



Annual Implementation Plan
for the
Financial Year 2018-19
under
PMAY-HFA (U)
at
Habra Municipality



PREFACE

The town 'Habra' is medium in size having a settlement of massive influx of displaced persons since partition of India & Pakistan caused it to emerge out as a town and started agriculture, fisheries, small scale household industries and trading for their livelihood and day by day they built up their socio-economic status which imparted the rural area into urban in character.



Geographically the town has well-connection with its Linkage and Communication with the state capital, Kolkata and other important town that helps it to emerge as a good market centre and a vibrant town nearby to Kolkata which encourage people to migrate as well as causes overcrowd in the town.

As a result it is a great challenge to this Municipality to accommodate and place these migrated people mostly in slum populated areas in good service and better governance. The aim and object of this Municipality is now to up lift the socio-economic status of the poor people mostly in slum areas and acquaint them with the sphere of modernization in all respect and at par with other citizen in the Town.

Today Habra is in the process of preparing the Annual Implementation Plan (AIP) of Housing For All (HFA). In the last few years, with the help of the people, we have been trying to redress the problems of urban poor & slums dwellers keeping the aspirations of people and development objectives and targets in mind. Preparation of **Housing For All** along with its implementation and monitoring opened a new challenge to us – the challenge of providing all basic services to all poor people and ensuring equitable socio-economic development of the people of Habra and also to ensure that new slums do not come up and thereby developing Habra into a vibrant economy and we look forward for a great future.


Chairman
Habra Municipality
CHAIRMAN
HABRA MUNICIPALITY

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ABBREVIATIONS

A&OE	Administrative and Other Expenses	LIG	Low Income Group
AHP	Affordable Housing in Partnership	MD	Mission Directorate
AIP	Annual Implementation Plan	MoA	Memorandum of Agreement
BMTPC	Building Materials & Technology Promotion Council	MoHUPA	Ministry of Housing and Urban Poverty Alleviation
CDP	City Development Plan	MoU	Memorandum of Understanding
CLS	Credit linked subsidy	NA	Non Agricultural
CNA	Central Nodal Agencies	NBC	National Building Code
CPHEEO	Central Public Health and Environmental Engineering Organisation	NHB	National Housing Bank
CSMC	Central Sanctioning and Monitoring Committee	NOC	No Objection Certificate
DIPP	Department of Industrial Policy and Promotion	NPV	Net Present Value
DPR	Detailed Project Report	PLI	Primary Lending Institution
EMI	Equated Monthly Installment	RWA	Residents' Welfare Association
EWS	Economically Weaker Section	SECC	Socio Economic and Caste Census
FAR	Floor Area Ratio	HFAPoA	Slum Free City Plan of Action
FSI	Floor Space Index	SLAC	State Level Appraisal Committee
HFA	Housing for All	SLNA	State Level Nodal Agency
HFAPoA	Housing for All Plan of Action	SLSMC	State Level Sanction and Monitoring Committee
IEC	Information Education & Communication	TDR	Transfer of Development Rights
IFD	Integrated Finance Division	TPQMA	Third Party Quality Monitoring Agency
IIT	Indian Institute of Technology	ULB	Urban Local Body
IS	Indian Standard	UT	Union Territory

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-storied 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	<p>The quotient obtained by dividing the total covered area (plinth area) on all the floors by the area of the plot:</p> $\text{FAR} = \frac{\text{Total covered area on all the floors} \times 100}{\text{Plot area}}$ <p>If States/Cities have some variations in this definition, State/City definitions will be accepted under the mission</p>
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: Habra

Name of the Project	PMAY –HFA (Urban)
Urban Local body	Habra Municipality
City	Habra
Slum Information	
Total number of slum areas and beneficiaries	No. of Slums : 119 Total Area of Slums : 4.47 Sq. Kms. (4468590 Sqm.) Slum Beneficiaries: 11285
Total number of Urban poor beneficiaries (non slum)	Non Slum Urban Poor Beneficiaries : 1933
Four Development vertical /options (as per PMAY 2015)	<ol style="list-style-type: none">1. "In situ" slum Redevelopment2. Affordable Housing through Credit Linked Subsidy3. Affordable Housing in Partnership4. Subsidy for beneficiary-led individual house construction.

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 401 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 fulfil 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

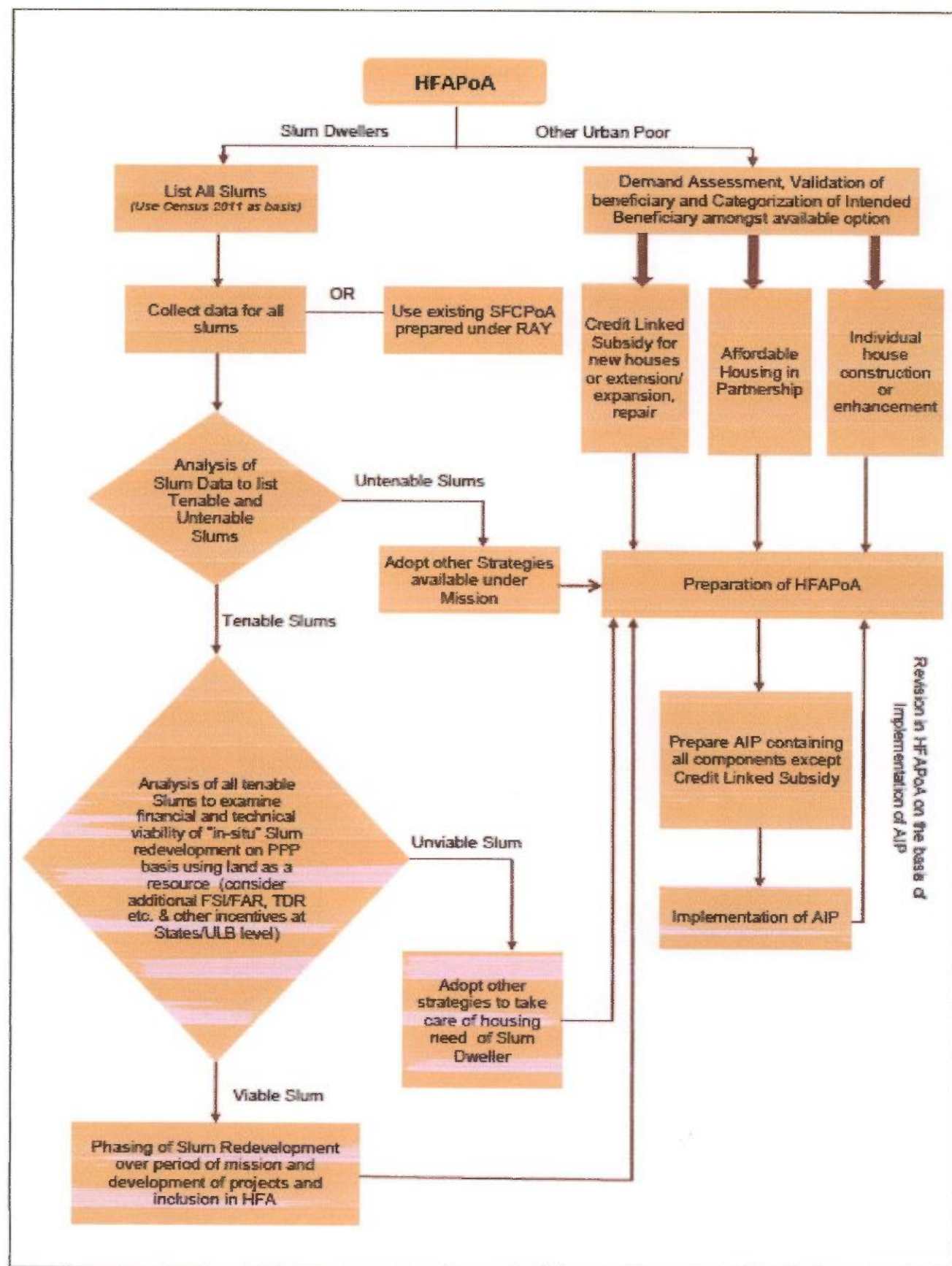
AIMS AND OBJECTIVES

Aims

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

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



TOWN FEATURES

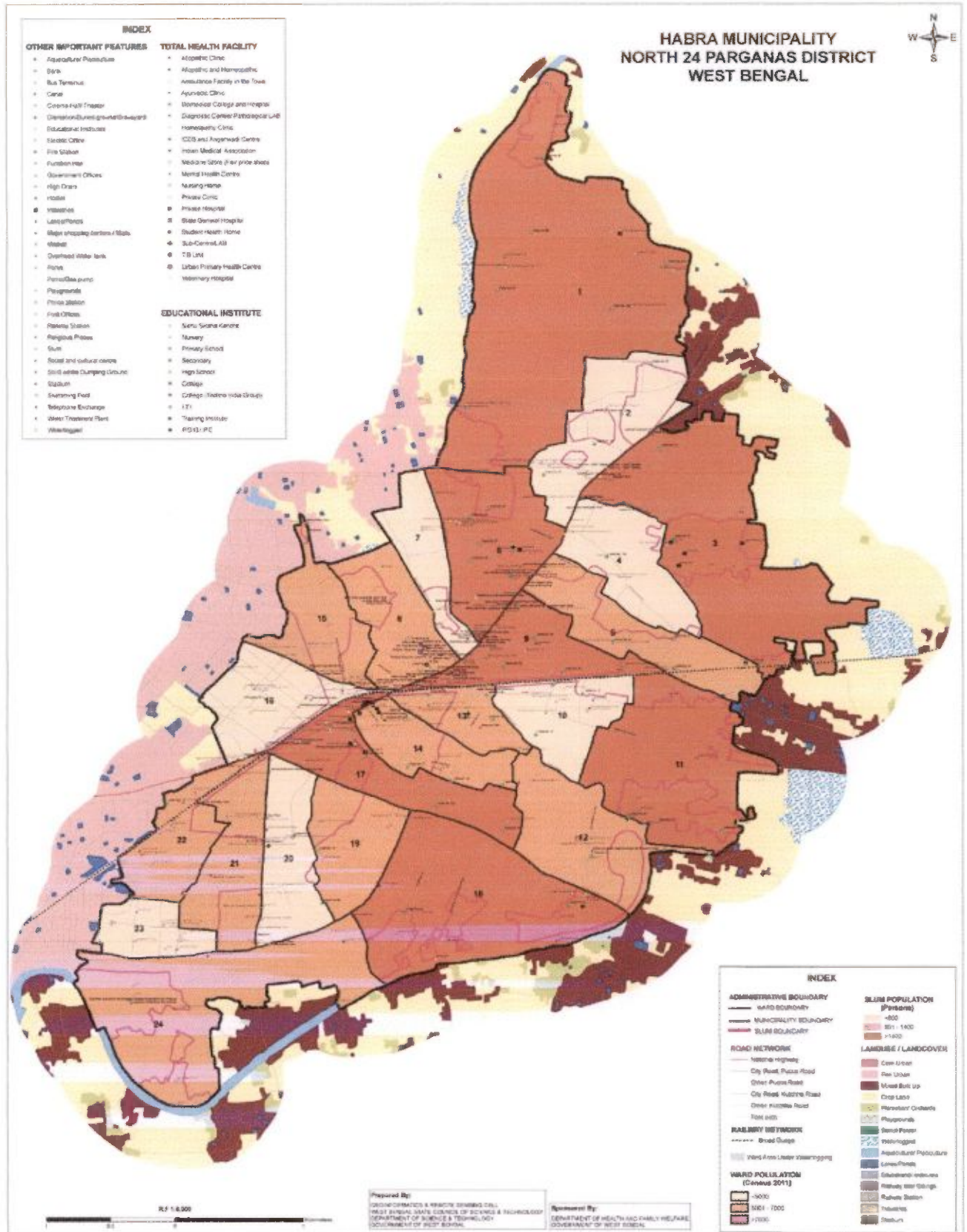
HISTORICAL BACKGROUND

The town 'Habra' is not a very old settlement. It is situated within the Habra Police Station under Barasat Sub-Division of North 24-Parganas. The district, North 24-Parganas falls within the lower Gangetic belt of West Bengal. Massive influx of displaced persons since partition of the province of Bengal from the then East Pakistan settling in the area caused it to emerge out as a town. Initially, influxed persons, refugees, settled here and started agriculture, fisheries, small scale household industries and trading for their livelihood and day by day they built up their socio-economic status which imparted the rural area an urban character. During last few years Habra has been growing up rapidly as an important centre for marketing and trading activities along with small scale industries of the District as also the State, West Bengal. This way, this Urban Nodal Centre for civic, administration & socio-economic activities emerged out as a town. Recently, this Town has become a name in the State as a business centre. The Municipality was constituted on 27th August, 1979.

LOCATION

The Municipal town of Habra is located within the Subdivision of Barasat in the District of North 24-Parganas. It is situated at a distance of 20 Km. North of Barasat Subdivision town, about 35 Km. south of Bongaon Subdivision and is 45 Km. North of state capital, Kolkata. The town has developed just on both sides of Sealdah-Bongaon section of Eastern Railway Broad Gauge Line having a Railway Station "Habra". The National Highway (NH 35) named Jessore Road and Iirat Road (State Highway) passing through this town.

TOWN MAP



Linkage and Communication

The town has well-connected transport facilities with Railway line in the Sealdah-Bongaon Section of Eastern Railway. Apart from this, this town has also good linkage by road transport network. The most important thoroughfare is the Jessore Road (NH35) serving as its artery. The hinterlands as well as other Subdivision towns are also well connected by the State Highway and National Highway.

Population

Population and development are intrinsically interrelated and progress in any component can catalyze improvement in others. The population statistics is provided below:

Table 1: Population of Habra

Sl. No.	Item	Habra
1	Total population (Census 2001)	127602
2	Total population (Census 2011)	147221
3	Decadal Growth (Census 2011) (%)	15.01 %
4	Density	6753 in Sq.KM

Source: Census of India, 2011

The combination of high population growth and density, poverty, and limited resources makes the developing urban areas distinctive in the case of Habra. This population will not only require additional area for settlement to keep the density in check but also there is need of increasing infrastructural facilities to lead a minimum standard of life. The population projection is important because the services and facilities provided by the municipality ought to increase at the same ratio as the population growth. The projected population in the next 5 to 10 year should have the infrastructure and the economic stability and social standing for a good and healthy life. Thus a systematic development of the basic infrastructure is the need of the day.

CITY AT A GLANCE

Sl.no	Indicator	2001	2011	2015
1	Area (in Sq. Km)			
1.1	Planning Area (Sq. Km)	21.805	21.805	21.805
1.2	Municipal Area (Sq. Km)	21.805	21.805	21.805
1.3	Area of Slums (Sq. Km)		4.47	4.47
2	Number of Municipal Wards	22	23	24
3	Population and Households			
3.1	Total Population	127695	147221	158262
3.2	Number of Households	31433	36016	38025
3.3	Density of Population	5856	6752	7258
3.4	Slum & Non Slum poor households as percentage of total Households in city		29.71%	35.56%
3.5	Current (2015) Population (Year of Survey)			158262
3.6	Current Number (2015) of Households (Year of survey)			38025
3.7	Slum population & Non Slum poor as percentage of total population in city			26.10%

Source: Habra Municipality

Housing and Physical Infrastructure profile

Housing profile

Approximately, every four in hundred households do not have a shelter to sleep at night in the district of North 24 Parganas and a further 50% of the households live in a house/hut with only one room. In context of Habra, 55% of households live in pucca or partially pucca houses. Housing condition in its slums is not in good shape as 97% houses are either Katcha or semi-pucca. Considering the above, Municipality has already initiated construction of Infrastructure projects like Road, Drain and water supply distribution line under different government Sponsored Scheme.

Land Use

The total Land area¹ of Habra is 21.805 sq. Km². The different utilities and detailed features of Habra Land use were mapped in Auto Cad.

¹ The existing land use /land cover map of Habra town was prepared from KUSP and was analyzed and used in CDP software. These data(s) were checked by ground-truthing and field survey.

² As per census, CDP.

Table below shows Land use distribution of Habra.

Table 3: Land Use pattern in Habra

Land Categories	Area in Sq. Km	% of the Total area
Residential	12.735	58.4%
Commercial	1.11	5.11%
Institutional	1.80	8.26%
Others	6.16	28.23%
Total Area	21.805	

The important features of the Habra land use that needs to be highlighted include:

- Habra is primarily a residential area with a few small scale industrial activities, so industrial area has been clubbed with commercial area
- Habra has 47 Primary School, 20 SSK School, 17 Higher Secondary School, 5 Secondary School, 4 colleges and 10 Govt. health care Centre. All of these have been categorized under Institutional category.
- Components falling under "Others" category comprise of following further categories which are presented in the table below:

Table 4: Other Land categories

Land Categories	Area in Sq. Km	% of the Total area
Transport area	1.23	5.63%
Recreational	0.08	0.38%
Agriculture	2.47	11.35%
Plantation	1.14	5.24%
Water body	0.24	1.08%
Vacant land	1.0	4.55%
Total Area	6.16	28.23%

Land use pattern of Habra is broadly influenced by the main Road and rail route and the proximity to Kolkata. As a result the main residential, commercial and public-semi-public areas are concentrated along the transport route but mostly concentrated towards middle of the Town. The agricultural and plantation areas are mostly concentrated towards the northern fringe areas.

Ward wise slum population and number of households are presented in the table below:

Ward wise slum population in Habra

Ward No.	No. of Slums in Ward	No. of HHs in slum	Total Population	% of total Population		Male Population	Female Population
				Slum	Habra		
1	5	1346	4133	12	3	2289	1844
2	6	83	263	1	0	145	118
3	5	583	2085	6	1	1050	1035
4	2	7	19	0	0	10	9
5	5	780	2261	7	1	1251	1010
6	3	145	390	1	0	203	187
7	4	262	673	2	0	372	301
8	6	325	950	3	1	511	439
9	6	414	1304	4	1	661	643
10	7	350	570	2	0	301	269
11	9	873	1941	6	1	1090	851
12	8	617	1993	6	1	1059	934
13	5	496	1552	4	1	817	735
14	4	190	638	2	0	336	302
15	5	276	857	2	1	466	391
16	3	315	1056	3	1	509	547
17	4	369	1260	4	1	658	602
18	4	1107	4017	12	3	2122	1895
19	4	590	1022	3	1	560	462
20	5	329	971	3	1	491	480
21	5	545	1664	5	1	900	764
22	6	498	1885	5	1	972	913
23	4	356	1108	3	1	563	545
24	4	669	1986	6	1	1068	918
Total	119	11525	34598			18404	16194

Source: USHA Survey and Demand Survey

ANNEXURES

Annexure 6

(Para 8.6 & 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
A. Beneficiary-led Construction								
• New Houses	1,621	1,265	3,092	3,026	1,000	1,000	1,998	3,433
• Enhancement	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Sub Total (A)	1,621	1,265	3,092	3,026	1,000	1,000	1,998	3,433
B. In-Situ Slum Rehabilitation with Participation of Private Sector								
• Number of Slums	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
• Number of Households (B)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
C. Affordable Housing in partnership (EWS Category) (C)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
D. Credit linked subsidy								
• EWS Households	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
• LIG Households	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Sub Total (D)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
E. Total (A+B+C+D)	1,621	1,265	3,092	3,026	1,000	1,000	1,998	3,433

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

Beneficiary-led Individual House Construction or Enhancement in Slums & Non – Slum Areas									
Year*	No. of Beneficiaries		Resource Mobilization (Rs. in Crores)						
	New Housing	Enhancement of existing House	New Housing	Enhancement of existing housing	Total Cost	Central Share	State share	Beneficiary Share	ULB share (if applicable)
2015-16	1,621	Nil	65.62	Nil	65.62	24.32	34.27	4.05	2.98
2016-17	3,092	Nil	125.16	Nil	125.16	46.38	65.36	7.73	5.69
2017-18	1,000	Nil	40.48	Nil	40.48	15.00	21.14	2.50	1.84
2018-19	1,998	Nil	80.88	Nil	80.88	29.97	42.24	5.00	3.68
2019-20									
2020-21									
2021-22									
Total	7,711	Nil	312.14	Nil	312.14	115.67	163.01	19.28	14.19

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

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

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	Nil	Nil	Nil	Nil	Nil	Nil	Nil
2016-17	Nil	Nil	Nil	Nil	Nil	Nil	Nil
2017-18	Nil	Nil	Nil	Nil	Nil	Nil	Nil
2018-19	Nil	Nil	Nil	Nil	Nil	Nil	Nil
2019-20							
2020-21							
2021-22							
Total	Nil	Nil	Nil	Nil	Nil	Nil	Nil

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

III. Affordable Housing in Partnership with Public & Private sectors

Affordable Housing in Partnership with Public & Private Sectors						
Year*	No. of Projects	No. of Beneficiaries	Resource Mobilization (Rs. in Crores)			
			Total Project Cost (AHP)	Central Share	State share	ULB share (if applicable)
2015-16	Nil	Nil	Nil	Nil	Nil	Nil
2016-17	Nil	Nil	Nil	Nil	Nil	Nil
2017-18	Nil	Nil	Nil	Nil	Nil	Nil
2018-19	Nil	Nil	Nil	Nil	Nil	Nil
2019-20						
2020-21						
2021-22						
Total	Nil	Nil	Nil	Nil	Nil	Nil

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

IV. Affordable Housing for Weaker Section through Credit Linked Subsidy

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

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


 Signature
 (Chairman, Habra Municipality)
 CHAIRMAN
 HABRA MUNICIPALITY

Signature
 (Director, SUDA)