

CHIEF MINISTER'S HOUSING ASSISTANCE PROGRAMME

(CMHAP)



GUIDELINES

GOVERNMENT OF MEGHALAYA

HOUSING DEPARTMENT

2017

GUIDELINES ON CHIEF MINISTER'S HOUSING ASSISTANCE PROGRAMME

INTRODUCTION

Housing is one of the basic human needs besides food, clothing and water. The improvement of the condition of the people also includes provision of decent housing. The Housing Department is intended to implement the Chief Minister's Housing Assistance Programme in two components in which housing roofing materials are given as grant in aid to the Economically Weaker Section (EWS) families to **improve their existing house** and other is to provide a durable house to the Low Income Group (LIG) families of the State, who are not in a position to build their own houses with their limited resources.

1. OBJECTIVE

The objective of the 'Chief Minister's Housing Assistance Programme' is :-

- I. To provide durable **roofing materials to improve their existing houses** to the Economically Weaker Section (EWS) and
- II. To provide **dwelling houses** to the Low Income Group (LIG) families living in the State.

2. COVERAGE

The scheme will be implemented in **rural & urban areas** of the State. Allocation of funds among the Districts will be on the basis of the State Budget Allocation for the year.

3. Definitions:

The name of the Scheme shall be called '**Chief Minister's Housing Assistance Programme**'

In this scheme unless there is anything repugnant in the subject or context :-

- | | |
|-------------------------------------|--|
| (a). "Appropriate Authority" | Means Deputy Commissioner, Sub – Divisional Officer (Civil) and Block Development Officer. |
| (b). "Beneficiary" means and | 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 the State. |

- (c). ***“Block Level Housing Selection and Monitoring Committee (BLHSMC)”*** Means the Committee constituted by the Government under the Para 7 of these Guidelines.
- (d). ***“Credit Linked Subsidy”*** Means housing loans availed for new construction and addition of rooms, kitchen, toilet etc. to existing dwellings as incremental housing. The carpet area of houses being constructed under this component should be upto 19.20 square metres for LIG, in order to avail of this credit linked subsidy.
- (e). ***“District Housing Committee (DHC)”*** Means the Committee constituted by the Government under the Para 10 of this Guidelines.
- (f). ***“Economically Weaker Section (EWS)” Household*** Means a household having an annual income up to Rs.1, 00,000 (Rupees One Lakh) the income ceilings of which are subject to revision by the Ministry of Housing and Urban Poverty Alleviation, Housing Division vide D.O. No. I - 14012/59/2005 .H-II/FTS-1465 from time to time.
- (g). ***“Low Income Group (LIG)” Household*** Means a household having an annual income between Rs.1,00,001(Rupees One Lakh one rupee) upto Rs.2,00,000 (Rupees Two Lakhs) the income ceilings of which are subject to revision by the Ministry of Housing and Urban Poverty Alleviation, Housing Division vide D.O. No. I - 14012/59/2005 .H-II/FTS-1465 from time to time.
- (h). ***“MGNREGS”*** Means Mahatma Gandhi National Rural Employment Guarantee Scheme.
- (i). ***“SRWP”*** Means Special Rural Works Programme.
- (j). ***“Urban Level Housing Selection and Monitoring Committee (ULHSMC)”*** Means the Committee constituted by the Government under the Para 7 (A) of these Guidelines.

4. SALIENT FEATURES OF THE SCHEME

Under this Scheme, **Government** will assist for EWS/LIG as part of housing schemes of the State.

4.1. Chief Minister's Housing Assistance Programme shall consist of the following components:-

A. *Roofing material 3 (three) bundles of 9 feet long sheet each will be provided to the selected beneficiaries as an outright grant for Economically Weaker Section (EWS) household and*

B. *For Low Income Group (LIG) household, a durable house with a carpet area of each Dwelling Units (DUs) shall be minimum of 19.20 Sqm. (207 Sq.ft) with a minimum of 2 (two) rooms will be provided as Credit Linked Subsidy. The model of the house is at Annexure-A.*

(i) This Scheme will be implemented with a cost sharing through Credit Linked Subsidy where, financial assistance will be limited to a maximum of Rs. 75,000/- (Rupees Seventy five thousand) only and the balance amount either by beneficiary contribution or resources sourced from other schemes (SRWP, etc.) or in convergence with MGNREGS or bank loan.

Provided if the beneficiary is willing to contribute the balance amount an undertaking will have to be given in writing as per format provided in the application form undertaking to complete the house.

(ii) The cost of the house is Rs. 2.30 lakhs as per schedule of rate (SOR) of MPWD building 2015-16, and the beneficiary will have to construct as per the model plan at Annexure 'A'. Prior approval from the Competent Authority is necessary, in case the beneficiary want to differ the design of the house.

- (iii) The financial Assistance, beneficiary's contribution / bank loan and contribution from other schemes will be in ratio of Rs. 75,000/- : Rs. 23,000/- : Rs. 1, 32,000/-.
 - (iv) The houses to be built should be durable in nature and will suit the geo-climatic condition prevailing in the State with a safety perspective and sanitation (Compulsory toilet).
- 4.2. Project can be undertaken on Land owned by the private individual or on community land. Geo-tagging of the site selected by the beneficiary for construction of the house will be compulsory.
- 4.3. The target for selection of beneficiaries will be Block-wise.

5. ELIGIBILITY OF CRITERIA.

The eligibility of a beneficiary for a house under the scheme will be considered under the following criteria:-

- 5.1. A bonafide resident of the State falling under the category of Economically Weaker Section (EWS) residing in stabilized villages is eligible to apply for roofing materials under this Scheme and Low Income Group (LIG)) residing in stabilized villages is eligible to apply for house under credit linked subsidy. The EWS Household are defined as Households having an Annual Income of Rs.1.00 Lakhs and LIG Household having an Annual Income between Rs.1,00,001/- upto Rs.2.00 Lakhs. The income ceilings are subject to revision by the Ministry of Housing and Urban Poverty Alleviation, Housing Division *vide* D.O. No. I - 14012/59/2005 .H-II/FTS-1465 from time to time.
- 5.2. The beneficiary should be a bonafide resident of the State of Meghalaya.
- 5.3. The eligible age of beneficiary is 18 years and above.
- 5.4. A beneficiary should produce the EPIC or any other related document as proof of residence/address proof.
- 5.5. The beneficiary should not have any other person from the same family living under the same roof as beneficiary under this scheme.

- 5.6. The beneficiary should be a member of an EWS household for an outright grant for roofing materials and LIG household for Credit Linked Subsidy. The household income of which, should be duly certified by the appropriate authority
- 5.7. The beneficiary should own land for construction of the house in the location where the house is to be constructed.
- 5.8. In case for Credit Linked Subsidy, the beneficiary should not own a house anywhere in Meghalaya either in his/her own name or in the name of his wife/her husband or any dependent members (including unmarried children) of his/her family. Declaration/Undertaking to this effect shall be furnished by the beneficiary.
- 5.9. The beneficiary should not have received Loan or Advance from any State Government/Housing Co-operative or any other Financing Institution in connection with the construction of a house either in his/her own name or in the name of his wife/her husband in the case of Credit Linked Subsidy.
- 5.10. The Income proof of the selected beneficiary lies at the discretion of the bank in the case of Credit Linked Subsidy.
- 5.11. On completion of the construction of the house, the beneficiary should not sublet or sell the house.

6. IDENTIFICATION OF ALLOTTEES:

- 6.1. The Block Level Housing Selection and Monitoring Committee (BLHSMC) and Urban Level Housing Selection and Monitoring Committee (ULHSMC) for selection of the beneficiary will be notified by the Government.
- 6.2. Preference in allotment may be given to Physically Handicapped (PH), Scheduled Castes (SC), Scheduled Tribes (ST), senior citizens, other backward classes, minorities, single mother/woman and other weaker and vulnerable sections of the society.
- 6.3. Title under this scheme would be given as far as possible in the name of the woman.

6.4. Application for grant under the Chief Minister's Housing Assistance Programme should be made in prescribed format.

6.5. On receipt of the application completed in all respects, the Block Development Officer / District Housing Officer or Inspector of Housing, should prepare a list of beneficiaries and placed the same before the respective Block Level Housing Selection and Monitoring Committee (BLHSMC) / Urban Level Housing Selection and Monitoring Committee (ULHSMC) for screening and approval, after which the approved list should be sent to the Deputy Commissioner (Housing) and Chairman, District Housing Committee who will place the list of beneficiaries before the District Housing Committee for Approval.

6.6. The detailed list of beneficiaries approved by the District Housing Committee shall be forwarded to the Director of Housing who in turn will forward the list to the Government.

7. BLOCK LEVEL HOUSING SELECTION AND MONITORING COMMITTEE:

A Block Level Housing Selection and Monitoring Committee (BLHSMC) shall be constituted by the Government of Meghalaya in each of the Community and Rural Development Block of the State. The Committee shall be constituted of the following members:-

1. A Non-Official Chairperson of the BLHSMC to be nominated by the Government.
2. Block Development Officer (BDO) of the respective Block as Member Secretary.
3. 5 (five) members to be nominated of which at least 2 members should be traditional head and one woman representative.
4. Assistant Engineer/Junior Engineer of the respective C&RD Block.

7(A). URBAN LEVEL HOUSING SELECTION AND MONITORING COMMITTEE:

A Urban Level Housing Selection and Monitoring Committee (ULHSMC) shall be constituted by the Government of Meghalaya in each of the Urban areas of the State. The Committee shall constitute the following members:-

1. A Non-Official Chairperson of the ULHSMC to be nominated by the Government.

2. District Housing Officer / Inspector of Housing as Member Secretary.
3. Chief Executive Officer (CEO)/Executive Officer of the respective Municipal Offices as Member.
4. 5 (five) members to be nominated of which at least 2 members should be women representatives.
5. Assistant Engineer/Junior Engineer of the respective Municipal Offices.

The functions of the Committee are :-

- i. All Application Forms received from the beneficiaries should be screened and approved by the Block Level Housing Selection and Monitoring Committee (BLHSMC)/ Urban Level Housing Selection and Monitoring Committee (ULHSMC).
 - ii. Notices for the meeting shall be made 2 (two) weeks in advance before the date of meeting.
 - iii. The Committee shall be guided by the Approved Guidelines of the Scheme and as per allocation of fund earmarked by the Director of Housing, Meghalaya from time to time.
 - iv. The Committee shall be convened by the Member Secretary with the prior approval of the Chairman.
 - v. The Committee will also be responsible for the Monitoring on the progress of implementation.
 - vi. The District Housing Officer / Inspector of Housing / Junior Engineer of the Housing Department shall be special invitees to Block Level Housing Selection and Monitoring Committee (BLHSMC)/ Urban Level Housing Selection and Monitoring Committee (ULHSMC).
8. **TENURE OF THE NON-OFFICIAL MEMBER OF THE BLOCK LEVEL HOUSING SELECTION AND MONITORING COMMITTEE / URBAN LEVEL HOUSING SELECTION AND MONITORING COMMITTEE.**

The term of the Chairperson and other non-official members of the BLHSMC / Urban Level Housing Selection and Monitoring Committee (ULHSMC) shall be for a minimum of 3 (three) years. The Government may, when it deems it necessary to be made in public interest,

de-notify the appointment of the Chairperson or any other member of the Committee at anytime, without assigning any reason thereof.

9. SENSITISATION OF BENEFICIARIES

All the beneficiaries selected for the year should be requested to assemble at a place and at a time as may be decided by the BLHSMC / ULHSMC. Persons with disabilities and old and infirm persons should be specially assisted for this. The beneficiaries should be informed of the details of the programme and their rights and responsibilities including the assistance which they are eligible to get and the conditions which they need to satisfy.

10. DISTRICT HOUSING COMMITTEE

There shall be a District Housing Committee with the Deputy Commissioner of the respective District as Chairman, and consisting of the following members which will be notified by the Government from time to time as indicated below:

1. Deputy Commissioner of the concerned District as Chairman
2. District Housing Officer/ Inspector of Housing as Member Secretary
3. District Planning Officer.
4. All BDO's of the respective district / CEO's of the concerned Municipality.
5. Junior Engineer, Housing of the concern district.
6. The Committee may invite experts as required to assist it in its meetings

The functions of the Committee are:-

- i. To approve the list of the beneficiaries duly selected and submitted by the Block Level Housing Selection and Monitoring Committee (BLHSMC) / Urban Level Housing Selection and Monitoring Committee (ULHSMC)
- ii. To review and monitor the progress of the scheme implemented for the eligible person/beneficiary so selected.
- iii. The Committee shall exercise such power and functions as stipulated by the Government from time to time.

- iv. Notices for the meeting shall be made 2 (two) weeks in advance, before the date of meeting.
- v. The Committee shall be guided by the Approved Guidelines of the Scheme and as per allocation of fund earmarked by the Director of Housing, Meghalaya from time to time.
- vi. The Committee shall be convened by the Member Secretary with the prior approval of the Chairman.
- vii. The Committee may co - opt any other District Official as special invitee for any particular meeting as and when required.
- viii. In case of the credit linked subsidy beneficiaries, the Chairman may co-opt the following members in the committee:-
 1. Executive Engineer (PHE), Rural Water Supply Division,
 2. Divisional Forest Officer, Social Forestry Division
 3. Representative of Non-Conventional Energy Resources
 4. Bank Partner representative

11. MODE OF IMPLEMENTATION:

- 11.1. The Chief Minister's Housing Assistance Programme Scheme will be implemented in all the Districts of Meghalaya through the respective Deputy Commissioner (Housing) / District Housing Officer.
- 11.2. The target is fixed by the Director of Housing based on the budget allotment for each year.
- 11.3. The Applications should be submitted to the respective Block Development Officer in Rural Areas and District Housing Officer/Inspector of Housing in Urban Areas, according to the time frame to be fixed by the Government from time to time.
- 11.4. The Applications under Chief Minister's Housing Assistance Programme should be submitted only in the prescribed printed Forms which will be supplied by the Directorate of Housing through the respective Block Development Officer / District Housing Officer/Inspector of Housing, according to the requirement in each Block and District.

- 11.5. The selected beneficiaries will collect the Roofing Materials from Block / District Headquarter.
- 11.6. The latest Electoral Roll shall be the basis for identification of beneficiaries under this Scheme/Programme.
- 11.7. In case of replacement of selected beneficiaries for justifiable reasons whether at the Block Level or at the Urban Level, proposals should be sent to District Housing Committee (DHC) for approval.
- 11.8. In case of dispute / complaint about the particulars of selected beneficiaries, District Housing Officer / Inspector of Housing shall cause an enquiry and the concerned Committee shall await the report for decision.

12. ISSUE OF SANCTION LETTER AND RELEASE OF FUND

In the case of Credit Linked Subsidy, the following procedures may be observed:-

- (i) A sanction order shall be issued in favour of each beneficiary in the format prescribed by the financial partner detailing the terms and conditions especially the payment schedule.
- (ii) The subsidy will be released upfront based on the quantum of work to be certified by the Block Level Housing Selection and Monitoring Committee (BLHSMC) / Urban Level Housing Selection and Monitoring Committee (ULHSMC), i.e, the fund transfer to each beneficiary should be on installment basis depending upon the progress of the work.
- (iii) The fund transfer orders releasing first installment to each beneficiary should also be given. The fund should be transferred into the Bank/ Post Office account of each beneficiary.

13. CONSTRUCTION OF HOUSE UNDER CREDIT LINKED SUBSIDY

- 13.1. The construction should be carried out by the beneficiary himself/herself.
- 13.2. No contractor should be involved in the construction of houses. If any case of construction through contractors comes to notice, the Department will have the right to recover the *beneficiary released amount* for those houses. The house should also not be constructed by any Government department/agency. The spirit of this scheme requires that the house is not to be constructed and delivered by any external agency. However, Government departments or agencies can give technical assistance or arrange for coordinated supply of material such as cement, steel or bricks or prefabricated components if the beneficiaries so desire.

14. ADMINISTRATIVE EXPENSES

Upto 0.50% of the funds released can be utilised for administering the scheme, Eligible items of expenditure under administrative expenses are the following:-

- (i) Preparation of IEC material including electronic material especially on different designs and technology options.
- (ii) Cost of photographs of the house at various stages and of uploading them.
- (iii) Cost of quality supervision and monitoring through visits.
- (iv) Conduct of assessments and evaluation studies.
- (v) Honorarium and sitting allowance for Chairman and Non-Official members of the Committee shall be given.
- (vi) Interest accrued from the fund allotted under this Chief Minister's Housing Assistance Programme (CMHAP), shall be utilized with the approval of the Government for the furtherance of the scheme.

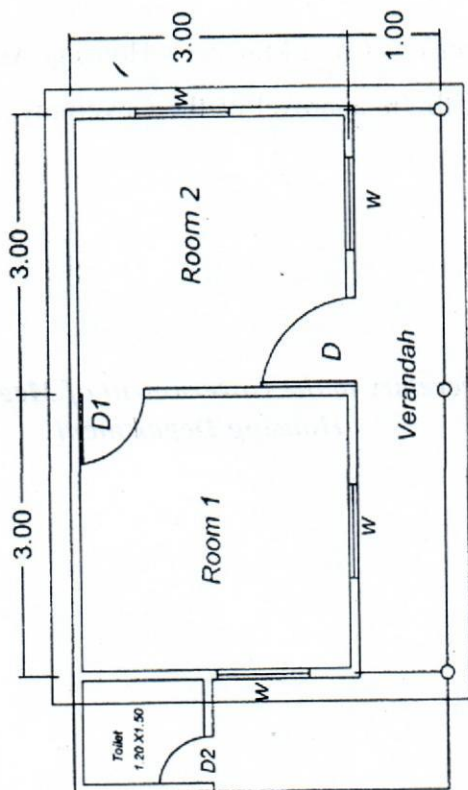
*Secretary to the Government of Meghalaya
Housing Department*

ANNEXURE - 'A'

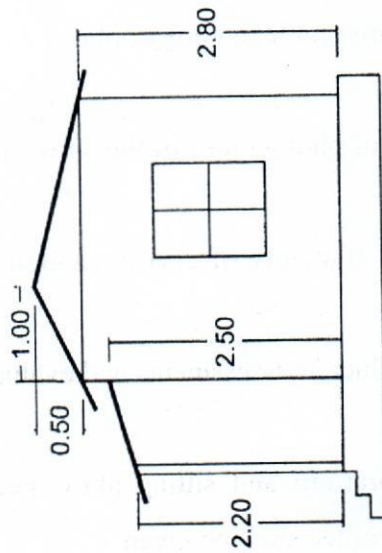
O/O THE DIRECTOR OF HOUSING
MEGHALAYA, SHILLONG.

TYPICAL PLAN OF THE MODEL
HOUSE TO BE CONSTRUCTED.

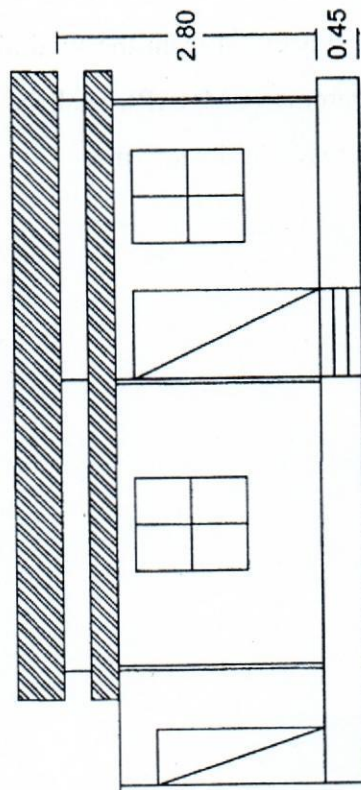
PLINTH AREA = 19.20 SQM / 207 SQFT



PLAN



SECTIONAL LEVATION



FRONT ELEVATION