



***AFFORDABLE HOUSING POLICY- 2009
&
CHIEF MINISTER JAN AWAS YOJNA-2015***

**UDH & LSG,
Govt. of Rajasthan**

Rajasthan- State Profile

- Total Area - 342,239 square kilometers
(10.4% of India's total area)
- Total Population (Census-2011) – 6.85 crore
- Urban Population (Census-2011) – 1.70 crore (24.87%)
- Total Estimated Population in 2021 – 8.50 crore
- Estimated Urban Population in 2021 – 2.10 crore (25%)

Total no. of Towns

S.no	Category of Towns (Census-2011)	No. of Towns
1.	Metropolitan Towns (10,00,000 and above)	03
2.	Class I Towns (1,00,000 to 9,99,999)	26
3.	Class II Towns (50,000 to 99,999)	29
4.	Class III Towns (20,000 to 49,999)	122
5.	Class IV Towns (10,000 to 19,999)	104
6.	Class V Towns (5,000 to 9,999)	18
	Total no. of Towns	303



Total no. ULB's

S.No	Detail of ULB	No. of ULB's
1.	Development Authorities	07
2.	Urban Improvement Trust	10
3.	Urban Local Bodies (Municipalities/ Council/ Corporation)	305
	Total	322

Affordable Housing Policy-2009

To achieve the goal of "Affordable Housing for All" policy was prepared and notified in Dec. 2009.

Provisions of Policy:-

S.no	Provision	Detail of Provisions
1.	Model No. 1	Mandatory Provisions for Rajasthan Housing Board, JDA/JODA/UIT's & Municipal bodies (ULBs) and Private Developers (Township & Group Housing Schemes)
2.	Model No. 2	Private Developer on private land (With incentives to offset land cost for EWS/ LIG)
3.	Model No. 3	Private Developer on Acquired land
4.	Model No. 4	Private Developer on Government land
5.	Model No. 5	Slum Housing Model

Introduction- Chief Minister Jan Awas Yojna-2015:

New policy notified on 26.09.2015 - "Chief Minister's Jan Awas Yojna-2015" after review of existing policy and incorporating learnings from the past experiences, feedback from various stakeholders.

Goals :

- To achieve the objective of Affordable Housing for creation of EWS/LIG housing stock to fulfill housing shortage in the State.
- To attract private investment for construction of houses for EWS/LIG segment of the society, by giving incentives to the private developers.
- To motivate govt. agencies and private developers to take up construction of Affordable Housing.
- To identify land for affordable housing which can be monetized by inviting private participation on a large scale.
- To expedite the process of construction developers shall be facilitated by fast track approvals.

Details of Provision 1 under CMJAY- 2015

Provision	Details	Minimum Area	Parameters
1A	Mandatory Provisions for Residential Schemes of ULBs / UITs / Development Authorities / RHB and Private Developers.	2 Hectare for Plotted development 0.5 Hectare for flatted development	<ul style="list-style-type: none"> • For RHB - 50% of plotted development and 10% of FAR of flatted development for EWS/LIG. • For UITs / Development Authorities / ULBs - 25% of scheme area shall be reserved for Plots/Flats. • For private developers- 10% of of plotted development and 7.5% of FAR area of flatted. • In case of schemes of area less than 2 Ha. (plotted development) and less than 5000 sq.mtrs. {for flatted development), option of paying charges @ 100/- per sqft to be levied on 7.5% of FAR area.
1B	Mandatory Provisions for the proposed industrial Areas of RIICO and Private Developers.	2 Hectare	5% of saleable area in new industrial schemes shall be reserved for EWS/LIG Housing.
1C	New Provisions for permitting residential use on industrial land of non operational Industrial units which are non operational and unutilized even after transfer to other owner.	5000 sq. m.	

Details of Provision 2 under CMJAY- 2015

Provision	Details	Minimum Area	Parameters
2	Development of Affordable Houses by Private Developer on Private Land in Partnership	2 Hectare	Minimum 50% of land proposed on the project for EWS/LIG and remaining 50% may be used for residential development.

Details of Provision 3 under CMJAY- 2015

Provision	Details	Minimum Area	Parameters
3A	Development of EWS/LIG flats by Private Developer on whole of Private Land (flatted development, above G+3 format)	0.5 Hectare	Minimum 75% of total land area, remaining area may be used for residential development of other categories .
3B	Development of EWS/LIG/MIG-A* houses/Plots by Private Developer on private land (Plotted development in the format of developed plots and built up units upto G+2)	<ul style="list-style-type: none"> • For Small and Medium cities 1.0 Hectare • (Having Population upto 1.00 Lakhs) • For Large cities 2.0 Hectare • (Having Population more than 1.00 Lakhs) 	<ul style="list-style-type: none"> • Maximum Saleable area -70% • Out of total saleable area 40% for flats and 60% area for plots including 2% area for informal shops. • Flatted development- Saleable area reserved for flats to be constructed (60% for EWS & 40% for LIG units) in G/G+1/G+2 format. • Plotted development- 58% of saleable area in ratio : <ul style="list-style-type: none"> For EWS 30% For LIG 20% For MIG-A* 50% Minimum 5% area for Park/Open Space Minimum 5% area for Facilities. Maximum 2% area for Informal shops.

Details of Provision 4 under CMJAY- 2015

Provision	Details	Min Area	Parameters
4A (i)	<p>Provision is for construction of Housing on Government Land in the ratio of 75:25 in which minimum of 75% area shall be used for EWS/LIG and remaining 25% area of land can be used for other categories of houses/flats/plots.</p> <p>G+ 3 format.</p>	1 Hectare	<ul style="list-style-type: none"> • Developer would take up development of total land. • Construction of EWS/LIG shall be on minimum of 75% of the total land. • Developer shall be free to construct MIG-B/HIG flats/plots/houses (high rise permitted) on remaining maximum of 25% of total land. • Allotment of land by ULB through open auction. • ULB first decides the height, no. of blocks and no. of flats.
4A (ii)	<p>Provision is for construction of Housing on Government Land in the ratio of 75:25 in which minimum of 75% area shall be used for EWS/LIG and remaining 25% area of land can be used for other categories of houses/flats/plots.</p> <p>Multistoried format.</p>	1 Hectare	<ul style="list-style-type: none"> • The developer would take up development of total land. • Construction of EWS/LIG units shall be- <ul style="list-style-type: none"> Minimum 75% in Towns with 3 lacs and above population Minimum 60% in Town with 1 lac and above up to 3 lacs population Minimum 50% in Towns with less than 1 lac population • Developer is free to construct MIG-B/HIG flats/plots/houses (high rise permitted) on remaining maximum of 25%, 40% and 50% of total land respectively.

Details of Provision 4 under CMJAY- 2015

Provision	Details	Min Area	Parameters
4B	Provision is for construction of EWS/LIG units in the ratio prescribed on the basis of population of the city. Component of land other than EWS/LIG would be auctioned through open bidding. Provision 4B (i) is applicable for the cities with population of 3 lakhs and above, Provision 4B (ii) is applicable for the cities with population 1 lakh and upto 3 lakhs and Provision 4B (iii) is for the cities below 1 lakh population.	1 Hectare	<ul style="list-style-type: none"> The developer would take up development of total land. Construction of EWS/LIG units shall be on minimum of 75%, 60% and 50% respectively as per population . Developer shall be free to construct MIG-B/HIG flats/plots/houses (high rise permitted) on remaining land. Allotment of land by ULB through open auction. ULB first decides the height, no. of blocks and no. of flats.
4C	Development of Affordable Housing Projects in Joint Development Agreement	5 Hectare	<ul style="list-style-type: none"> The developer would take up development of total land as per stipulated FAR. Construction of EWS/LIG on minimum 30% FAR of the total project and could be handed over to ULB free of cost. (No. of EWS units shall not be less than 35% of total units of the project). 35% of FAR to ULB free of cost. Bid decided on payment to ULB per sqft of remaining 65% FAR. Amount to be paid in 6 monthly installments in 3 years.

Eligibility Criteria & Income Criteria

Eligibility Criteria : For Developers under Provision 2, 4A & 4B:

- (i) **Min. 03 year experience** in building construction works with record of quality construction works.
- (ii) **Total net worth** (Reserve & Capital) of last three years should be at least **50% of the project cost** (excluding land cost) i.e. cost of proposed EWS/LIG houses.
- (iii) Developer should have **executed minimum 2 acres of Housing project** as a single project during last 03 years.
- (iv) **Joint ventures or Special Purpose Vehicles** by private developers will also be eligible under the Policy.
- (v) Developer shall have executed **one work of similar nature with value of 50 %** of the project cost, in last 05 financial years.

Income Group :-

The maximum annual income of applicants should be as follows -

- Economically Weaker Sections (EWS) - Up to Rs.3,00,000/-
- Lower Income Groups (LIG) - Above Rs.3,00,000/- upto 6,00,000/-

Size of units & Technical Parameters

Size of EWS/LIG house/Plot :

S.no.	Category of Plot	Plot Area (sq.mt)	Carpet Area (sq.mt)	Super Built up Area
1.	EWS	30 to 45 sq.mt.	Max 30 sq.mt.	325-350 sq.ft.
2.	LIG	45 to 75 sq.mt.	Max 60 sq.mt.	500-550 sq.ft.

Technical Parameters

1.	Ground Coverage	Maximum up to 50%
2.	Side & Rear Setback	<ul style="list-style-type: none">Shall be minimum 3m for building height up to 18mFor building height above 18 m and developers component, side & rear setback shall be as per prevailing building byelaws.
3.	Height	As per prevailing Building Byelaws
4.	Parking	1 two wheeler for each unit of EWS and 2 two wheelers for each unit of LIG
5.	Approach road	Minimum 9m

Stamp Duty, Sale Price & Progress

Stamp Duty :

0.5 % for EWS & 1 % for LIG Units

General Sale Price :

- Presently for EWS/LIG flats - Rs. 2039/- per sq.ft. , next 5% annual increment from 01.04.2025 (for Provision 1A, 1B, 1C, 2, 3B & 4).
- Sale price for 3A - to be decided by developer.
- Maintenance fund - Rs 50/- per sq.ft. - deposited in a Corpus Fund.

Progress of CMJAY & PMAY Projects

- Sanction of approx.. 1.5 Lac EWS Units have been issued by State Govt.
- So far 52 projects in 29 towns of total 43312 EWS & LIG houses are sanctioned on govt. land. Out of these, 27396 EWS houses are sanctioned by MoHUA, GoI for Central Subsidy of Rs. 410.94 Cr under AHP vertical of PMAY-U.

Approval of EWS/LIG Units in last 5 years (2019-2024) (in JDA Jaipur only) -

Type	No of Units (Provision 3A & 3B)
LIG	14332
EWS	6059

Other Benefits

- **Permissible / Allowed in all land uses** of Master Plan / Zonal Development Plan except park, open spaces, Recreational, Ecological area etc.
- **Committees formed for fast track approval** of Affordable Housing Projects at Local Level (Authority / UIT's / Municipal Corporations / council / Board.
- **State Level committee** for overall monitoring.
- **Empaneled Architects are authorized** for approval of affordable housing projects.

Incentives

- **Exemption in Land conversion/Land use charges, External development charges Building Plan/Layout Plan approval charges & Fire cess charges.**
- **Incentive FAR** - without betterment levy.
- **Relaxations** – in side Setbacks and Ground Coverage (3m for building height up to 18m & 50% Ground Coverage)
- **Time bound approval** of Layout/Building plans.
- **Provision of TDR.**
- Internal roads- 6 mtr width upto 75 mtr road length,
7.5 mtr width upto 150 mtr road length
9 mtr width upto 250 mtr length
above 250 mtr length 12 mtr road width
- **Split location is permissible** within 800 mtr radius for model 1A.

Way Forward

- Detailed SOP to be prepared for allotment of EWS/LIG units to ensure beneficiaries.
- Separate nodal agency at State level for implementation and monitoring.
- Separate cell at each ULB level .
- Use of Pre cast/pre fabricated (modern technology) to be used.
- Use of IT enablement system for data management and analysis.

Thank you.....