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**GOVERNMENT OF MANIPUR
SECRETARIAT : MAHUD DEPARTMENT**

NOTIFICATION

Imphal, the 19th October, 2022

F.No.AMS-105/2/2022 – MAHUD-MAHUD: WHEREAS, The urban areas in the State are emerging as centers of economic growth. This growing importance of urban areas in the economic sphere and the opportunities it presents has led to migration and increase in rate of urbanization. However, the state of planning and preparedness of the urban local bodies in the state to cater to the current or future demands leaves much to be desired.

2. AND, WHEREAS, The lack of housing and basic services at the required pace to meet the challenges of urbanization has resulted in the development of new unplanned settlements with wider ramifications on the health, safety and well -being of the citizens in Indian Cities. The gap between the supply and demand of the housing has been widening thus pushing up the market rates for housing though the situation is not that alarming in the state of Manipur.

3. AND, WHEREAS, the housing shortage is likely to grow in 2041 as the rate of supply of houses at present is very low compared to the very high expected growth of population indicating an urgent need for appropriate public agencies and financial institutions to encourage cooperative housing and private entrepreneurships to boost the rate of housing supply drastically within this short period of time.

4. AND, WHEREAS, an appropriate policy and programme is needed to be formulated for the future likely distribution of various income groups population within the limited resources of the public agencies.

5. AND, WHEREAS, the Ministry of Housing and Urban Poverty Alleviation, Government of India had come up with the National Housing and Habitat Policy (NUHHP), 2007 which has outlined "Affordable Housing to All" as its mandate and the NUHHP, 2007 had also envisaged that the States would prepare a State Urban Housing and Habitat Policy and also a State Urban Housing & Habitat Action Plan.

6. AND, WHEREAS, for the purpose aforesaid and for other purposes connected therein and incidental thereto, it is felt necessary by the State government to frame the Manipur State Affordable Housing Policy, 2022;

7. NOW, THEREFORE, the State Government makes the following Manipur State Affordable Housing Policy, 2022 for implementation in the urban areas of Manipur:

MANIPUR STATE AFFORDABLE HOUSING POLICY FOR URBAN AREAS, 2022

Chapter 1

1. INTRODUCTION

- 1.1 The urban areas in the State are emerging as centers of economic growth. This growing importance of urban areas in the economic sphere and the opportunities it presents has led to migration and increase in rate of urbanization. However, the state of planning and preparedness of the urban local bodies in the state to cater to the current or future demands leaves much to be desired.
- 1.2 The lack of housing and basic services at the required pace to meet the challenges of urbanization has resulted in the development of new unplanned settlements with wider ramifications on the health, safety and well-being of the citizens in Indian Cities. The gap between the supply and demand of the housing has been widening thus pushing up the market rates for housing though the situation is not that alarming in the state of Manipur.
- 1.3 As per the Draft GIS Based Master Plan for Greater Imphal for the horizon year 2041, the future need of housing for the projected population of 2041 is 78,173 dwelling units assuming that the average household size census 2011 (i.e. 4.7) will remain constant between 2011 and 2041. The calculation of quantitative housing shortage based on number of census houses and the number of residential occupied census houses revealed a shortage of 507 dwelling units only.
- 1.4 A report of the Technical Group on Urban Housing Shortage (2012-17) constituted by the Ministry of Housing and Urban Poverty Alleviation (MoHUA), Government of India there is a shortage of 18.78 million dwelling units out of which nearly 96% belongs to the Economically Weaker Sections (EWS) and Lower Income Group (LIG) Households. The income distribution of households by monthly average income brackets for Manipur Urban areas worked out from the distribution of expenditure class 1983-84 published data indicates that nearly 71% belongs to EWS and LIG Households.
- 1.5 Although there is no apparent housing shortage in 2011, it is likely to grow in 2041 as the rate of supply of houses at present is very low compared to the very high expected growth of population. This indicates an urgent need for appropriate public agencies and financial institutions to encourage cooperative housing and private entrepreneurs to boost the rate of housing supply drastically within this short period of time. An appropriate policy and programme is needed to be formulated for the future likely distribution of various income groups population within the limited resources of the public agencies.
- 1.6 However, the mammoth investments needed for creation of the housing infrastructure is much above the limited public resources available with the governments and therefore private sector needs to play an important role in this regard.
- 1.7 In order to address the various issues illustrated thus far, The Ministry of Housing and Urban Poverty Alleviation, Government of India had come up with the National Housing and Habitat Policy (NUHHP), 2007 which has outlined "Affordable Housing to All" as its mandate. The NUHHP, 2007 had envisaged that the States would prepare a State Urban Housing and Habitat Policy and also a State Urban Housing & Habitat Action Plan.

1.8 This policy empowers the States to include passing of specific Acts by the States to achieve the housing policy objectives through institutional, legal & regulatory reforms, fiscal concessions, financial sector reforms and innovations in the area of resource mobilization for housing and related infrastructure development including promotion of cost effective building materials and technologies at the State level. The policy will also include an action plan and a pragmatic roadmap to achieve the objectives of the policy.

1.9 Later, the government has set 2022 as the target year to realize this objective by making specific initiatives for the promotion of housing. Two components under Pradhan Mantri Awas Yojana – the PMAY (Urban) and PMAY (Rural) were launched by the government for achieving housing for all by 2022.

1.10 The State has been striving to achieve housing security to all residents through appropriate policy and programmatic interventions since past few decades. In line with the recent initiatives taken by the State in this direction, creation of a specific policy namely “State Affordable Housing Policy for Urban Areas” with a clear mandate to synergize and facilitate efforts in the direction of providing affordable housing for all had become the need of the hour.

2. Short title and commencement.

- 1) This may be called the Manipur State Affordable Housing Policy for Urban Areas, 2022.
- 2) It shall come into force from the date of publication in the official gazette.

3. Aim of the State Affordable Housing Policy for Urban Areas.

The aim of this policy is to create an enabling environment for providing “affordable housing for all” with special emphasis on EWS and LIG and other vulnerable sections of society such as Scheduled castes/Scheduled Tribes, Backward Classes, Minorities and senior citizens, physically challenged persons in the State and to ensure that no individual is left shelter less. The Policy further aims to promote Public Private People Participation (PPPP) for addressing the shortage of adequate and affordable housing.

The terms affordable housing refers to home ownership rather than rental housing. Affordability is described as the provision of a long-term shelter with basic amenities at a reasonable cost. Affordability can be achieved by adjusting the following factors namely, (i) land cost, (ii) construction cost, and (iii) financial support.

4. Target groups

The target groups for this policy are urban poor classified by Ministry of Housing and Urban Affairs, Government of India as persons belonging to the Economically Weaker Sections (EWS) and Lower Income Groups (LIG) etc. based on income criteria as under:

Group	Annual Household Income range
Economically Weaker Sections (EWS)	UptoRs3 (three) lakhs per annum
Lower Income Group (LIG)	From Rs.3 (three) to 6 (six) lakhs per annum

5. Area of coverage.

The policy is applicable to all the municipal areas and as notified by the Government in the State Gazette from time to time.

6. Definition:

6.1 Affordable housing: Individual dwelling units with a Carpet Area of not more than 60 sq. mt. And preferably within the price range of 5 times the annual income of the household as notified, either as a single unit or part of a building complex with multiple dwelling units. The areas of the dwelling units for the EWS and LIG are given below:

Group	Area (in Sq.m)
Economically Weaker Sections (EWS)	30
Lower Income Group (LIG)	60

6.2 Affordable Housing Project:

Projects using at least 60 percent of the FAR/ FSI for dwelling units of Carpet Area not more than 60 sqm. will be considered as Affordable housing projects. In addition, 35 percent of the total number of dwelling units constructed should be of carpet area 30 sqm for EWS category. Such projects can have a mix of EWS/LIG/Higher Category DUs and commercial units. Provision of servant's quarters along with the main dwelling unit will not be counted as dwelling units for EWS/LIG under Affordable Housing (AH) project.

6.3 Beneficiary/End User: 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.

6.4 Built up area and Plinth Area

Plinth area shall mean the built up covered measured at the floor level of the basement or of any storey, the same as defined in detail in the IS code – IS 3861: 2002, "Indian Standard Method of Measurement of Plinth, Carpet and Rentable Areas (Second Revision)".

6.5 Carpet Area for an Affordable Housing Dwelling Unit

The carpet area is the usable and habitable rooms at any floor level (excluding the area of the wall). While the method of measurement of carpet area will include carpet area of the living room(s), bedroom(s), kitchen area, lavatory(s) and bathroom(s).

Chapter 2

2. Strategies/Models for housing

The State seeks to address housing shortage through the following models:

- 2.1 **Ownership housing:** A number of policy initiatives of the state have helped in the past to meet the challenges of ownership housing to some extent. This policy will thus focus on provision of affordable ownership housing for all its residents who can afford the same.
- 2.2 **Incremental housing:** Congestion of dwelling units is one of the critical factors resulting in housing shortages. The policy shall thus focus on incremental housing which will allow for pacing of construction as per the convenience of the owner and also allow additions and extensions to existing dwelling units.
- 2.3 **Rental housing:** For the workers with ownership housing elsewhere or not preferring ownership housing or who cannot afford ownership housing, the state shall endeavour to facilitate rental housing by creating conducive environment for creation of affordable rental housing stock.
- 2.4 **Shelters and other form of housing:** The State Government shall ensure that no person is left homeless in the State. To this effect, transit homes, shelters for homeless, dormitories and hostels with allied facilities, at affordable rates for those who can pay and free for the destitute will be encouraged. Further, the State shall endeavor to cater to the housing needs of other categories of citizens such as the senior citizens, women, students, physically and mentally challenged, SC/ST/OBC and Minorities etc.

Chapter 3

3 State interventions and specific action points

Since the Constitution of India envisages provision of Housing as the primary responsibility of the State Government, major initiatives are proposed to be taken by the state as part of the vision of the Government to provide affordable housing for all residents. In addition to the initiatives of the State Government so far, some of the additional initiatives are enumerated below:

3.1 Land

- i. At least 60% of the total project Floor Area Ratio (FAR)/Floor Space Index (FSI) will be reserved for EWS/LIG Category. Out of the total reserved for EWS/LIG category, 35% of the total number of dwelling units will be reserved for EWS category.
- ii. The State Government including that of its agencies such as the Urban Development Authorities, Housing Boards, other parastatal agencies and Urban Local Bodies (ULBs) will, as far as possible, provide land for affordable housing projects.
- iii. Various models for assembling land will be encouraged in both Government and Private sectors by offering trunk infrastructure facilities and transportation linkages to such site.
- iv. The policy aims to create an inventory of land holdings in cities to constitute a land bank and prepare an asset management plan for better management of the available land and targeting its supply to create affordable housing dwelling units. The State shall compile and maintain the inventory.
- v. The State will also develop innovative ways for capturing the value of land by way of developing infrastructure and regional connectivity.
- vi. Mortgageable leasehold property rights and land titles for the EWS and LIG

categories shall be facilitated by the Revenue Department and the ULBs.

- vii. Infrastructure services including water supply, sanitation, health, education facilities to existing housing colonies where there is absence of such facilities will be ensured
- viii. Special dispensation to the socially vulnerable sections like senior citizens, women, students, physically challenged, SC/ST/OBC and Minorities, etc. of the State shall be made.

3.2 Finance

The State shall strive to provide financial incentives towards reducing the cost of the dwelling units through monetary interventions and/or concessions to housing providers so that they are incentivized to increase the supply of dwelling units in the Affordable Housing segment, thereby bringing down the costs of such dwelling units. The following key incentives are envisaged:

- i. The State shall provide appropriate targeted subsidies for creation of affordable housing stock on both supply and demand side.
- ii. The State shall endeavour to establish linkages and bring convergence with the various fiscal initiatives provided by the Government of India for Affordable Housing Projects and other schemes that are operationalised from time to time.
- iii. The State shall also encourage private developers and ULBs/Development Authorities/Housing Boards etc. to undertake affordable housing projects under various schemes being implemented by the Central Government.
- iv. Innovative and demand driven Public Private People Participation (PPPP) projects for affordable housing will be promoted.
- v. The policy seeks to promote linkages to formal lending institutions including Micro Housing Finance Institutions to all desiring beneficiaries wishing to access financial institutions for housing purposes. The State Level Bankers Committees and District Level Bankers Committees will be consulted for facilitating greater flow of funds to the EWS and LIG segments.
- vi. The policy seeks to promote financial incentives to private developers which could include:
 - a) Tailored incentives for different types of cities/towns – the State shall endeavor to provide targeted subsidies and incentives that bring in the best value for the city/town under consideration and based on the ULBs' capacity to match the incentives both in financial and physical resources perspectives.
 - b) The States will consider concessions and or exemptions from State charges/taxes for Affordable Housing Projects for EWS/LIG as below:
 - Waiver of or/Nominal Stamp duty
 - Waiver of or/Nominal Land Conversion Charges
 - Waiver of or /Nominal Building Plan Approval Fees
- vii. The policy lays special focus on increasing financial literacy of the EWS and LIG segments and State shall seek to achieve complete financial inclusion of these segments of the society.
- viii. The policy proposes that social security programmes for urban poor are dovetailed with the housing programmes of the State/Centre.

Chapter 4

4. Legal and Regulatory Reforms

The state shall create an enabling environment for the development of affordable housing segment through appropriate legal and regulatory reforms illustrated as under:

- 4.1 The State shall prepare 10 years affordable housing action plan to ensure housing is provided for the immediate near future. The target of the plan however, would be to saturate the housing requirement within a set timeframe.
- 4.2 In order to fast track the building permits for Affordable Housing Projects, the State shall:
- Endeavour to establish a Single Window Clearance cell with an aim to provide building permits within 30 days from the date of application.
 - Issue simplified set of regulations and procedures for issue of such permits.
 - Develop an online/e-enabled and transparent Single Window Approval System for fast-track clearances and to track applications.
 - Set up a Nodal Agency for implementation of the policy to be constituted which will oversee and coordinate fast track clearance for Affordable Housing projects.
 - Set up an Empowered State Level Sanctioning and Monitoring Committee (SLSMC) under the Chairmanship of Chief Secretary, Government of Manipur to meet regularly to prioritize, approve, sanction various affordable housing projects, monitor progress in streamlining building approvals, to promote public private partnership (PPP), streamline various procedures and bring in interdepartmental coordination etc.
 - Provide for special dispensation for affordable housing projects and green housing projects.
- 4.3 The policy seeks creation of an institutional mechanism to facilitate faster conversion of agricultural land to non-agricultural land within the boundary of the urban planning area, if in compliance with the Master Plan.

4.4 Technology Support and its transfer

The State shall provide support for appropriate building and construction technologies and its transfer from lab to land. For this, the State shall:

- 4.4.1 Promote innovative technology and building materials for low-cost and mass housing.
- 4.4.2 The State shall encourage the following technologies for mass housing and provide for special dispensation for these:
- Prefab technologies.
 - Green Housing.
 - Low energy consuming building materials.
 - Rainwater harvesting and water conservation technologies..
 - Other latest technologies.
- 4.4.3 Necessary support will be provided to the above technologies through incorporation into the standard schedule of rates, allowing price preference etc.

4.5 Institutions

- 4.5.1 The existing institutional mechanisms for creation of affordable housing such as the Municipal Corporations, Municipal Councils, Manipur State Housing Board, Planning and Development Authority etc., will be rejuvenated to meet the ever growing demands of the sector.
- 4.5.2 Need based Special Purpose Vehicles for promoting affordable housing projects shall be launched.

4.6 Capacity building

The capacities of the functionaries in State/Housing Boards and ULBs including parastatals shall be enhanced for effective and efficient provision of housing services. Dedicated Municipal Cadre for the effective delivery of services and housing shall be put in place.

M. JOY SINGH,
Commissioner (MAHUD),
Government of Manipur.