achieving the target as has been fixed for the year 2018-19. A substantial no. of 802 beneficiaries could be covered during the said period at a budgetary allocation of Rs. 2951.36 lakhs in total. Unless an active, determined, concentrated and tireless effort from all the stakeholders are attached, this sort of Himalayan task will not be able to turn it into a reality.



Chairman

Cooper's Camp Notified Area Authority

**SIBU BAIN**

Chairman

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Area Authority

## Definition

Affordable Housing Project:	Housing projects where 35% of the houses are constructed for EWS category
Beneficiary	A beneficiary family will comprise husband, wife and unmarried children. The beneficiary family should not own a pucca house (an all weather dwelling unit) either in his/her name or in the name of any member of his/her family in any part of India.
Carpet Area	Area enclosed within the walls, actual area to lay the carpet. This area does not include the thickness of the inner walls
Central Nodal Agencies	Nodal Agencies identified by Ministry for the purposes of implementation of Credit linked subsidy component of the mission
Economically Weaker Section (EWS):	EWS households are defined as households having an annual income up to Rs. 3,00,000 (Rupees Three Lakhs). States/UTs shall have the flexibility to redefine the annual income criteria as per local conditions in consultation with the Centre.
EWS House	An all weather single unit or a unit in a multi-storeyed super structure having carpet area of upto 30 sq. m. with adequate basic civic services and infrastructure services like toilet, water, electricity etc. States can determine the area of EWS as per their local needs with information to Ministry
"Floor Area Ratio" (FAR)/FSI	The quotient obtained by dividing the total covered area (plinth area) on all the floors by the area of the plot: $FAR = \frac{\text{Total covered area on all the floors} \times 100}{\text{Plot area}}$ If States/Cities have some variations in this definition, State/City definitions will be accepted under the mission
Implementing Agencies	Implementing agencies are the agencies such as Urban Local Bodies, Development Authorities, Housing Boards etc. which are selected by State Government/SLSMC for implementing Pradhan Mantri Awas Yojana – Housing for All (Urban) Mission.
Low Income Group (LIG):	LIG households are defined as households having an annual income between Rs.3,00,001 (Rupees Three Lakhs One) up to Rs.6,00,000 (Rupees Six Lakhs). States/UTs shall have the flexibility to redefine the annual income criteria as per local conditions in consultation with the Centre.
Primary Lending Institutions (PLI)	Scheduled Commercial Banks, Housing Finance Companies, Regional Rural Banks (RRBs), State Cooperative Banks, Urban Cooperative Banks or any other institutions as may be identified by the Ministry
Slum	A compact area of at least 300 population or about 60-70 households of poorly built congested tenements, in unhygienic environment usually with inadequate infrastructure and lacking in proper sanitary and drinking water facilities.
State Level Nodal Agencies (SLNAs)	Nodal Agency designated by the State Governments for implementing the Mission
Transfer of Development Rights (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.

## Project at a Glance

**Name of the Town: Cooper's Camp N.A.A.**

Name of the Project	<b>Annual Implementation Plan (AIP) (2018-19)</b>
Urban Local body	Cooper's Camp Notified Area Authority
City	Cooper's Camp
<b>Slum Information</b>	
Total number of slum areas and beneficiaries	Total 390 Nos of beneficiaries shall be benefitted covering 30 no of slums.
Total number of Urban poor beneficiaries (Non-Slum)	There are no non slum beneficiaries in this year.
Four Development vertical /options (as per PMY 2015)	<ol style="list-style-type: none"> <li>1. "In situ" slum Redevelopment</li> <li>2. Affordable Housing through Credit Linked Subsidy</li> <li>3. Affordable Housing in Partnership</li> <li>4. Subsidy for beneficiary-led individual house construction.</li> </ol>



# Introduction

Housing is one of those basic social conditions that determine the quality of life and welfare of people and places. Rapid urbanization has placed remarkable strain on housing and service land. According to UN HABITAT by 2030, approximately 3 billion people, or above 40 per cent of the world's population, will need proper housing and access to basic infrastructure and services such as water and sanitation systems. This translates into the need to complete 96,150 housing units per day with serviced and documented land from now till 2030. However, ironically supply (especially in the developing world) is often limited by inadequate governance system/ human resource deficiencies/ institutions or regulations which are obsolete or lacking in capacity.

The Indian challenge is to place the reality of a recorded (Census 2011) rate of urbanization of 31.1% (377 million people) expected to house 600 million people by 2030 (up by 59% from 2011) with an expected urban housing shortage of 19 million; the slum population which is presently 66 million is projected at 105 million by 2017; the urban housing demand projected for the same year is as 88.78 million. In 2012 the Ministry of Housing & Urban Poverty Alleviation (MoHUPA) stated there was an undersupply of 18.78 million housing units, of which the economically weaker section (EWS) and Lower Income Group (LIG) constituted 95%. Whilst considering housing, it may be noted that Obsolescent houses (est. 2.82 million), as well as those with congestion (est. 18.42% of total households) have to be reckoned with in our Housing Demand.

To fulfill these needs, factors such as affordability of the buyers, development cost and selling price persistently influence the supply and demand in the housing sector. Based on the current situation, housing development is concentrated in the urban and sub-urban areas, where the purchasing power is higher and the market is extensive.

In order to address the current housing needs, both the Government and the private sector must play their respective roles to fulfill their social obligations especially to the low-income and economically weaker sections keeping in view limited public resources available and the heavy investments needed for creating housing infrastructure.

## **Housing for All:**

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

In order to address issues related to housing and informal settlements, the governments should create an enabling environment through robust National/ State Housing Policies that will help to increase the supply of affordable housing. This call for working together of key stakeholders such as national and local government bodies, non-governmental organizations, financial institutions, as well as builders and private sector developers. This will enable well defined institutional and operational conditions in order to support the housing sector more effectively and, in doing so, contribute to the provision of affordable adequate Housing for All.

### Context of preparation of Housing for All Plan of Action:

The Government of India's transformation programme is to "raise living standard of low income households" for which Ministry of Housing and Urban Poverty Alleviation (MoHUPA) had come up with the "National Housing and Habitat Policy (NUHHP) 2007, a precursor to the current 'Housing for all' by 2022. Several steps would be taken under the Mission to overcome problems pertaining to housing specially involving the poor and the ultra-poor.

An important part here is to ensure that only eligible recipient received housing aid, and that they be identified at their current location through a web portal which has a state wide database for capturing on low-income households, with arrangements for constant monitoring and updation.

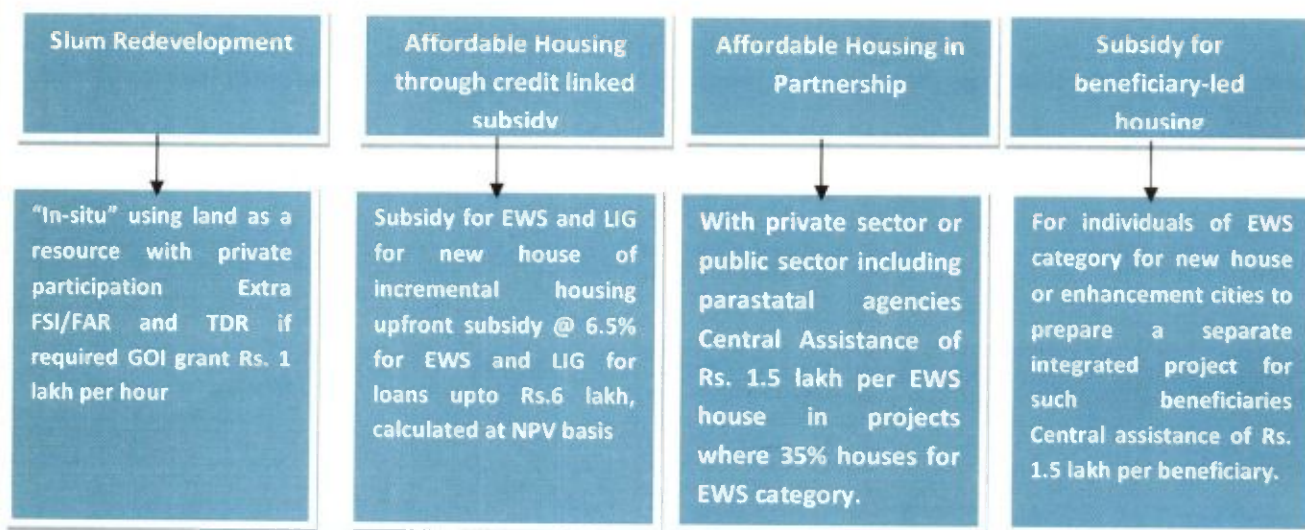
In order to address the current housing needs, both the Government and the private sector must play their respective roles to fulfill their social obligations especially to the low-income and economically weaker sections keeping in view limited public resources available and the heavy investments needed for creating housing infrastructure.

Accordingly, the Ministry of Housing and Urban Poverty Alleviation (MoHUPA) has launched "Housing for All" Mission through Pradhan Mantri Awas Yojana (PMAY) for Urban Area to be implemented during 2015-2022 as a Centrally Scheme (except for the component of Credit Linked subsidy, which will be implemented as a State Sponsored Scheme. The Mission would provide central assistance to implementing agencies through State & UTs for providing housing to eligible families / beneficiaries by 2011. The Mission seeks to address the housing requirement of urban poor including slum dwellers for which all the states are required to prepare 'Housing for All of Action' with Annual Implementation Plans. Mission will assist State /cities in carrying out the activities for preparation of Housing for All Plan of Action (HFAPoA) under capacity building and A & OE funds. HFAPoA addresses urban poor who may not necessarily be slum dwellers.

All 4041 statutory towns as per Census 2011 with focus on 500 class I cities would be covered in three phases as follows:

- Phase I (April 2015- March 2017) to cover 100 Cities selected from States /UTs as per their willingness.
- Phase II (April 2017 – March 2019) to cover additional Cities

Ministry, however, will have flexibility regarding inclusion of Additional cities in earlier. The mission seeks to address the housing requirement of urban poor including slum dwellers through following programme verticals giving option to beneficiaries, ULBs and State Governments. These verticals are:





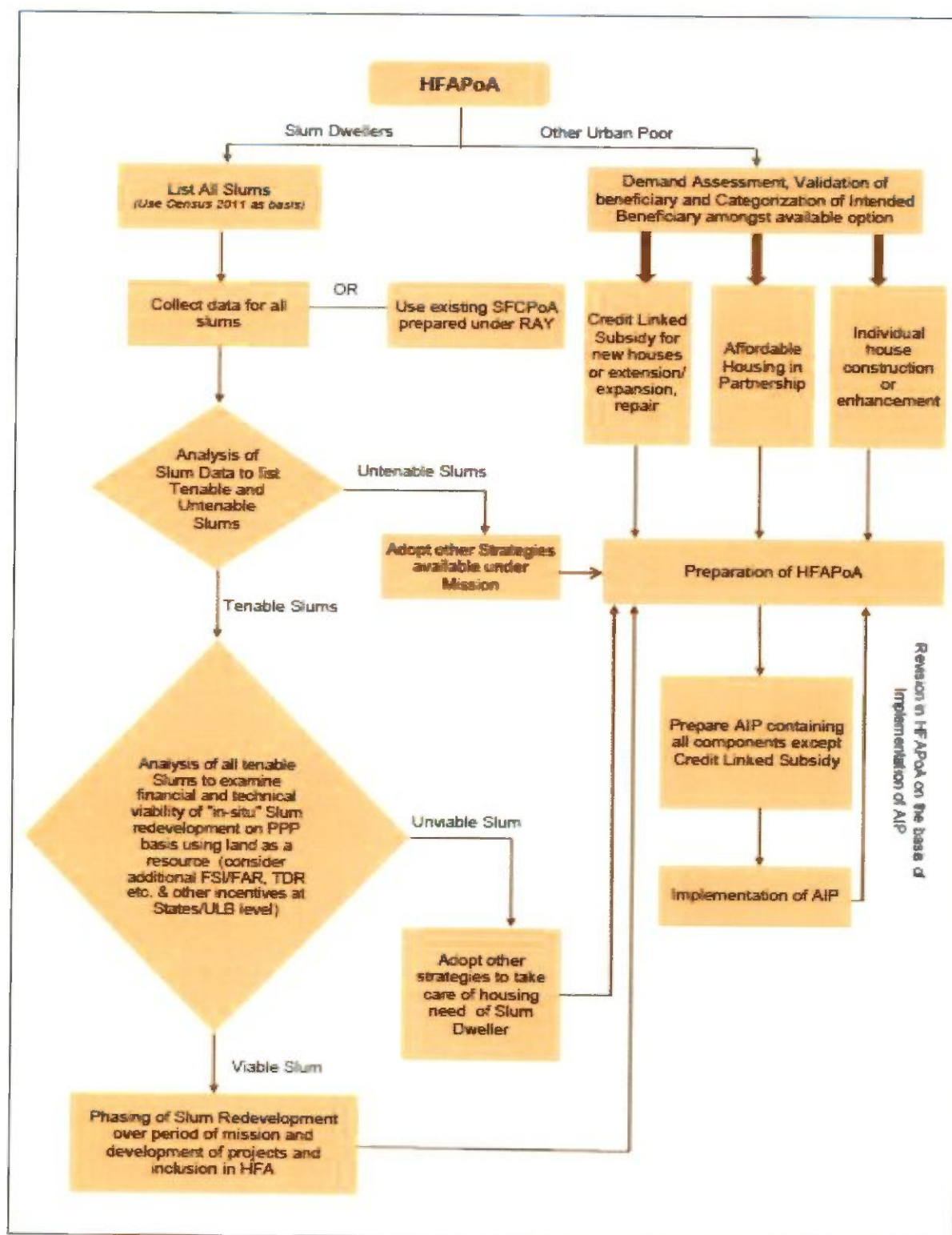
# Aims and Objectives

## **Aim:**

The aim of this Annual Implementation Plan is to create an enabling environment for providing “Affordable Housing for All” with special emphasis on EWS/LIG and other vulnerable sections of society. The Action Plan further aims to promote house for all mainly through Beneficiary Led Construction (BLC) vertical addressing the shortage of adequate and affordable housing.

## **Objectives:**

- Reduce housing shortage for Urban Poor (both residing in slum and non-slum areas).
- Ensure an efficient and regular supply of affordable housing unit to satisfy / meet growing demand in the city.
- Ensure that all dwelling units have access to basic physical and social infrastructure like sanitation facilities, drinking water, electricity, roads and other livelihood infrastructure.
- Encourage private developers of all scales in construction of BPL/EWS/LIG categories of houses.
- Create rental housing as transit accommodation for migrants to urban areas.





# Cooper's Town Map

## COOPER'S CAMP NOTIFIED AREA AUTHORITY

ASSIGNMENT NAME:

LAND USE MAP OF COOPER'S CAMP NOTIFIED AREA AUTHORITY



### TOTAL MUNICIPAL LAND USE MAP

#### INFRASTRUCTURE

- TAR ROAD ———
- BRICK ROAD ———
- CONCRETE ROAD ———
- SOIL ROAD ———
- JHAMA ROAD ———
- RAILWAY TRACK ———

- RESIDENTIAL ZONE [Yellow Box]
- COMMERCIAL ZONE [Blue Grid Box]
- MIXED ZONE [Orange Diagonal Lines Box]
- AGRICULTURAL ZONE [Green Vertical Lines Box]
- GOVERNMENT LAND [Red Vertical Lines Box]
- OPEN SPACE [White Box]

  SCALE: 1"=1 MILE (1"=1.609 KM)	SIGNATURE OF APPROVING AUTHORITY CHAIRMAN	SIGNATURE OF ASSIGNMENT OFFICER DATE: 02-10-2017 DRAWING: 0000000026

**Slum Details: Slum data according to USHA Survey:**

Ward Number	Slum Code	Slum Name	Number of total Households(Including pucca)	AREA in Sq Mt	SC	ST	Minority	Physical location	Ownership of Land	Pron e to flood ing
a	b	c	d	e	f	g	h	i	j	k
1	1	RAMKRISHNA PALLY	114	53000	88	0	Nil	Along River/Water Body Bank	Private	15
1	2	VEVAKANANDA PALLY	144	67000	89	0	Nil	Along Nallah	Private	NO
2	3	SARODA PALLY	82	66000	73	0	Nil	Along Nallah	Private	15
2	4	INDIRA PALLY	115	34000	83	1	Nil	Along Other Drains	Private	NO
2	5	MADHYAM PALLY	206	56000	162	2	Nil	Along Major Transport	Private	NO
3	6	SUVASH PALLY	210	34000	190	0	Nil	Along Nallah	Private	15
3	7	KORUNAMOYEE COLONY	176	57000	161	0	Nil	Along Nallah	Private	15
4	8	RABINDRA PALLY	189	59000	143	0	Nil	Along Nallah	Private	15
4	9	LOKENATH PALLY	178	64000	122	1	Nil	Along Other Drains	Private	NO
5	10	SUDARSHAN PARA	147	55000	117	0	Nil	Along Major Transport	Private	15
5	11	NUTAN PARA	156	34000	95	0	Nil	Others(Hazardous)	Private	NO
5	12	MUKTI PARA	86	36000	81	0	Nil	Along Major Transport	Private	NO
6	13	GANDHI NAGAR	183	31000	119	0	Nil	Along Major Transport	Private	NO
6	14	BIDHAN NAGAR	99	31000	91	0	Nil	Along Major Transport	Private	15
6	15	SUKANTA PALLY	138	67000	93	0	Nil	Along Other Drains	Private	15
7	16	NIVEDITA PALLY	128	39000	109	0	Nil	Along Major Transport	Private	NO
7	17	SORBOSRI PALLY	188	45000	126	1	Nil	Along Major Transport	Private	NO
7	18	SARODA PALLY	155	45000	59	0	Nil	Along Major Transport	Private	NO
8	19	AROBINDA PALLY(S	194	61000	142	4	Nil	Along Major Transport	Private	NO
8	20	SAROT PALLY	155	49000	100	1	Nil	Along Major Transport	Private	NO
9	21	BIDYASAGAR PALLY	216	59000	140	0	Nil	Along Major Transport	Private	15
9	22	GURUCHAND PALLY	200	43000	172	8	Nil	Along Railway Line	Private	15
10	23	KORUNAMOYEE PALLY	167	32000	149	1	Nil	Along Major Transport	Private	NO
10	24	PRTIMA PALLY	104	24000	85	0	Nil	Along Major Transport	Private	NO
10	25	SATER PALLY	110	20000	85	0	Nil	Along Railway Line	Private	NO
11	26	HARICHAND PALLY	152	47000	144	0	Nil	Along Major Transport	Private	NO
11	27	AMMEDH NAGAR	181	39000	141	0	Nil	Along Major Transport	Private	NO
12	28	BANKIM NAGAR	122	29000	90	0	Nil	Along Major Transport	Private	NO
12	29	INDIRA PALLY	232	57000	203	0	Nil	Along Railway Line	Private	15
12	30	RAJIB PALLY	44	23000	40	0	Nil	Along Railway Line	Private	15

**Annexure 6**

(Para 8.6 &amp; Para 14.4 of the Guidelines)

**Summary Sheet for Annual Implementation Plan (AIP) for the year 2018-19**

Admissible Components	Target for Year 2015 -16	Achievement for Year 2015 -16	Target for Year 2016 -17	Achievement for Year 2016 -17	Target for Year* 2017-18	Achievement for Year* 2017 -18	Target for Year** 2018-19	Remaining Targets as per HFAPoA
<b>A. Beneficiary-led Construction</b>								
• New Houses	360	360	840	840	390	390	802	383
• Enhancement	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
• Sub Total (A)	360	360	840	840	390	390	802	383
<b>B. In-Situ Slum Rehabilitation with Participation of Private Sector</b>	N/A							
• Number of Slums								
• Number of Households (B)								
<b>C. Affordable Housing in Partnership (EWS Category) ©</b>	N/A							
<b>D. Credit linked subsidy</b>								
• EWS Households								
• LIG Households	Nil	Nil	24	Nil	51	Nil	Nil	0
• Sub Total (D)								
<b>E. Total (A+B+C+D)</b>	<b>360</b>	<b>360</b>	<b>864</b>	<b>840</b>	<b>441</b>	<b>390</b>	<b>802</b>	<b>383</b>

Note: \* The year preceding to the year of this AIP

\*\* The year for which Annual Implementation Plan has been prepared

  
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 Chairman  
 Cooper's Camp Notified  
 Area Authority



**I. Subsidy for Beneficiary-led Individual House Construction or Enhancement**

**I. Beneficiary-led Individual House Construction or Enhancement**

Year *	No. of Beneficiaries		Resource Mobilization (Rs. in Crores)						
	New Housing	Enhancement of exist ing House	New Housing	Enhancement of existing housing	Total Cost	Central Share	State share	Beneficiary Share	ULB share (if applicable)
2015-16	360	Nil	14.57	Nil	14.57	5.4	7.61	0.9	.66
2016-17	840	Nil	34.00	Nil	34.00	12.6	17.76	2.1	1.55
2017-18	390	Nil	15.79	Nil	15.79	5.85	8.24	0.975	.72
2018-19	802	Nil	32.465	Nil	32.465	12.03	16.95	2.005	1.48
2019-20	0		0		0	0	0	0	Nil
2020-21	0		0		0	0	0	0	Nil
2021-22	0		0		0	0	0	0	Nil
Total	2392		96.825		96.825	35.88	50.56	5.98	4.41

Note: \* Please fill the projected figures for the year for which AIP is proposed and actual figures of achievement for preceding years

\*\* Total Cost per dwelling unit Rs. 3.68 /- Lakhs +0.368 lakh/DU

  
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## II. Slum Rehabilitation of Slum Dwellers with Participation of Private Sector

### II. Slum Rehabilitation through Participation of Private Sector

Year *	No. of Slums	No. of Beneficiaries	Resource Mobilization (Rs. in Crores)				
			Total Cost	Central Share	State share	Beneficiary Share	ULB share (if applicable)
2015-16							
2016-17							
2017-18							
2018-19			N/A				
2019-20							
2020-21							
2021-22							
Total							

Note: \* Please fill the projected figures for the year for which AIP is proposed and actual figures of achievement for preceding years

  
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**III. Affordable Housing in Partnership with Public & Private Sectors**

Year *	Number of Projects	No. of Beneficiaries	Resource Mobilization (Rs. in Crores)			
			Total Project Cost (AHP)	Central Share	State Share	ULB Share (if applicable)
2015-16						
2016-17						
2017-18						
2018-19		N/A				
2019-20						
2020-21						
2021-22						
Total						

Note: \* Please fill the projected figures for the year for which AIP is proposed and actual figures of achievement for preceding years

  
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#### IV. Affordable Housing through Credit Linked Subsidy

Year *	Credit Link Subsidy Availed for	Number of Beneficiaries Availed Loan		Resource Mobilization (Rs. in Crores)			
				Estimated Loan		Estimated Interest Subsidy Availed	
		EWS	LIG	EWS	LIG	EWS	LIG
2015-16	New Housing	Nil	Nil				
	Enhancement (Existing Housing)						
2016-17	New Housing	0	0				
	Enhancement (Existing Housing)						
2017-18	New Housing	0	0				
	Enhancement (Existing Housing)						
2018-19	New Housing						
	Enhancement (Existing Housing)						
2019-20	New Housing						
	Enhancement (Existing Housing)						
2020-21	New Housing						
	Enhancement (Existing Housing)						
2021-22	New Housing						
	Enhancement (Existing Housing)						
	<b>Total</b>		0				

Note: \* Please fill the projected figures for the year for which AIP is proposed and actual figures of achievement for preceding years

  
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