



ABSTRACT

Tamil Nadu Urban Habitat Development Board - Project Monitoring Unit - World Bank financed Second Tamil Nadu Housing Sector Strengthening Program (TNHSSP) - Prior Action-4 - Establishment of Tamil Nadu Integrated Housing Information System - Publishing Annual state of Housing Sector Report - Orders - Issued.

HOUSING AND URBAN DEVELOPMENT [UHD2(3)] DEPARTMENT

G.O.(Ms) No.63

Dated: 21.04.2022

சுபகிருது வருடம், சித்திரை -08.

திருவள்ளூர் ஆண்டு 2053.

Read:

1. G.O.(Ms.)No.82, Housing & Urban Development (SC1-2) Department, Dated 23.06.2020.
2. Government letter No.3654/FS/P/EAP, Finance Department, Dated 01.11.2021.
3. Government D.O.Letter No.17952/UHD2(3)/2021-1, Housing & Urban Development Department, Dated 05.04.2022 addressed to the President, World Bank.
4. From the Managing Director, Tamil Nadu Urban Habitat Development Board Letter No.TNUHDB/PMU/WB/3103-1/2020, dated 07.04.2022 and 12.04.2022.
5. Announcement of Hon'ble Minister for Micro, Small and Medium Enterprises (MS&ME) made on the Floor of Assembly on 20.04.2022 (S.No.10).

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ORDER:

In his letters fourth read above, the Managing Director, Tamil Nadu Urban Habitat Development Board (TNUHDB) has stated that the Housing and Urban Development Department, Government of Tamil Nadu had proposed to seek World Bank Assistance for Tamil Nadu Housing and Habitat Development Project (TNHHDP) with a total project cost of Rs.5363.00 crore (USD 715 million) with a World Bank loan of Rs.3750.00 crore (USD 500 million).

2. The World Bank approved to finance under two separate financing instruments.

- (i) Tamil Nadu Housing Sector Strengthening Program will be financed through 'Development Policy' Loan (DPL) of USD 450 million, with the first Development Policy Loan of USD 200 million and

- (ii) The Tamil Nadu Housing and Habitat Development Project (TNHHDP) will be financed through Investment Project Financing of USD 50 million.

3. In the Government letter 2nd read above, the Government of India was addressed to recommend the Second Tamil Nadu Housing Sector Strengthening Program (TNHSSP) with the total project cost of Rs.1500.00 crore (USD 200 million) through "Development Policy Loan" and Rs.375.00 crore (USD 50 million) through Investment Policy Loan. Accordingly the Department of Economic Affairs, Government of India has examined the proposed of Government of Tamil Nadu and recommended to the World Bank for favorable consideration. The Government of Tamil Nadu now proposes to prepare a USD 200 million second Tamil Nadu Housing Sector Strengthening Program (TNHSSP) DPL operation.

4. "Development Policy Loan" provides rapidly-disbursing budget support to Borrower against "Prior Actions" and "Triggers" comprised of policy reform and/or institutional actions as per the agreement with the World Bank. The Housing and Urban Development Department of Tamil Nadu is the implementing agency for the proposed World Bank financed second TNHSSP. As agreed with the World Bank, to improve monitoring and support informed decision making in the housing sector, issue of a regulation to mandate the establishment of an Integrated Information System and publication of an Annual state of Housing Sector Report, is one of the Prior Actions to be achieved under the Second TNHSSP by the Housing and Urban Development Department of Tamil Nadu.

5. The Objective of the establishment of Tamil Nadu Integrated Housing Information System (TNIHIS) is to support the Government and key stakeholders to enhance the availability of housing sector information that will support policy decision-making by Government housing Institutions, investment decisions by the Private and Non-Government sectors operating in Tamil Nadu. Also, the system will offer a platform for information on housing supply, housing demand, and housing finance for different market segments and locations, and across time.

6. The Tamil Nadu Integrated Housing Information System (TNIHIS) will aim to serve the housing sectors like the Government, the Private Sector (individuals, developers, real estate brokers, financiers), as well as Civil Society and academia as detailed below:

- (a) For the Government, the TNIHI System would enable (i) to better understand and monitor housing market performance, identify gaps and Regulatory barriers, design enabling policies and Regulations; and (ii) to sharpen the response to the persistent gap between market provided housing and the specific demands of economically weaker and socially vulnerable households.
- (b) For the private sector, civil society, and academia, the TNIHI System intends to enable (i) to identify demand for home ownership and rental housing, (ii) to develop diverse solutions that respond to the varying and evolving market demands, (iii) to craft

tailored housing and housing finance products that are aligned with the Government's housing program(s) and (iv) to undertake data-driven research to push the frontier of housing sector knowledge. In addition, the TNIHIS will create an environment for improved policy design to nudge all stakeholders to prioritize housing developments that are sustainable, safe, resilient, and inclusive which align with Sustainable Development Goal-11.

7. The Managing Director, Tamil Nadu Urban Habitat Development Board has narrated following phases of implementation

- i. The First phase will include setting out the fundamentals of the Housing Information System and the consolidation of all key existing databases and other information related to the housing sector available in the public domain. As the institutional support and organizational capacity increases, additional modules or sub-modules will be added in the domain.
- ii. The First stage of the TNIHI System will focus on the collection, curation, and analysis of data available in the public domain and disaggregated by housing market segment and location to the degree and statistically robust inference will be drawn from the underlying data. Tentative possible modules and additional modules - submodules Baseline/foundational data points and possible stratification annexed to this order.
- iii. Over the time, the Government will include increasing number of climate vulnerabilities and de-carbonization parameters in the TNIHIS at the unit/household level and site levels which will enable GoTN to determine the necessary measures to enhance the resilience of its housing programs and to provide the basis for further development of insurance against climate-related shocks for low-income households.
- iv. With a growing capacity, the TNIHIS will collect and publish information on urbanization quality, including sustainability and resilience indicators, such as site exposure to climate risks, number of certified green buildings, number of buildings that received energy efficiency ratings, location access, and connectivity (e.g., to jobs and social services), neighbourhood density, and land consumption.

8. The Managing Director, Tamil Nadu Urban Habitat Development Board has therefore requested the Government to accord necessary approval i) to establish an Integrated Housing Information System and ii) to publish an Annual state of Housing Sector Report and iii) to form a committee for operationalization of TNIHIS.

9. The Hon'ble Minister for Micro, Small and Medium Enterprises also announced on the Floor of the Assembly on 20.04.2022 that to support the Government and other key stakeholders like public, developers, financial institutions, civil society organization, Tamil Nadu Integrated Housing Information System (TNIHIS) will be established.

10. The Government after careful examination and have decided to accept the proposal of the Managing Director, Tamil Nadu Habitat Development Board with some modifications and accord permission to,

- i. establish an Integrated Housing Information System in TNUHDB.
- ii. publish an Annual state of Housing Sector Report.
- iii. constitute a Committee for operationalization of TNIHIS to develop a road map for the phased development of the TNIHIS, including its data sharing protocol, data acquisition needs, IT system required, data security measures, partnering with the private sector to manage the system, modality of delivery, frequency of updates and also to ensure interoperability and mutual benefits, establish the process, procedures, and accountability mechanism to ensure data security with following Members:-

Sl. No.	Designation	Role
1.	The Principal Secretary, Housing and Urban Development Department	Chairman
2.	The Managing Director, Tamil Nadu Urban Habitat Development Board	Member Secretary
3.	The Managing Director, Tamil Nadu Housing Board (TNHB)	Member
4.	The Secretary, Tamil Nadu Real Estate Regulatory Authority (TNRERA)	Member
5.	The Director / Commissioner of Land Administration (CLA)	Member
6.	The Commissioner, Greater Chennai Corporation (GCC)	Member
7.	The Commissioner of Municipal Administration (CMA)	Member
8.	The Commissioner of Town Panchayats (CTP)	Member
9.	The Commissioner, Department of Economics and Statistics (DES)	Member
10.	A Representative from Confederation of Real Estate Developer's Associations of India (CREDAI)	Member
11.	A Representative from State Level Bankers Committee (SLBC) and Non- Banking Financial Company (NBFC)	Member
12.	Director of Rural Development	Member
13.	The Chief Executive Officer, Tamil Nadu e-Governance Agency	Member
14.	Registrar of Co-operative Society (Housing)	Member

11. Budget will be allocated to ensure TNIHIS's establishment and operation, including software, hardware and human resources for the

needed IT system, data acquisition, data processing, operation, and maintenance. While providing a one-stop-shop for data users, a graded approach will be considered (e.g., with a freemium model in which the basic data available at no cost and supplemental or advanced features available at a fee).

12. This order issues with the concurrence of Finance Department vide its U.O.32/ADS(PW)/2022 Finance Department, dated.13.04.2022.

(BY ORDER OF THE GOVERNOR)

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

To

1. The Principal Secretary to Government,
Housing and Urban Development Department,
Secretariat, Chennai-600 009.
2. The Managing Director,
Tamil Nadu Urban Habitat Development Board
Chennai-600 005.
3. The Managing Director,
Tamil Nadu Housing Board,
Chennai-600 107.
4. The Secretary,
Tamil Nadu Real Estate Regulatory Authority (TNRERA),
Chennai-600 008.
5. The Director / Commissioner of Land Administration (CLA),
Chennai-600 005.
6. The Commissioner, Greater Chennai Corporation (GCC),
Chennai-600 003.
7. The Commissioner of Municipal Administration (CMA),
Chennai-600 028.
8. The Commissioner of Town Panchayats (CTP),
Chennai-600 028.
9. The Commissioner,
Department of Economics and Statistics (DES),
Chennai-600 086.
10. President, Confederation of Real Estate Developer's
Associations of India (CREDAI),
Anna Salai, Chennai - 600 018.
11. State Level Bankers Committee (SLBC) and
Non- Banking Financial Company (NBFC),
Chennai-600 002.
12. Director of Rural Development,
Chennai 600 015.

13. The Chief Executive Officer,
Tamil Nadu e-Governance Agency (TNeGA),
Anna Salai, Chennai-600 002.
14. The Registrar, Co-operative Society (Housing)
Vepery, Chennai-7.
15. The Joint Managing Director/
Project Director (WB&ADB Projects),
Tamil Nadu Urban Habitat Development Board,
Chennai -600 005.

Copy to:-

1. Office of the Minister for (MS&ME),
Secretariat, Chennai-9.
2. Finance (EAP) Department, Chennai-600 009.
3. Office of the Principal Secretary,
Housing and Urban Development Department,
Chennai-9.
4. Stock file/Spare Copy

// FORWARDED BY ORDER //

SECTION OFFICER

M/
21/04/2022

E. Raju
21/4/2022

Annexure to
(G.O.(Ms)No.63, Housing & Urban Development [UHD2(3)] Department,
dated 21.04.2022)

Modules		Stratification
Baseline/Foundational Data Points		
Physical characteristics	<u>Dwellings</u> : materials, size, prototypes; tenure <u>Habitat</u> : access to basic services; access to transportation; access to social amenities (health and education) <u>Exposure to climate and disaster risks</u> : flood, earthquake, tsunami, landslide, drought, others	By jurisdiction, city category, location, year
Sociodemographic characteristics	Population size Urbanization rate Household size, household head, and dependents Household income, expenditure, savings Livelihood/employment (formal and informal) Vulnerability (disability, etc.)	By jurisdiction, city category, location, year
Housing Supply	<u>Private-sector production</u> : Scale and Market price (ownership and rental) Typology (landed, multi-story, high-rise, etc.) Unit size (plinth and floor area; 1RK, 1BHK, ...) <u>Government programs</u> (national, state, and local): • Notification and denotification of slums • Land titling • Housing production and pricing • Serviced plots • Land banking <u>Construction and material costs including Innovative construction technology</u> and cost-effective and energy-saving materials <u>Residential building permits and completion certificates</u> <u>Land-use conversion to residential</u>	By tenure, location, sponsor, year
Housing Finance	• <u>Developer finance</u>: interest rate, tenor, LTV, size, volume, NPV • <u>End-user finance</u>: interest rate, tenor, LTV, size, volume, NPV across product categories (mortgages, micro-mortgages, housing microfinance) Borrower eligibility: e.g., minimum income, formal vs informal livelihood Asset eligibility: e.g., mortgageability, tenure, alternative collateral • <u>Credit-linked subsidies</u>: volume, number of beneficiaries by income decile	By type of developer, location, income segment; by scheduled commercial banks, non-banking financial institutions

Modules		Stratification
Actors/ Stakeholders	- Public, private (including developers, real estate brokers, financial institutions), civil society organizations, academia, others - RERA registrations	By size /scale of the portfolio
Public intervention / Housing Sector Governance	- Public policies (laws, rules and regulations, executive orders, etc.) - Public spending (budget allocations and expenditure on housing programs) - Public revenue mobilization (taxes, betterment charges, etc.)	
Key Analysis		
Housing Need	- Quantitative Deficit (stock and flow) - Qualitative Deficit (stock and flow)	By jurisdiction, city category, location, year
Housing Demand (affordability)	- Household income, by decile - Housing affordability, by decile - observed housing expenditure - estimated affordable housing expenditure (30% and/or residual income) - savings ability (down-payment options) - Access to various financial products (e.g., mortgage, micro-mortgage, housing microfinance)	By jurisdiction, city category, location, year, household, and head of household characteristics
Demand-Supply Gap	Comparing demand (affordable payment; housing preferences) against supply (price) to determine who is included vs excluded across housing solutions, by income decile	By jurisdiction, city category, location, year, household, and head of household characteristics

HITESH KUMAR S. MAKWANA
PRINCIPAL SECRETARY TO GOVERNMENT

//TRUE COPY//

SECTION OFFICER

E. Jay
21/04/2022