

HARYANA GOVERNMENT
DEPARTMENT OF HOUSING FOR ALL

Notification

The – September, 2024

No._____ The Governor of Haryana is pleased to notify a “ Mukhya Mantri Gramin Awas Yojana - Extension” . The policy, of which the details are given in Annexure-A below, is approved by the Council of Ministers in its meeting held on 05.08.2024. The policy has come into effect from the date of starting of online registration i.e. 13.08.2023.

ANNEXURE-A MUKHYA MANTRI GRAMIN AWAS YOJANA –EXTENSION (MMGAYE)

Abbreviations

- **ADC:** Additional Deputy Commissioner
- **BDPO:** Block Development and Panchayat Officer
- **BLC:** Beneficiary Led Construction
- **CBO:** Community-Based Organisation
- **CEO:** Chief Executive Officer
- **DBFOT:** Design, Build Finance Transfer
- **DC:** Deputy Commissioner
- **DDPO:** District Development and Panchayat Officer
- **DHFA:** Department of Housing For All
- **DLSMC:** District Level Sanctioning and Monitoring Committee
- **EMI:** Equated Monthly Instalment
- **EWS:** Economically Weaker Section
- **GST:** Goods and Services Tax
- **HBH:** Housing Board Haryana
- **HFC:** Housing Finance Company
- **IAY:** Indira Awas Yojana
- **MGNREGA:** Mahatma Gandhi National Rural Employment Guarantee Act
- **MMGAY-E:** Mukhya Mantri Gramin Awas Yojna-Extension
- **NGO:** Non-Governmental Organisation (not for profit)
- **PCA:** Public Construction Agencies
- **PPP:** Public-Private Partnership
- **PMAY (G):** Prime Minister Awas Yojana- Gramin
- **RFP:** Request For Proposal
- **SLBC:** State Level Bankers' Committee
- **SLSMC:** State Level Sanctioning and Monitoring Committee
- **sq. ft.:** Square feet
- **sq. yd.:** Square yard

Definitions: In this policy, unless the context otherwise requires, the following terms shall have the meaning as defined herewith below:

1. **Affordable Plot:** A plot developed for the beneficiary by a Public Construction Agency or implementation agency.
2. **Allotment:** Allotment of a particular affordable plot to a beneficiary by following the process defined in this policy.
3. **Applicant:** A person who has submitted their application for allotment of an affordable dwelling unit through an online demand survey conducted through the web portal.
4. **Beneficiary or Beneficiary Family:** A person to whom an affordable dwelling unit/plot has been allotted. A beneficiary family would be a group of persons who usually live together and take their meals from a common kitchen unless the exigencies of work prevent any of them from doing so (as defined in Parvar Pahchan Patra).
5. **Dwelling Unit:** A building or part used by a person or family for habitation comprising a kitchen, toilet, and room constructed on an affordable plot.
6. **Government:** The Government of Haryana is for the state government, and the Government of India is for the Central Government.
7. **Government Subsidies:** Grants and aid provided by the Government to improve the affordability of housing for the public at large.
8. **Grievance Redressal Committee:** A committee constituted by SLSMC that is notified from time to time.
9. **Implementing Agency:** The agency responsible for executing tasks outlined by DHFA to develop affordable plots/flats.
10. **Internal Development Charges:** Fees levied on new construction projects to fund the expansion and improvement of public infrastructure.
11. **Pucca House:** A house with walls and a roof made of durable materials like burnt bricks, stones, cement concrete, timber, etc.

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1. Policy Overview

1.1 Background:

Access to adequate shelter is as essential to human survival as food and clothing. A household needs a safe and secure place to live, which provides economic stability and social status. For poor households, a house is an asset that can be offered as collateral for a loan during difficult times. However, rural areas face more severe housing inadequacies due to poverty, insufficient resources, poor savings, and out dated technologies. With a significant portion of India's population living in rural areas, the housing shortage, both in quality and quantity, is particularly pronounced.

Amidst this crisis, the most vulnerable sections of society, including SCs, BCs, and other deprived castes, face the brunt of the housing shortage. Drawing inspiration from the vision of the Hon'ble Prime Minister's "Housing For All" initiative, the Hon'ble Chief Minister of Haryana announced to launch the Mukhya Mantri Gramin Awas Yojana (MMGAY). This scheme aimed to provide up to 1 lakh to beneficiaries who were not allotted plots under Mahatma Gandhi Gramin Basti Yojana (MGGBY). Building on the foundation of the earlier MMGAY, the new extension aims to further address the housing needs of landless rural households in Haryana by providing them 50 Sq. Yd. / 100 Sq. Yd. residential plots. This scheme has been named as Mukhya Mantri Gramin Awas Yojana - Extension (MMGAY- E).

1.2 Vision:

To ensure that all rural residents of Haryana have access to a habitable and affordable residential plot.

1.3 Mission:

"Empowering Haryana through the 'Mukhya Mantri Gramin Awas Yojna- Extension' (MMGAY-E), our mission is to provide affordable, quality housing for rural residents. By fostering sustainable development and vibrant communities through strategic planning and transparent governance, MMGAY-E aims to make home ownership a reality, enhancing overall well-being and prosperity."

1.4 Objectives:

- Fulfil housing needs identified by a comprehensive Housing Needs Assessment Survey.
- Provide 50/100 sq. yd. Plots to needy families to construct pucca houses.
- Provide affordable housing to needy EWS families in rural areas.

- Support individual beneficiaries in self-construction on plotted land.
- Offer financial assistance through loans.

2. Scope and Duration

- 2.1 MMGAY-E will be implemented during 2024-25, 2025-26 and 2026-27.
- 2.2 The scheme will construct dwelling units by providing 50 sq. yd plots for all eligible families/beneficiaries residing in *Mahagram* Panchayats and 100 sq. yd plots for all eligible families/beneficiaries residing in other regular panchayats.
- 2.3 EWS families with verified annual incomes of up to 1.80 lakhs as per the PPP (Parivar Pehchan Patra) will be able to register through the DHFA web portal from xx.xx.2024 to xx.xx.2024.

3. Coverage Area

- 3.1 All rural areas are eligible for coverage under the scheme.
- 3.2 The scheme will provide 50Sq. Yd.Plots in *Mahagram* Panchayats and 100 Sq. Yd. Plots in other regular panchayats with basic internal infrastructure like water, sanitation, sewerage, road, and electricity to all eligible beneficiaries through convergence from various Central/State schemes.
- 3.3 DHFA will decide the allocation of plots based on land availability in specific villages.

4. Eligibility Criteria

- 4.1 The beneficiary should have a verified annual income of up to Rs. 1.80 lakh as per the PPP (Parivar Pehchan Patra).
- 4.2 The beneficiary should be a bonafide resident of Haryana and have a Parivar Pehchan Patra ID.
- 4.3 Beneficiary families should not own a pucca house in Haryana.
- 4.4 Beneficiary families should be residents of the village.
- 4.5 Beneficiaries who received benefits from Priyadarshini Awas Yojana, IAY, PMAY (G), or any other Central/State Scheme in the last 20 years are not eligible.

5. Institutional mechanism

5.1. Implementation Hierarchy:

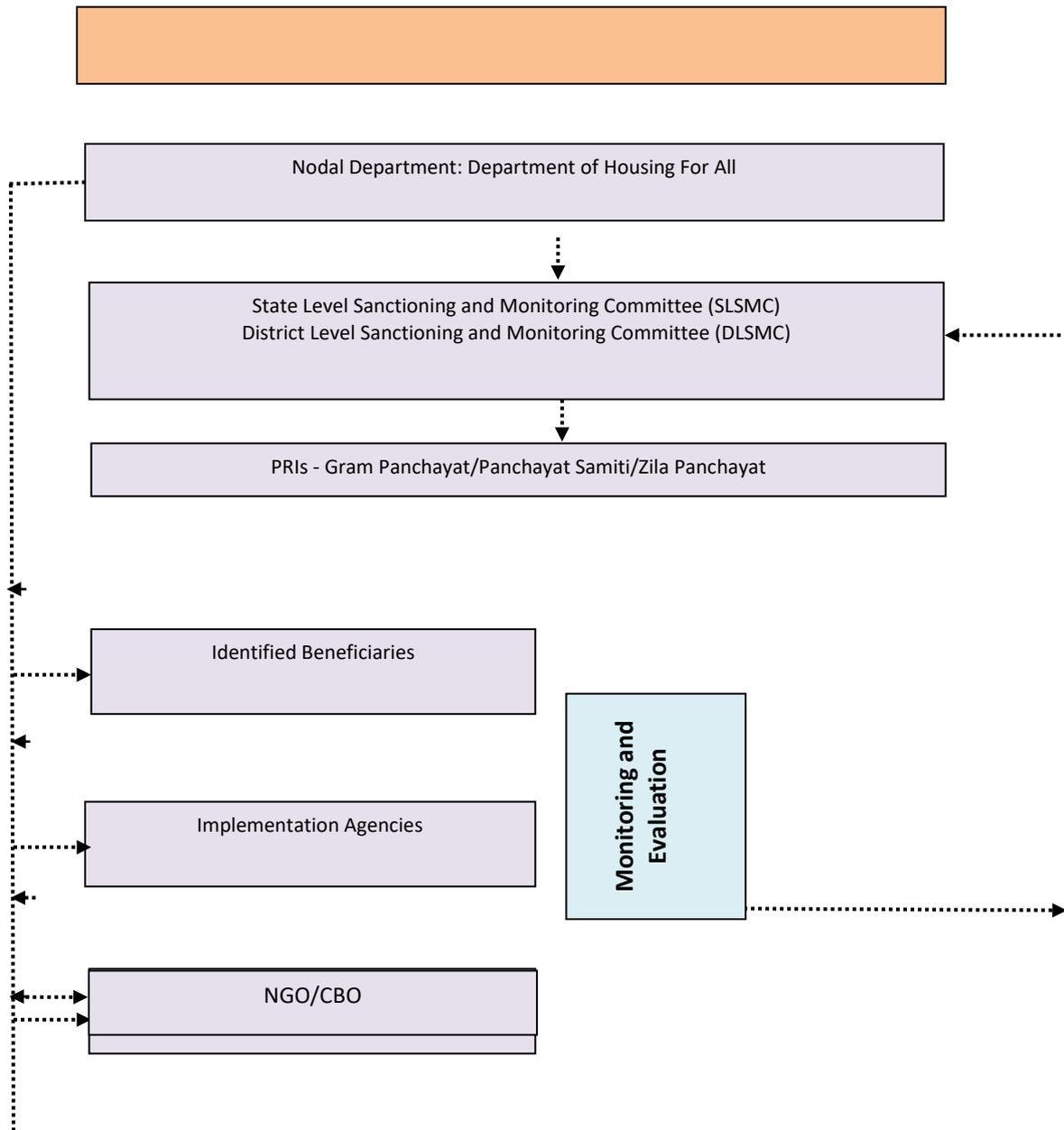


Figure 1 Implementation Hierarchy

5.2 Organizational Structure:

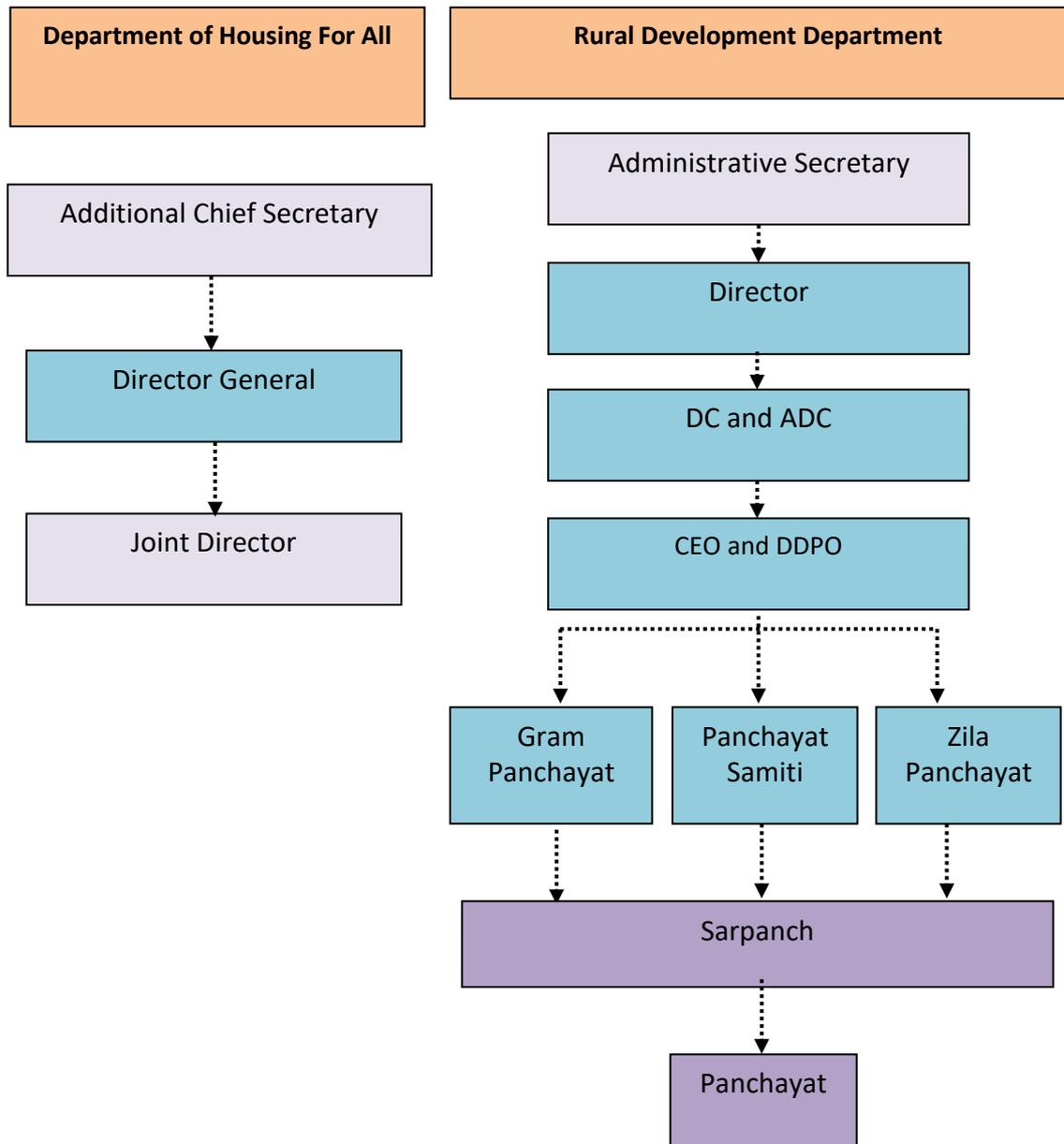


Figure 2 Organisation Structure

5.3 State-Level Sanctioning and Monitoring Committee (SLSMC)

The following Committee is to be constituted to ensure that all the aims, objectives, and parameters laid down in this scheme are implemented by adopting a consultative mechanism at the state level:

Sr. No.	Designation	Function
1.	CPS to CM / PS to CM	Chairman
2.	Administrative Secretary to Government Haryana, Department of Housing For All, Haryana	Member
3.	Administrative Secretary to Government Haryana, Rural Development Department & Development and Panchayat Department Haryana	Member
4.	Administrative Secretary/ Representative of Finance Department, Haryana	Member
5.	Administrative Secretary, Power Department, Haryana	Member
6.	Administrative Secretary, Food and Supply Department, Haryana	Member
7.	Administrative Secretary, Public Health and Engg. Department	Member
8.	Director Land Records, Haryana	Member
9.	Director General, Department of Housing For All, Haryana	Member Secretary
10.	Director, Rural Development Department, Haryana	Member
11.	Director, Development and Panchayat Department, Haryana	Member
12.	Representative of State Level Banker's Committee	Member

The functions and powers of the State Level Sanctioning and Monitoring Committee (SLSMC) will be as follows:

- i. Decide and guide the resolution of Housing for All issues concerning the land revenue dispute process.
- ii. Resolve issues and provide interpretation of any provisions of this policy.
- iii. Resolve inter-departmental matters that may arise from time to time.
- iv. Resolve issues concerning the implementation of the scheme in rural areas.
- v. To form any sub-committee (s) to review/monitor the scheme or any aspect of the scheme.
- vi. Approving additional functions deemed necessary for the successful implementation of the scheme.
- vii. Address issues and challenges hindering the smooth implementation of housing projects.

5.4 District-Level Sanctioning and Monitoring Committee (DLSMC)

The following Committee is to be constituted to ensure that all the aims, objectives, and parameters laid down in this scheme are implemented by adopting a consultative mechanism at the district level:

Sr. No.	Designation	Function
1.	Deputy Commissioner, Concerned District	Chairman
2.	Additional Deputy Commissioner, Concerned District	Member
3.	Chief Executive Officer, Zila Parishad, Concerned District	Member Secretary
4.	District Development and Panchayat Officer, Concerned District	Member
5.	District Revenue Officer, Concerned District	Member
6.	Block Development and Panchayat Officer, Concerned Block	Member
7.	Representative of District Level Banker's Committee	Member

The functions and powers of the District Level Sanctioning and Monitoring Committee (DLSMC) will be as follows:

- i. Land identification and accumulation for the implementation of housing projects under MMGAY-E.
- ii. Ensure timely completion/regular monitoring of physical infrastructure and other works at the plot side.
- iii. Ensure proper implementation of convergence activities such as MGNREGS, SBM(G), Water Supply, Electricity Connection, LPG Connection etc. at the plot site.
- iv. Ensure proper coordination of beneficiaries with the bank in the district Level Banker's Committee Meeting.
- v. Physical verification of construction and continuous updation in schemes management information system.
- vi. Ensure possession of plot to the beneficiaries upon successful payment of instalments.
- vii. Creation and monitoring of Information Education and Communication (ICE) activities regarding the MMGAY-E scheme in consultation with SLSMC.
- viii. Address issues and challenges hindering the smooth implementation of housing projects.
- ix. Addressing and resolving grievances at the DLSMC level.

6 Demand assessment and allotment process/ implementation strategy

6.1 Demand Assessment Survey Methodology

- 6.1.1. An online demand survey will be conducted through the DHFA web portal from **XX.XX.XXXX to XX.XX.XXXX** focuses on accuracy, transparency, and complete coverage to ensure every deserving beneficiary is included.
- 6.1.2. Applicants are requested to provide their PPP ID on the survey web portal in a mandatory field
- 6.1.3. To link the applicant data to their PPP ID and check their eligibility.
- 6.1.4. Following the survey's conclusion, beneficiaries will be notified of their successful registration through an SMS sent to their registered mobile number, confirming their status in the policy.

6.2 Procedure for Identification of Beneficiaries and Allotment of Plot

- 6.2.1. Eligible beneficiaries will be asked to express and register their interest for Plot.
- 6.2.2. DHFA will verify the applicant's eligibility, and the plot will be allotted on payment of a onetime cost of Rs. 1000/- only.
- 6.2.3. Beneficiaries for affordable plots will be allotted based on the parameters in the following order:
 - 6.2.3.1 Applicants belonging to the Ghumantu Jati.
 - 6.2.3.2 Widowed applicants. Preference will be given to those with the maximum number of children followed in descending order.
 - 6.2.3.3 Applicants belonging to Scheduled Castes (SC) with a household size of 4 or above, followed in a descending order.
 - 6.2.3.4 Applicants other than SC graded by their family income in an ascending order.

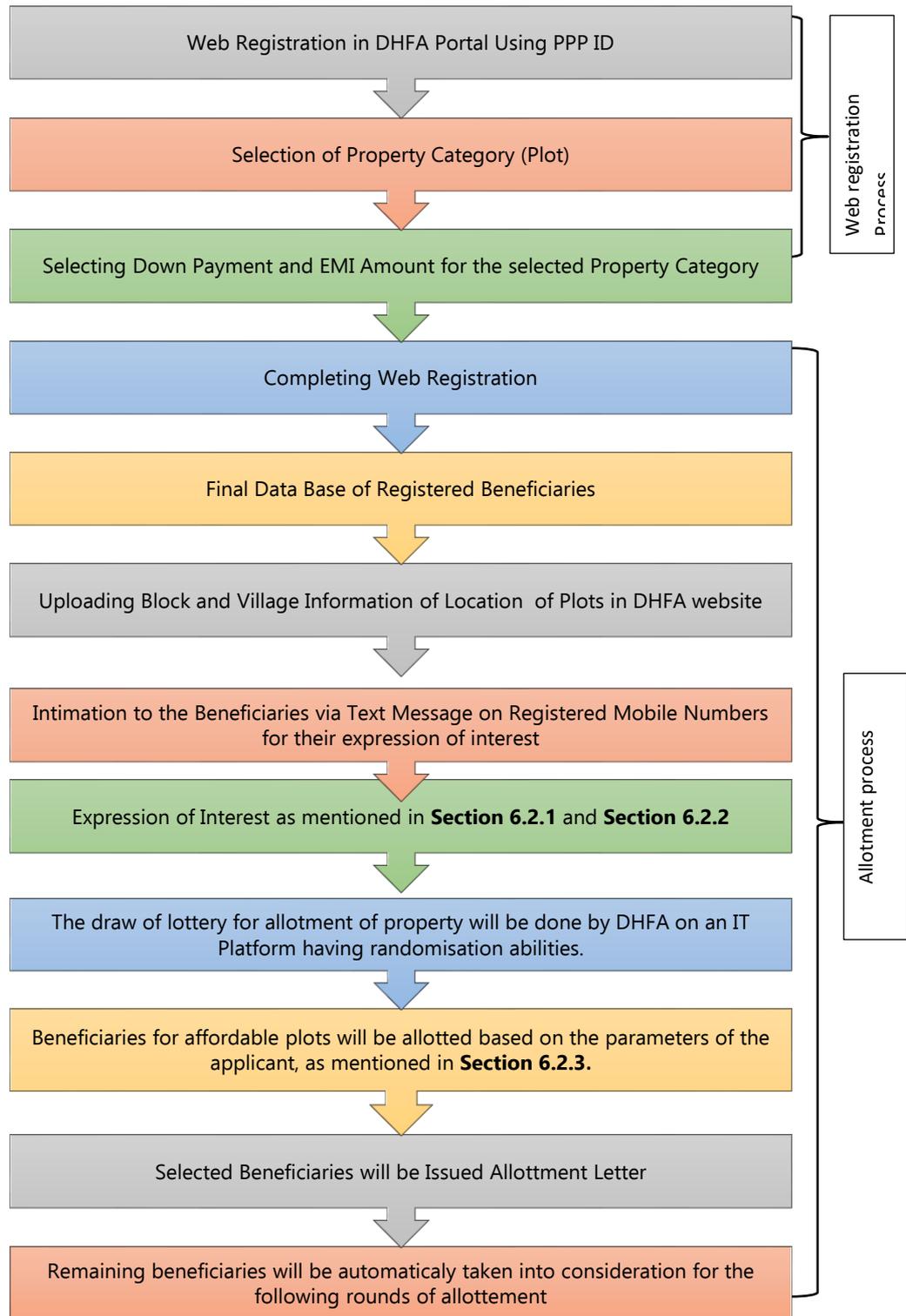
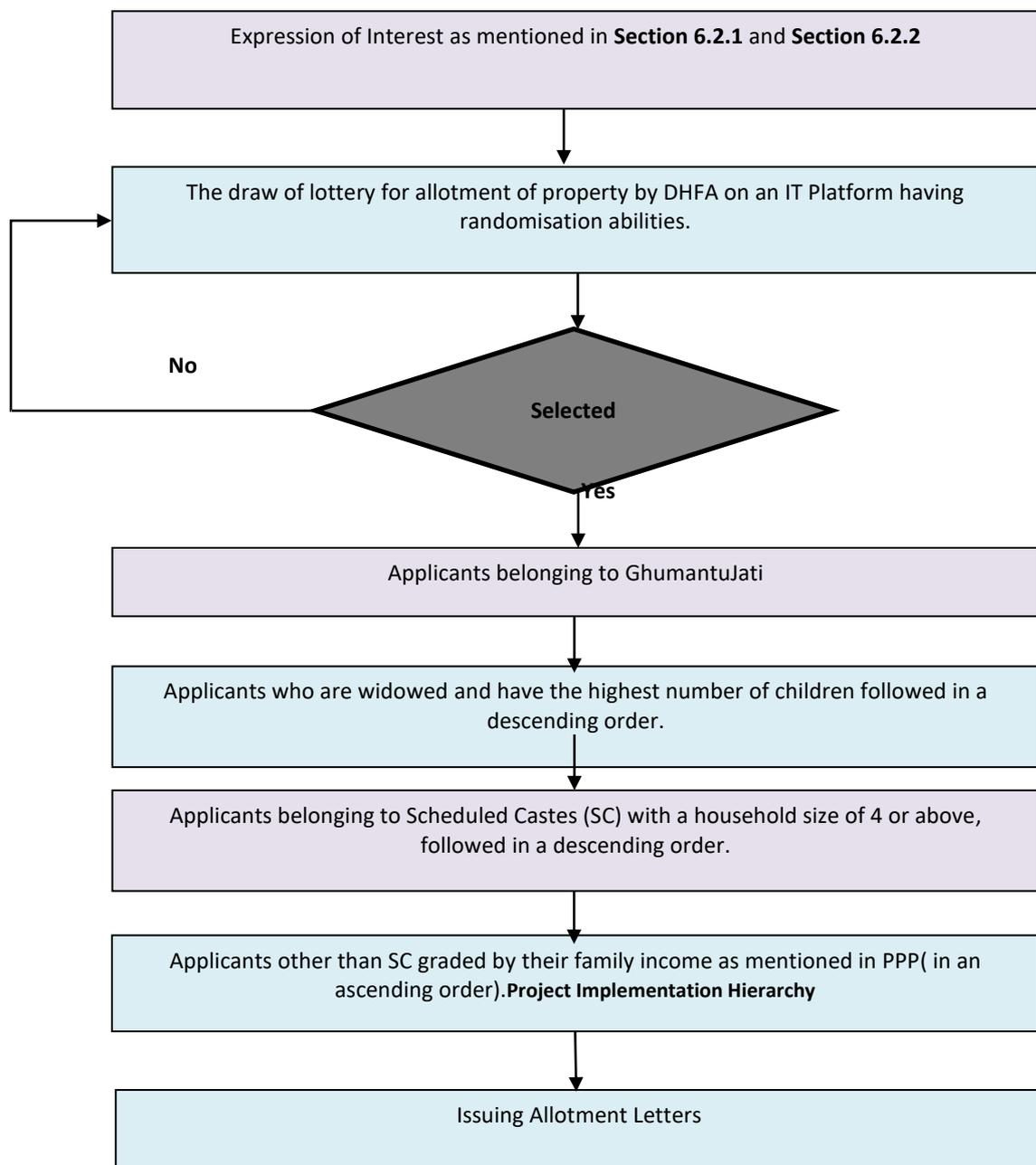


Figure 3 Flow Chat for Registration of Applicants and Allotment of Affordable Plots/Flats

6.2.4 The Standard Operating Procedure for the draw to allot the affordable plots will be as mentioned below:

- 6.2.4.1 After allotment of plot paper possession in form of an “Adhikar Patra” will be issued immediately.
- 6.2.4.2 The Panchayat concern will hand over the physical possession of the developed plot within 02 years of issuance of “Adhikar Patra”. The beneficiary will be liable to avail interest (Saving Bank Rate) on amount paid by them in case the physical possession is not given within 02 years. The said interest will be borne by Panchayat and Rural Development Department.



7. Land Availability and Ownership

- 7.1. The Government may make land available for allotment of plots in site layout. Basic internal infrastructure like water, sanitation, sewerage, roads, and electricity for all eligible beneficiaries will be provided through convergence from various central/state schemes.
- 7.2. However, the provision of land for the scheme is subject to Panchayat's ownership and availability of land.

8. Affordable Plots: Implementation Strategy

In line with the policy objective of providing affordable housing to the needy EWS families in rural areas, the following strategy mandates will be implemented for the provision of Affordable Plots:

8.1. Affordable Plots: Financial Model

- 8.1.1. The Panchayati Raj Institutions will provide land.
- 8.1.2. The state government will bear the cost of developing the internal infrastructure for the layout.
- 8.1.3. The time limit for construction of dwelling unit up to the lintel level or roof level within 24 months shall be reckoned from the date of physical possession.
- 8.1.4. Under this scheme, the actual collector rate of agriculture land will be defrayed to the panchayat. Each acre will be carved into 58 plots, each 50 Sq. yd. in the case of Mahagram panchayats and into 29 plots, each of 100 Sq.yd. in the case of regular panchayats (Annexure-I). Assuming a development cost of Rupees 35 lakhs per acre in case of regular panchayats and Rupees 50 lakhs in case of *Mahagram* panchayats (*As per the Model Colony scheme of Haryana Rural Development Authority, the estimated cost has been calculated at Rs 81.35 lacs. However, since the MMGAY-E restricts itself from providing basic infrastructure facilities, only the average development cost has been estimated at Rs. Fifty lacs per acre*) will be funded by the DHFA and given to the Panchayat Raj Department.
- 8.1.5. Provide assistance (Rs. 12000/-) for toilets to the beneficiaries through convergence with Swachh Bharat Mission-Gramin (SBM-G), MGNREGA or any other dedicated funding source.
- 8.1.6. The beneficiaries are provided 90-persondays of unskilled wage employment at the current rates for constructing their houses with MGNREGA.
- 8.1.7. Beneficiaries who wish to apply for additional assistance facilitated through MMGAY-E in the form of low-interest loans from nationalized banks, housing finance companies, and

micro finance institutions should provide the other necessary documentation for the successful sanction of said loan.

- 8.1.8. The beneficiary will be given a free-sale deed of the Plot only upon payment of the entire loan amount (Principal + interest). The minimum lock-in period for the transfer of ownership will be ten years from the date of issuing the allotment letter. The beneficiary can sell the dwelling unit in the open market after five years of allotment letter's date by returning the government subsidies to DHFA. In such cases, the beneficiaries doesn't avail any loan, the conveyance deed will be executed immediately after handing over the possession of plot.

8.2. Affordable Plots: Beneficiary Incentives

MMGAY-E will also provide the following incentives to the beneficiaries:

- 8.2.1. Development charges will not be charged to the beneficiaries of MMGAY-E.
- 8.2.2. The registration (Conveyance Deed) fee for the Plot will be waived.
- 8.2.3. The appropriate authority will waive the charges for water and sewerage connections at the time of application.
- 8.2.4. Beneficiaries who wish to avail additional financial assistance up to Rs. 6,00,000/- offered by MMGAY-E in the form of low-interest loans from nationalized banks, housing finance companies, and microfinance institutions, etc., for the construction of a dwelling unit, depending on the financial capacity of the beneficiaries.

9. Roles and Responsibilities of concerned stakeholders

The following are the concerned stakeholders:

- Nodal Agency- DHFA
- Implementing agency- Panchayati Raj Institutions
- Land Owning Authorities – Panchayati Raj Institutions
- Financial Institutions - Nationalised Banks, Housing Finance Companies, Micro-Finance Institutions, and other similar institutions.
- Beneficiaries

10. Department of Housing For All

The Department of Housing For All, Haryana (DHFA), will act as the Nodal Department for implementing MMGAY-E.

The responsibilities of the Department of Housing for all will be as follows:

- 10.1 Work closely with other stakeholders to ensure seamless coordination and implementation of the MMGAY-E at the local level.
- 10.2 Ensure mechanism for transparent selection of beneficiaries.
- 10.3 Allocate and disburse funds and oversee the disbursement of subsidies to eligible beneficiaries in collaboration with the state government to implement MMGAY-E.
- 10.4 Conduct regular audits to ensure compliance with the policy and address discrepancies, if any.
- 10.5 Provide training and capacity-building programs for Panchayati Raj Institutions involved in MMGAY-E implementation.
- 10.6 Publicity of the scheme to make the public aware of the MMGAY-E.
- 10.7 To redress and resolve any disputes or conflicts that may arise during the implementation of MMGAY-E.
- 10.8 Coordination between all concerned Government Departments/ Agencies/ Parastatals for monitoring the scheme and ensuring its success.
- 10.9 Identification and accumulation of developed land required to meet the housing demand from Panchayati Raj Institutions in coordination with SLSMC and DLSMC.
- 10.10 Creation of funds from the Government as budgetary allocations/any other suitable means for implementing MMGAY-E.
- 10.11 Establish a mechanism for grievance redressal and resolution at the district level.

11. Roles and Responsibilities of the Panchayati Raj Institutions

The Panchayati Raj Institutions (PRIs) (Gram Panchayat, Panchayat Samiti, and Zila Panchayat) will be the implementing agency responsible for the district and block levels under the scheme.

The responsibilities of the Gram Panchayat/Panchayat Samiti/Zila Panchayat will be as follows:

- 11.1 Execute the MMGAY-E at the local level and ensure that the policy objectives are met within the rural jurisdiction under the guidance of DHFA.
- 11.2 Collaborate with the Department of Housing for All (DHFA) to ensure the smooth implementation of MMGAY-E.
- 11.3 Provide necessary information to DHFA for land identification, subsidy distribution, and other relevant aspects.
- 11.4 Ensure the necessary infrastructure and amenities are developed in the identified areas under their jurisdiction to support housing projects.
- 11.5 Plan and execute necessary infrastructure development, such as roads, water supply, sewage, and electricity, to support the housing initiatives under MMGAY-E.

- 11.6 Conduct due diligence concerning the beneficiaries.
- 11.7 Offer help desk services to register with all supportive documents.
- 11.8 Appoint a nodal officer to coordinate various activities of the Project with DHFA, banks, beneficiaries, and other stakeholders.

12. Land Owning Authorities

Land owned by Gram Panchayat, Panchayat Samiti, and Zila Panchayat may be used under this policy.

The responsibilities of Land-Owning Authorities will be as follows:

- 12.1 Identify and earmark suitable land parcels for housing projects in consultation with the Rural Development and Panchayat Department, the Department of Housing for All (DHFA), and relevant authorities.

13. Financial Institutions

State-level bankers' committees and financial institutes such as national banks, commercial banks, housing finance companies, etc.

- 13.1 State Level Bankers' Committee (SLBC) will act as a nodal agency to facilitate home loans to the identified beneficiaries from Nationalised and Commercial Banks.

14. Implementation Roles and Responsibilities of the Beneficiaries

- 14.1 The beneficiary family will submit through an affidavit that they do not own a pucca house anywhere in Haryana.
- 14.2 The beneficiary family must take the responsibility of getting construction of the house done in timely manner.

15. Monitoring and Evaluation of Projects

- 15.1 Inventory of the houses: Panchayati Raj Institutions shall update the inventory of houses constructed under the scheme, giving details of the start and end date of construction of dwelling units, the name of the village, and other relevant particulars.
- 15.2 Social audits shall be conducted during the entire project cycle.

16. Grievance Redressal Mechanism

- 16.1 Beneficiaries or stakeholders may submit grievances through a designated online portal, helpline, or physical submission at relevant district offices.
- 16.2 A grievance redressal Cell will be created at the district level.

- 16.3 Periodic public hearings may be conducted to address grievances directly, allowing beneficiaries to present their concerns and seek resolutions transparently.
- 16.4 If the grievance remains unresolved at the district level, it can be escalated to the Director General, DHFA, for further review. The Director General's decision will be final.

The _____ September, 2024.

MOHAMMED SHAYIN,
Commissioner & Secretary to Government Haryana,
Department of Housing For All.

Statement showing the calculation for carving 50 sq. yd. plots in Mahagram Panchayats from each acre.

- 50 sq. yd.= 41.80 m²
- 1 acre= 4046.85 m²
- Plotable area= 60% = 2428.11 m²
- No. of plots max (approx.)= 58 plots

Statement showing the calculation for carving 100 sq. yd. plots in Regular panchayats from each acre.

- 100 sq. yd.= 83.61 m²
- 1 acre= 4046.85 m²
- Plotable area= 60% = 2428.11 m²
- No. of plots max (approx.)= 29 plots

Statement showing the distribution of Funds for the year 2024-2025 to 2026-27									
S.No.	Year	Area of plot(Sq. yd.)	No to plots (in 1 acre)	No. of benefiциres per year	Development cost per acre (in Lakhs)	Per beneficiary cost		Total cost per beneficiary (in Rs.)	Total cost (in Cr)
						Development Cost	Land cost (@50 Lakh)		
1	2024-25	100	29	36000	35	120690	172414	293103	1055
		50	58	4000	50	86207	86207	172414	69
Total				40000		206897	258621	465517	1124
2	2025-26	100	29	27000	35	120690	172414	293103	791
		50	58	3000	50	86207	86207	172414	52
Total				30000		206897	258621	465517	843
2	2026-27	100	29	27000	35	120690	172414	293103	791
		50	58	3000	50	86207	86207	172414	52
Total				30000		206897	258621	465517	843
Total cost of the project							Rs. 2810 Cr		