## ABSTRACT

Tamil Nadu Urban Habitat Development Board – Beneficiaries' Contribution for the allottees of tenements in Affordable Housing in Partnership Projects under Pradhan Mantri Awas Yojana (Urban) – Revised norms for collection of Beneficiaries' Contribution - Orders -Issued.

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**HOUSING AND URBAN DEVELOPMENT [UHD-1(2)]DEPARTMENT**

G.O.(4D) No.54 Dated:17.12.2021

பிலவ வருடம், மார்கழி-2,

திருவள்ளுவர் ஆண்டு 2052,

Read:

1. G.O.(4D)No.28, Housing and Urban Development SC1(2) Department, dated 15.10.2020.
2. From the Managing Director, Tamil Nadu Urban Habitat Development Board, letter No.M1/12386/2021, dated 08.12.2021.

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**ORDER:**

In the letter second read above, the Managing Director, Tamil Nadu Urban Habitat Development Board has stated that Tamil Nadu Urban Habitat Development Board is the Nodal Agency for implementation of the Pradhan Mantri Awas Yojana (Urban) / Housing for All programme in Tamil Nadu. Accordingly it has been constructing storied tenements with infrastructure for water supply and sewage disposal for the various categories of beneficiaries as detailed below:-

| Sl. No. | Tenements | Categories of Beneficiaries |
|---|---|---|
| (I) | Reconstruction of the dilapidated tenements in the existing tenements schemes. | A. Allottees of the dilapidated tenements which were demolished for reconstruction.<br>B. Extended families of the allottees of the dilapidated tenements and other squatters in reconstruction schemes.<br>C. Resettlement and Economically Weaker Section. |
| (II) | Construction of tenements in the existing slums where the families are living in huts. (In-situ Development) | Urban slum families for whom tenements are constructed in their existing places of living. |

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|---|---|---|
| (III) | Construction of tenements on vacant lands in alternate locations to resettle the slum families living in objectionable locations / areas required for public welfare projects. | Families living in objectionable locations who are proposed for resettlement in the tenements constructed in alternate places. Urban poor / Economically Weaker Section families who do not have house anywhere. |

2. The funding pattern of the tenements constructed under Affordable Housing in Partnership project, ranges from Rs.9.50 lakh to Rs.13.00 lakh for each Dwelling Unit as indicated below from 01.04.2019 onwards (i.e) for the projects approved from 44th Central Sanctioning and Monitoring Committee (CSMC) meeting onwards:-

| Sl.No. | Description | Unit Cost (Rs) | |
|---|---|---|---|
| | | Minimum | Maximum |
| (i) | Government of India Grant under HFA | 1,50,000 | 1,50,000 |
| (ii) | Government of Tamil Nadu Grant /Institutional Finance | 7,00,000 | 7,00,000 |
| (iii) | Beneficiary Contribution | 1,00,000 | 4,50,000 |
| Total | | 9,50,000 | 13,00,000 |

3. However the Managing Director, Tamil Nadu Urban Habitat Development Board has further stated that the unit cost of tenements ranges from Rs.8.00 lakh to Rs.15.73 lakh in Chennai and Rs.7.92 lakh to Rs.11.64 lakh in other Towns. These tenements are being constructed adopting the following funding pattern:-

| **Sl. No.** | **Description** | **Unit cost (Rs. in lakh)** | |
|---|---|---|---|
| | | **Chennai** | **Other towns** |
| (i) | Government of India Grant under HFA | 1.50 | 1.50 |
| (ii) | Government of Tamil Nadu Grant / Institutional Finance | 7.00 | 7.00 |
| | **Total Government Grants** | **8.50** | **8.50** |
| (iii) | Beneficiary's Contribution (Maximum amount based on the current projects) | 7.23 | 3.14 |
| **Total** | | **15.73** | **11.64** |

4. As per the funding pattern issued by the Government of India for Pradhan Mantri Awas Yojana (Urban)-Housing For All, the Beneficiary Contribution is to be remitted upfront before the allotment of tenements. The collection of Beneficiary Contribution upfront has become a challenge due to loss of livelihood of the Urban Poor caused by Covid-19. The beneficiaries pay prohibitive rent for their stay outside the scheme during the construction period, etc.,.

5. To resolve this issue, the Government in the Government Order first read above, issued orders approving the Beneficiaries Contribution to be



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borne by the Beneficiaries / Agencies / Departments in respect of Affordable Housing in Partnership and Resettlement schemes as indicated below:-

| Sl.No. | Description | Beneficiaries Contribution/Amount |
|---|---|---|
| (i) | Urban In-situ slum families /allottees of the tenements taken up for reconstruction. | 10% of unit cost of tenement subject to a minimum of Rs.1.50 lakh for AHP schemes in Chennai and Rs.1.00 lakh for AHP schemes outside Chennai (i.e) other Towns. |
| (ii) | Resettlement of slum families from vulnerable locations | To be paid by the Agency requiring resettlement |
| (iii) | EWS families/ Encroachers in tenement schemes | Project cost (Less) Grants (GoI + GoTN) |
| (iv) | General: | The Project Implementing Agencies / land owning departments of the slums situated on vulnerable locations have to pay Project Cost Less Government Grants for the slum families relocated from such vulnerable locations. |

6. However, while implementing the above orders, it was felt that the issues faced by the various categories of beneficiaries were not fully addressed. As a result, the beneficiaries have not paid their contribution and making agitations and protests. Due to this, the progress in allotment of tenements suffered a severe setback eventhough houses are ready for occupation.

7. Considering the practical difficulties in implementing the above orders, series of meetings were held under the Chairmanship of Hon'ble Chief Minister, Hon'ble Ministers and Chief Secretary and with Senior officials to resolve these issues. Subsequently in the meeting held on 06.12.2021 under the Chairmanship of Hon'ble Chief Minister certain decisions were taken, to fix the Beneficiary Contribution payable for various categories of tenements. Based on the decisions taken, following revised norms as detailed below are prescribed to collect the Beneficiaries' Contribution payable for various categories of tenements:-

**I. <u>Reconstruction of Dilapidated Tenements:-</u>**

**A. <u>Existing allottees:</u>**

**<u>Existing Provision:</u>**

As per the G.O first read above, the beneficiaries share is fixed at Rs.1.50 lakh or 10% of Project Cost which ever is higher for Chennai and Rs.1.00 lakh or 10% of the Project Cost which ever is higher for other Towns.

**<u>Now proposed:</u>**

(i) In the scheme areas where more than 100% additional tenements have been built / to be built, the Beneficiaries Contribution for existing



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allottees may be fixed at Rs.250/- per month and collected over a period of 20 years. This would cover 8 projects (i.e) 4 projects in Chennai viz (i) Meenambal Shivaraj Nagar, (ii) Santhosh Nagar, (iii) Gowthamapuram and (iv) K.P.Park; 2 projects in Coimbatore viz (i) Ezhil Nagar and (ii) South of Perur; and 2 projects in Trichy viz (i) Nagamangalam Odathurai and (ii) Kalmanthai.

(ii) In the scheme areas where 60% to 100% additional tenements have been built / to be built the Beneficiaries Contribution for existing allottees may be fixed at Rs.400/- per month in Chennai and Rs.300/- per month in other Towns and collected over a period of 20 years. This would cover 4 projects (i.e) 3 projects in Chennai viz (i) Shenoy Nagar Old Bus Stand, (ii) M.G.R.Nagar and (iii)Jogithottam; 1 project in Coimbatore viz IUDP Colony.

(iii) In the scheme areas where 30% to 60% additional tenements have been built / to be built the Beneficiaries Contribution for existing allottees may be fixed at Rs.500/- per month in Chennai and Rs.400/- per month in other Towns and collected over a period of 20 years. This would cover 8 projects (i.e) 5 projects in Chennai viz (i) Alaiamman Koil, (ii) TT Block, (iii) Chandrayogi Samathi, (iv) Kuppaimedu, and (v) EPMP; 1 project in Coimbatore viz North of Perur, 1 project in Salem comprising Periyar Nagar, Gandhi Nagar, Nehru Nagar and Allikuttai Eri; 1 project in Erode viz Bhavani Road Stage 2.

(iv) In the scheme areas where less than 30% additional tenements have been built/to be built, the Beneficiaries Contribution for existing allottees may be fixed at Rs.1.50 lakh or 10% of project cost whichever is less for Chennai and Rs.1.00 lakh or 10% of the Project Cost whichever is less for other Towns and collected over a period of 20 years. The beneficiaries who pay the instalments regularly for continuous 6 months without default will be given interest subvention of 50% of interest payable which will be met from Shelter Fund. This would cover 23 projects (i.e) 17 projects in Chennai viz (i) Kalyanapuram, (ii) Shenoy Nagar Swimming Pool Phase I & II, (iii) NVN Nagar, (iv) Valeeswaran Koil Thottam, (v) Sathyavani Muthu Nagar, (vi) Vazhathopu Phase-I, (vii) North Giriyappa Road, (viii) Periyar Nagar, (ix) Fisherman Colony, (x) Manali New Town Phase-I, (xi) Wallace Garden, (xii) Old Block, (xiii) R3 Police Station and (xiv) EPMP, (xv) Vazhathopu, (xvi) Radhakrishnapuram and (xvii) Valeeswaran Koil Thottam; 2 projects in Erode comprising (i) Periyar Nagar, Perumpallam Odai, Karungalpalyam and (ii) Bhavani Road; 2 projects in Coimbatore viz (i) Variety Hall Road and (ii) Siddhapudhur; and 2 projects in Madurai viz (i) Manjalmedu and (ii) Athikulam.

To avail the Beneficiaries' Contribution mentioned in para 7 (A) (i), (ii), (iii) and (iv) above the beneficiaries should fulfill the following conditions:-

- They should have paid all the earlier arrears.
- They should produce the allotment order/sale deed.



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| If above categories of beneficiaries want to pay amount in one lumpsum, they can do so by paying on the basis of Net Present Value keeping interest rate at 4% per annum (i.e) Savings Bank Account interest rate. |

**B. Squatters in Reconstruction site:**
**Existing provision:**

As per the Government Order first read above, the Beneficiary Contribution is fixed as Project Cost less Government grants. (Rs.1.50 lakh to Rs.5.68 lakh). Total number of squatters are 847 in 14 projects.

**Now proposed:**

For the Squatters in Reconstruction site, the Beneficiary Contribution may be uniformly fixed at Rs.1.50 lakh for Chennai and Rs.1.00 lakh for other Towns. If individual is unable to pay above amount upfront in lumpsum then Tamil Nadu Urban Habitat Development Board would facilitate bank loan and individual would pay back this amount as monthly instalment over a period of 20/15 years. Interest on this loan to be paid by the beneficiaries.

**C. Resettlement and Economically Weaker Section categories:**
**Existing Provision:**

As per the Government Order first read above, the Beneficiary Contribution is fixed as Project Cost less Government Grants (Rs.0.49 lakh to Rs.6.20 lakh).Total number of units in Reconstruction scheme are 4476 units.

**Now proposed:**

For the resettlement and Economically Weaker Section categories of beneficiaries in reconstruction scheme, the Beneficiary Contribution may be fixed on case to case basis in consultation with Finance Department depending on the location of the projects, whether it is in Chennai/other Corporation/Municipalities / Town Panchayats and whether City area or Peri Urban area. Since there is good value for the beneficiary, the beneficiary contribution can be higher depending on the location.

- If the Beneficiaries Contribution is higher, then the common infrastructure cost will not be collected from the beneficiaries.
- Preference will be given to the beneficiaries who are being resettled from the objectionable porambokes.
- Beneficiaries' Contribution has to be paid in full to Tamil Nadu Urban Habitat Development Board by the concerned land administering Department / project executing Agency by obtaining funds from Government or from the evictees as per the norms.
- In case of Economically Weaker Section, Home loans from Housing Cooperative Societies or loans from Primary Lending Institutions/Banks would be facilitated by Tamil Nadu Urban Habitat Development Board to pay Beneficiaries' Contribution.

**II. In-situ slum Dwellers**
**Existing provision:**

As per the Government Order first read above, the Beneficiaries Contribution is fixed at Rs.1.50 lakh or 10% of Project Cost which ever is higher for Chennai and Rs.1.00 lakh or 10% of the Project Cost which ever is higher for other Towns.

**Now proposed:**

For In-situ Slum Dwellers, the Beneficiaries' Contribution may be fixed at 10% of unit cost or Rs.1.50 lakh for Chennai and Rs.1.00 lakh for other Towns whichever is less. If individual is unable to pay above amount upfront in lumpsum, then Tamil Nadu Urban Habitat Development Board would facilitate bank loan and individual would pay back this amount as monthly instalment over a period of 20/15 years. Interest on this loan to be paid by the beneficiaries.

**III. Green Field Projects**
**Existing provision:**

As per the Government Order first read above, the Beneficiary Contribution is fixed as Project Cost less Government Grants. (Rs.0.68 lakh to 6.48 lakh).

**Now Proposed:**

i. For the Resettlement and Economically Weaker Section beneficiaries in Green Field projects, the Beneficiaries' Contribution may be fixed on case to case basis in consultation with Finance Department depending on the location of the projects, whether it is in Chennai/other Corporation/ Municipalities/Town Panchayats and whether City area or Peri Urban area. In case of Green field projects which have good value, the Beneficiary Contribution can be fixed keeping in view affordability of the beneficiaries.

ii. If the Beneficiaries' Contribution comes higher, then the common infrastructure cost will not be collected from the beneficiaries.

iii. Preference will be given to the beneficiaries who are being resettled from the objectionable porambokes.

iv. Beneficiaries' Contribution has to be paid in full to Tamil Nadu Urban Habitat Development Board by the concerned land administering Department/Project Executing Agency by obtaining funds from Government.

v. Balance tenements, if any, are to be allotted to Economically Weaker Section category of people by duly advertising in Dailies inviting application from the Public and finalizing the list of eligible persons in consultation with the District Collectors.

8. The Government after careful examination of the proposal of the Managing Director, Tamil Nadu Urban Habitat Development Board and the decisions taken as indicated in para 7 above, issues following norms in



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supersession of the orders issued in G.O.(4D) No.28, Housing and Urban Development Department, dated 15.10.2020 for collecting the Beneficiaries' Contribution for various categories of the allottees of tenements of Tamil Nadu Urban Habitat Development Board in Affordable Housing in Partnership Projects under Pradhan Mantri Awas Yojana (Urban)-Housing For All as mentioned below:-

**I. <u>Reconstruction of Dilapidated Tenements:-</u>**

**A. <u>Existing allottees:</u>**

(i) In the scheme areas where more than 100% additional tenements have been built / to be built, the Beneficiaries Contribution for existing allottees is fixed at Rs.250/- per month and collected over a period of 20 years. This would cover 8 projects (i.e) 4 projects in Chennai viz (i) Meenambal Shivaraj Nagar, (ii) Santhosh Nagar, (iii)Gowthamapuram and (iv) K.P.Park; 2 projects in Coimbatore viz (i) Ezhil Nagar and (ii) South of Perur; and 2 projects in Trichy viz (i) Nagamangalam Odathurai and (ii) Kalmanthai.

(ii) In the scheme areas where 60% to 100% additional tenements have been built / to be built the Beneficiaries Contribution for existing allottees is fixed at Rs.400/- per month in Chennai and Rs.300/- per month in other Towns and collected over a period of 20 years. This would cover 4 projects (i.e) 3 projects in Chennai viz (i) Shenoy Nagar Old Bus Stand, (ii) M.G.R.Nagar and (iii)Jogithottam; 1 project in Coimbatore viz IUDP Colony.

(iii) In the scheme areas where 30% to 60% additional tenements have been built / to be built the Beneficiaries Contribution for existing allottees is fixed at Rs.500/- per month in Chennai and Rs.400/- per month in other Towns and collected over a period of 20 years. This would cover 8 projects (i.e) 5 projects in Chennai viz (i) Alaiamman Koil, (ii) TT Block, (iii) Chandrayogi Samathi, (iv) Kuppaimedu, and (v) EPMP; 1 project in Coimbatore viz North of Perur, 1 project in Salem comprising Periyar Nagar, Gandhi Nagar, Nehru Nagar and Allikuttai Eri; 1 project in Erode viz Bhavani Road Stage 2.

(iv) In the scheme areas where less than 30% additional tenements have been built / to be built, the Beneficiaries Contribution for existing allottees is fixed at Rs.1.50 lakh or 10% of project cost whichever is less for Chennai and Rs.1.00 lakh or 10% of the Project Cost whichever is less for other Towns and collected over a period of 20 years. The beneficiaries who pay the instalments regularly for continuous 6 months without default will be given interest subvention of 50% of interest payable which will be met from Shelter Fund. This would cover 23 projects (i.e) 17 projects in Chennai viz (i) Kalyanapuram, (ii) Shenoy Nagar Swimming Pool Phase I and II, (iii) NVN Nagar, (iv) Valeeswaran Koil Thottam, (v) Sathyavani Muthu Nagar, (vi) Vazhathopu Phase-I, (vii) North Giriyappa Road, (viii) Periyar Nagar, (ix) Fisherman Colony, (x) Manali New Town Phase-I,

(xi) Wallace Garden, (xii) Old Block, (xiii) R3 Police Station and (xiv) EPMP, (xv) Vazhathopu, (xvi) Radhakrishnapuram and (xvii) Valeeswaran Koil Thottam; 2 projects in Erode comprising (i) Periyar Nagar, Perumpallam Odai, Karungalpalyam and (ii) Bhavani Road; 2 projects in Coimbatore viz (i) Variety Hall Road and (ii) Siddhapudhur and 2 projects in Madurai viz (i) Manjalmedu and (ii) Athikulam.

To avail the Beneficiaries' Contribution mentioned in para 8 (A) (i), (ii), (iii) and (iv) above the beneficiaries should fulfill the following conditions:-

- They should have paid all the earlier arrears.
- They should produce the allotment order/sale deed.

If above categories of beneficiaries want to pay amount in one lumpsum, they can do so by paying on the basis of Net Present Value keeping interest rate at 4% per annum (i.e) Savings Bank Account interest rate.

**B. <u>Squatters in Reconstruction site:</u>**

For the Squatters in Reconstruction site, the Beneficiary Contribution is uniformly fixed at Rs.1.50 lakh for Chennai and Rs.1.00 lakh for other Towns. If individual is unable to pay above amount upfront in lumpsum then Tamil Nadu Urban Habitat Development Board would facilitate bank loan and individual would pay back this amount as monthly instalment over a period of 20/15 years. Interest on this loan to be paid by the beneficiaries.

**C. <u>Resettlement and Economically Weaker Section categories:</u>**

For the resettlement and Economically Weaker Section categories of beneficiaries in reconstruction scheme, the Beneficiary Contribution may be fixed on case to case basis in consultation with Finance Department depending on the location of the projects, whether it is in Chennai/other Corporation/Municipalities / Town Panchayats and whether City area or Peri Urban area. Since there is good value for the beneficiary, the Beneficiary Contribution can be higher depending on the location.

- If the Beneficiaries' Contribution is higher, then the common infrastructure cost will not be collected from the beneficiaries.
- Preference will be given to the beneficiaries who are being resettled from the objectionable porambokes.
- Beneficiaries' Contribution has to be paid in full to Tamil Nadu Urban Habitat Development Board by the concerned land administering Department / project executing Agency by obtaining funds from Government or from the evictees as per the norms.
- In case of Economically Weaker Section, Home loans from Housing Cooperative Societies or loans from Primary Lending Institutions/Banks would be facilitated by Tamil Nadu Urban Habitat Development Board to pay Beneficiaries' Contribution.



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**II. In-situ slum Dwellers**

For In-situ Slum Dwellers, the Beneficiaries' Contribution is fixed at 10% of unit cost or Rs.1.50 lakh for Chennai and Rs.1.00 lakh for other Towns whichever is less.If individual is unable to pay above amount upfront in lumpsum, then Tamil Nadu Urban Habitat Development Board would facilitate bank loan and individual would pay back this amount as monthly instalment over a period of 20/15 years. Interest on this loan to be paid by the beneficiaries.

**III. Green Field Projects**

i. For the Resettlement and Economically Weaker Section beneficiaries in Green Field projects, the Beneficiaries' Contribution may be fixed on case to case basis in consultation with Finance Department depending on the location of the projects, whether it is in Chennai/other Corporation/Municipalities/Town Panchayats and whether City area or Peri Urban area. In case of Green field projects which have good value, the Beneficiary Contribution can be fixed keeping in view the affordability of the beneficiaries.

ii. If the Beneficiaries' Contribution comes higher, then the common infrastructure cost will not be collected from the beneficiaries.

iii. Preference will be given to the beneficiaries who are being resettled from the objectionable porambokes.

iv. Beneficiaries' Contribution has to be paid in full to Tamil Nadu Urban Habitat Development Board by the concerned land Administering Department / Project Executing Agency by obtaining funds from Government.

v. Balance tenements, if any, are to be allotted to Economically Weaker Section category of people by duly advertising in Dailies inviting application from the Public and finalizing the list of eligible persons in consultation with the District Collectors.

9. Further in order to carry out the provisions ordered in para 8 above, the Government also specify the following:-

i. Tamil Nadu Urban Habitat Development Board may avail loans from HUDCO and other Public Sectors Banks to cover the shortfall in fund towards Beneficiaries' Contribution payable by the beneficiaries in advance.

ii. The total financial burden can be offset from the Infrastructure and Amenities fund and Shelter Fund managed by Housing and Urban Development Department.

iii. The cost escalation, if any, due to delay in projects to be met from the Supervision Charges of Tamil Nadu Urban Habitat Development Board.

iv. The excess amount paid by the allottees over and above this new norms will be refunded.

v. In all new reconstruction projects, the consent of beneficiaries to be obtained upfront explaining salient features of the schemes and their contribution.



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10. Based on above norms, the Managing Director, Tamil Nadu Urban Habitat Development Board is requested take necessary action and to send necessary revised proposal for Revised Administrative Sanction wherever required.

11. This order issues with the concurrence of Finance Department vide its U.O.No.18/DS(PT)/Hg&UD/2021 , dated 17.12.2021.

**(BY ORDER OF THE GOVERNOR)**

**HITESH KUMAR S MAKWANA**
**PRINCIPAL SECRETARY TO GOVERNMENT**

To
The Chairman,
Tamil Nadu Urban Habitat Development Board,
Chennai – 600 005.
The Managing Director,
Tamil Nadu Urban Habitat Development Board,
Chennai – 600 005.
All District Collectors.
The Accountant General (A&E), Chennai-600 018.
The Accountant General (G&SSA), Chennai-600 018.
The Pay and Accounts Officer (North/East/Secretariat/South),
Chennai-600 001/8/9/15.
The Principal Secretary /Commissioner of Treasuries and
Accounts, Chennai–600 015.
Housing and Urban Development (Bills) Department,
Chennai-600 009.

**Copy to:-**

The Hon'ble Chief Minister's Hon'ble Office, Chennai-600 009.
The Special Personal Assistant to Hon'ble Minister (MS & ME),
Chennai-600 009.
The Senior Personal Assistant to Minister
(Finance and Human Resources), Chennai-600 009.
The Principal Private Secretary to Chief Secretary,
Office of the Chief Secretary, Secretariat, Chennai-600 009.
The Private Secretary to Principal Secretary to Government,
Housing and Urban Development Department,
Chennai-600 009.
The Finance (Hg&UD) Department, Chennai-600 009.
The Housing and Urban Development (OP-1/Budget/UHD-2/UHD-3)
Department, Chennai-600 009.
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**//FORWARDED BY ORDER//**

17/12/2021

**SECTION OFFICER**

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