APCRDA Green and Resilient Affordable Housing Plan

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List of abbreviations

GoI	Government of India
GoAP	Government of Andhra Pradesh
PMAY	Pradhan Mantri Awas Yojana
APCRDA	Andhra Pradesh Capital Region Development Authority
APCR	Andhra Pradesh Capital Region
DTCP	Directorate of Town and Country Planning
APHB	Andhra Pradesh Housing Board
APSHCL	Andhra Pradesh State Housing Corporation Limited
APTIDCO	Andhra Pradesh Township and Infrastructure Development Corporation
EWS	Economically Weaker Section
LIG	Low Income Group
MIG	Middle Income Group
HIG	High Income Group
AHP	Affordable Housing in Partnership Scheme
TDR	Transfer of Development Rights
BLC	Beneficiary Led Construction
ISSR	In-Situ Slum Redevelopment
CLSS	Credit Linked Subsidy Scheme
AAHSF	Amaravati Affordable Housing Shelter Fund
ACC	Amaravati Capital City
GRIHA	Green Rating for Integrated Habitat Assessment
IGBC	Indian Green Building Council
EDGE	Excellence in Design for Greater Efficiencies
ULB	Urban Local Body
MTMC	Mangalagiri Tadepalli Municipal Corporation
VMC	Vijayawada Municipal Corporation
GMC	Guntur Municipal Corporation
PPP	Public Private Partnership

1. Executive Summary:

The **APCRDA Green & Resilient Affordable Housing Plan 2025** responds to the critical housing challenges of the Amaravati Capital Region, which is experiencing rapid urbanization and population growth from 58.7 Lakh in 2011 to a projected 87.7 Lakh by 2035. The total housing requirement between 2011 and 2035 for the AP Capital Region has been assessed to exceed 7.203 lakh housing units, of which approximately 3.98 lakh units fall under the segment for the needs of the Economically Weaker Sections (EWS) and Lower Income Groups (LIG), which constitute nearly 55% of the total housing demand. These projections also factor in the housing needs for houseless population, replacement demand due to obsolescence or aging of structure, and upgrading needs due to overcrowding.

Although substantial housing supply has been initiated through programs such as TIDCO housing, the market continues to be oriented toward MIG/HIG segments, resulting in EWS and LIG households—who constitute approximately 55% of the overall demand—remaining inadequately served. The Plan sets out to prioritize groups such as low-income groups, women-headed households, migrant workers, and slum dwellers. It aligns with the Government of India's **PMAY 2.0 (Urban)**, the **AP State Housing Policy 2025**, embedding affordability with **green and resilient housing standards**.

To achieve this, the Plan adopts **five strategic delivery models**: **Affordable Housing in Partnership (AHP)** through PPP frameworks, **Plotted Development with Basic Services** to enable incremental construction, **In-Situ Slum Redevelopment (ISSR)** for tenure-secure rehabilitation, **Beneficiary-Led Construction (BLC)** with direct subsidies and concessional loans, and **Affordable Rental Housing (ARH)** targeting workers, migrants, and students. Each model leverages **cross-subsidy, Shelter Fund financing, CLSS support, and exemptions from statutory fees**, making delivery viable for both developers and beneficiaries. The Plan also integrates **green building strategies (ECBC, IGBC, GRIHA compliance)** and **disaster-resilient features** such as flood-proof plinths, cyclone-resistant design, passive cooling, and water-sensitive planning. By embedding these approaches, APCRDA aims to ensure quality**, sustainability, and resilience affordable housing**.

This plan follows a phased implementation strategy. Funding will be mobilized through a **blended strategy** combining state budgets, the **Amaravati Affordable Housing Shelter Fund (AAHSF)**, private sector debt and developer equity, CLSS, and beneficiary contributions. The Eligibility criteria, allotment and beneficiary contributions shall be as per the PMAY 2.0 rules. A strong **stakeholder engagement framework** anchors the plan, with APCRDA as the lead agency supported by APTIDCO, APHB, ULBs, private developers and others. Monitoring will be conducted through an **MIS-based dashboard** with clear **KPIs (units delivered, % green-certified, % EWS groups covered)** and annual reviews. This Plan positions APCRDA as a leader to enable and promote **inclusive, sustainable, and climate-resilient housing delivery**, making affordable housing a driver of **social equity, economic growth, and environmental resilience** in Andhra Pradesh.

This plan is both a strategic document that guides the APCR to achieve and align with the goals laid out in national and state affordable housing policy frameworks and an action blueprint to address the housing sector issues in APCR, ensuring that affordable housing is not only adequate in number but also sustainable, resilient, and inclusive.

2.List of Terminology and Definitions:

i. Affordable Housing: Affordable housing refers to residential units that are economically accessible to low and middle-income households. As per the Government of India's definition, affordable housing units are those with a carpet area of up to 60 square meters in metropolitan cities and up to 90 square meters in non-metropolitan cities, priced to be affordable to the intended beneficiaries. The Plot size shall be 60 sq.m for EWS and 100 Sqmts for LIG in plotted development.

ii. Affordable Housing in Partnership (AHP): Group Housing projects in which at least 25% of the houses are of EWS category**.**

iii. Beneficiary: As defined by the State / central guidelines from time to time.

iv. Beneficiary Eligibility: As defined by the State / central guidelines from time to time.

v. Centrally Sponsored Scheme: Centrally Sponsored Schemes are those that are funded directly by the Central Ministries/Departments and implemented by States/UTs or their agencies.

vi. Dormitory: Dormitory under ARH shall be an all-weather building with 3–4 bedded halls having total carpet area up to 10 sqm per bed including provision of Separate bed, side table, shelves, lockers, common facilities of kitchen and toilet etc.

vii. Dwelling Unit: As defined by the State / central guidelines from time to time

viii. Economically Weaker Section (EWS): As defined by the State / central guidelines from time to time

ix. **EWS House:** An all - weather single dwelling unit or a unit in a multi-storied super structure having carpet area of minimum 30 sqm and maximum up to 45 sqm with adequate basic civic services and infrastructure services like toilet, water, electricity etc.

x. **Floor Area Ratio (FAR)/FSI:** The quotient obtained by dividing the total covered area (plinth area) on all the floors by the area of the plot: FAR = (Total Built-up area on all the floors ÷ Plot Area).

xi**. In-Situ Redevelopment:** In-situ redevelopment refers to the process of demolition, upgrading, and/or reconstruction of housing units on the same land where the slum (as per PMAY-U 2.0 definition) or dilapidated housing currently exists along with rehabilitation of identified beneficiaries. This approach utilizes the land as a resource, often involving private participation, and aims to provide formal housing to slum residents without displacing them from their existing communities.

xii. **Rental Housing:** Rental housing refers to residential properties occupied by individuals other than the owner, where the occupant pays a periodic rent agreed upon by both parties. This form of housing is crucial for providing shelter to those who cannot afford to purchase property, including migrants, industrial workers, students, low-income families, among others.

xiii. **Green Building**: buildings complying to Eco Niwas Samhita (ENS 2024) notified by Government of Andhra Pradesh and its subsequent revisions.

xiv. **Resilient Building**: refers to buildings designed and constructed to withstand, adapt to and recover from natural and man-made disasters.

xv**. Transferable Development Rights (TDR):** TDR means making available certain amount of additional built-up area in lieu of the area relinquished or surrendered by the owner of the land, so that they can use extra built-up area themselves in some other land.

3. Background

The Andhra Pradesh Capital Region (APCR) region that spans across 8,352.69 **km²** with a population of **58.7 Lakh in 2011**, which is estimated at 67.3 Lakh in 2024, including Vijayawada, Guntur & Mangalagiri – Tadepalli Municipal Corporation (MTMC), 8 Municipalities and 2 Nagar panchayats.

APCRDA plays a pivotal role in transforming the region into a modern, sustainable, and well-planned urban hub. It focuses on creating infrastructure, housing, transportation, and other essential services to support the growing population and economy in the region.

As part of the broader vision to build a modern, sustainable, and inclusive capital city, the APCRDA aims to provide affordable housing solutions to meet the growing demand of a diverse population. The region's urbanization, fuelled by economic development, requires accessible housing for low- and middle-income groups, ensuring that all segments of society benefit from the opportunities created by the new capital.

The creation of **Amaravati as the new state capital** has triggered rapid urbanization, industrial expansion, and migration into the region. This growth brings opportunities for economic transformation but also creates significant **pressure on land, housing, and urban services**.

Housing has emerged as one of the **most pressing development challenges**. On the one hand, there is a **surging demand for affordable housing** among **Economically Weaker Sections (EWS)** and **Low-Income Groups (LIG)**, who make up over **55% of the population**. On the other hand, supply has largely been skewed towards **Middle- and High-Income Groups (MIG/HIG)**, often in peripheral locations that lack adequate connectivity or services. This mismatch has contributed to:

- **Housing shortages** in urban cores, leading to overcrowding.
- **Rising land prices** that push low-income households further to the peripheries.
- **Migrant workers and women-headed households**, who often rely on informal rental markets.

The **APCRDA Green and Resilient Affordable Housing Plan 2025** responds to this challenge by presenting a **structured, data-driven, and action-oriented framework that sets out targets, instruments and implementation plans to fill the affordable housing gap in the APCR**. It aims to ensure that the Capital Region grows in a way that is:

- **Inclusive**: Enabling access to affordable, adequate housing for EWS & LIG and marginalized groups.
- **Green**: Integrating energy efficiency, sustainable materials, and environmental protection.
- **Resilient**: Ensuring housing can withstand climate risks, floods, and disasters.
- **Financially Sustainable**: Mobilizing resources through PPPs, Shelter Fund mechanisms, and credit-linked subsidies.
- **Aligned with Policy**: Integrating with PMAY-Urban, AP Housing Policy.

In essence, this plan is not only a **strategic framework** but also a **roadmap**, laying out **targets, financing needs, delivery mechanisms, and monitoring frameworks** for the next decade.

3.1 Legal, Institutional, and Regulatory Framework

The preparation and implementation of the housing plan is based on and aligned with a robust legal and institutional framework that governs urban development and the housing sector in APCR. Key elements include:

a) APCRDA Act, 2014

The Andhra Pradesh Capital Region Development Authority (APCRDA) was established through this Act to **plan, coordinate, and regulate urban development** across the Capital Region. The Act empowers APCRDA to:

- Reserve land for affordable housing as per section 53.1(d)
- Facilitate PPPs and joint ventures.
- payment of the development charges and other fees and charges to the Authority to be levied under the Act as per section 108.

b) AP State Housing Policy (2016, revised 2025)

The State Housing Policy introduced **delivery mechanisms** such as:

- Land pooling for affordable housing.
- Reservation of land for EWS/LIG housing in layouts.
- Other delivery models for Affordable housing

The 2025 revision emphasized: **Green building standards** (IGBC/GRIHA), **Rental housing** for migrants and workers, Use of **technology and PPPs** for faster delivery.

c) PMAY 2.0, 2024

The **Pradhan Mantri Awas Yojana (PMAY- 2.0)** provides the **national framework** for affordable housing. The housing plan has inherited the definition of affordable housing, eligible income groups, and the four verticals of housing delivery and subsidy programs from PMAY-2.0.

3.2 Central and state Level Policies and Programs

This Plan aligns with a **hierarchy of policies** that guide housing and urban development at **national, state, and regional levels**.

National Level

- **PMAY-U**: Targets "Housing for All", focusing on urban poor.
- **ARHC Scheme (2020)**: Rental housing for migrants and workers.
- **National Mission on Sustainable Habitat**: Promotes energy efficiency, resource conservation.
- **National Disaster Management Guidelines**: Encourage disaster-resilient housing design.

State Level

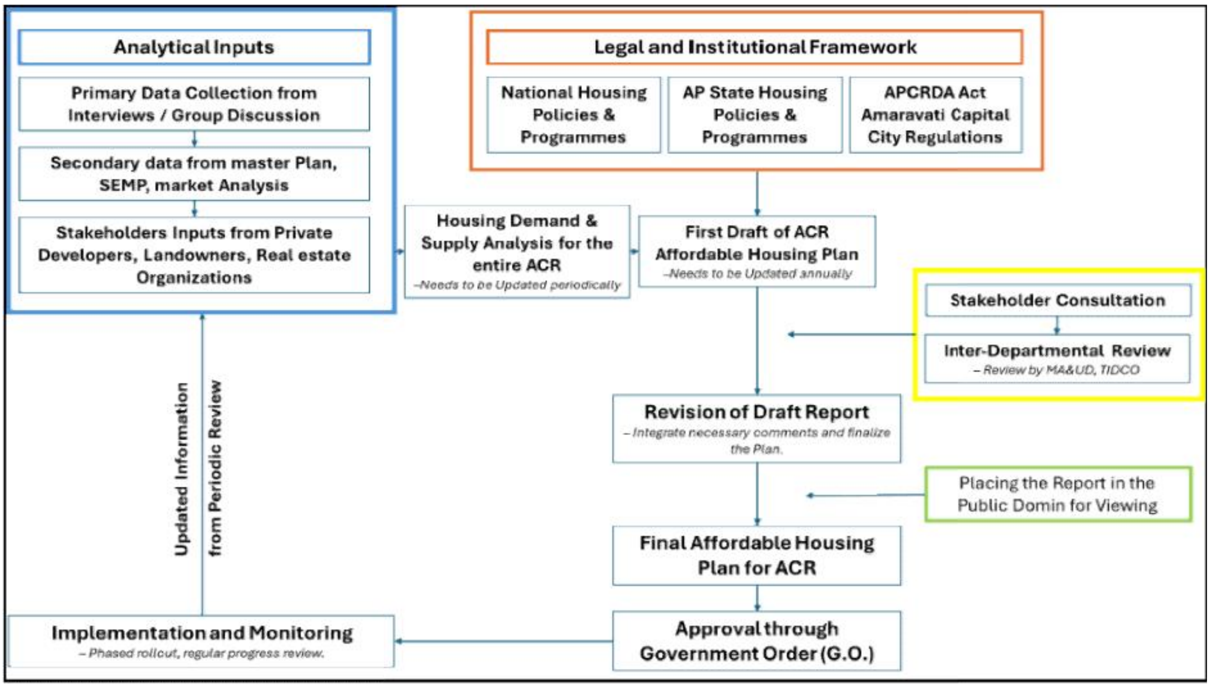
- **AP Housing for All Mission**: Envisions **every family in AP to own a pucca house**.
- **TIDCO Housing Program**: ~2.6 lakh units for EWS/LIG families, using cross-subsidy models.
- **Affordable Rental Housing** through AP Housing Board and MAUD.

APCRDA/Regional Level

- **Land Pooling Schemes**: Release serviced plots, reserve affordable housing land.
- **GIS-Based Approvals**: Digital OBPS (online building permit system).
- **Integrated Infrastructure Planning**: Ensures housing is tied to roads, water, sewerage, and public transport.

3.3 Preparation Process

Figure 3.1: Preparation Process of the Plan



The Plan has been prepared through a **consultative and iterative process**, incorporating inputs from stakeholders across levels.

Draft Report

- APCRDA with inputs from developers, Farmers and other consultants, compiled data on demand - supply of Housing Stock in the entire Region of APCR.

Stakeholder Consultations

- **Government Institutions**: AP Housing Board, TIDCO, VMC, APCRDA technical divisions.
- **Private Sector**: Real Estate Developers, NAREDCO, PPP partners.
- **Community Stakeholders**: Farmers / Landowners in Capital City.
- **Academia/Experts**: Inputs from planning professionals.

4. **Objectives**

"To ensure sufficient and efficient supply of affordable, green, and resilient housing for EWS/LIG households residing in the Andhra Pradesh Capital Region by 2035, prioritizing vulnerable groups and enabling private sector and community partnerships for inclusive delivery and governance."

1. **Bridge the EWS/LIG Housing Gap by 2035**: Achieve 100% affordable housing coverage in line with demographic needs.
2. **Mainstream Green Construction and Climate Resilience**: Ensure to encourage the upcoming affordable housing to be green certified and climate resilient.
3. **Prioritize Vulnerable Groups**: Secure access for women-headed families, differently abled, elderly.
4. **Enable PPP and Community Engagement**: Mobilize the private sector and communities as core partners in delivery and governance.

Guiding Principles for Affordable Housing in APCRDA

5. Housing Scenario and Gap Assessment for 2035

Population of ACR in 2011 was 58,73,588 and existing households were 15,91,122 including Amaravati Capital City (ACC). The Andhra Pradesh Capital Region (APCR) has experienced a modest but steady population growth over the past two decades. Between 2001 and 2011, the population of the region grew at a compound annual growth rate (CAGR) of approximately 1.056%. Based on these demographic trends and the updated projections prepared by M/s Aarvee Associates in 2025, the population of the AP Capital Region is estimated to have reached around 67.3 Lakh in 2024 and 87.7 lakh by 2035. The HHs of ACR have grown at a CAGR of 2.30% between 2001 and 2011. The details are given in Table below.

Table: Households and CAGR – 1991 – 2001 & 2001-2011

District	Households (In Lakh)			CAGR	
	1991	**2001**	**2011**	**1991-2001**	**2001-11**
Bapatla	0.63	0.66	0.71	0.39%	0.80%
Eluru	0.32	0.41	0.50	2.39%	1.85%
Guntur	3.72	4.24	5.33	1.31%	2.31%
Krishna	2.26	2.68	3.11	1.71%	1.49%
NTR	3.04	3.72	5.14	2.05%	3.28%
Palnadu	0.81	0.94	1.09	1.47%	1.57%
APCR	10.81	12.67	15.91	1.60%	2.30%
Source:1991-2011 Census					

The household size in the Capital Region, which was recorded at 3.7 persons per household in 2011 Census, is anticipated to gradually decline to 3.3 by 2024. The below table reference to the Household size estimations as per aarvee associates report on housing.

Table: Household Size and Population details

YEAR	HH SIZE	Population	Households
1991	4.3	46.48	10.81
2001	4.1	51.94	12.67
2011	3.7	58.70	15.91
2024	3.3	67.30	20.39
2035	3.1	87.7	28.29

It was projected in the report that by 2035 the Household size shall come to 3.1, but due to recent demographic policy interventions by the Government of Andhra Pradesh, particularly incentives promoting larger family sizesindicate a potential stabilization or marginal increase in household size. Accordingly, the projected average household size for 2035 has been revised to 3.2.

YEAR	HH SIZE	Population	Households
2035	3.2	87.7	27.40

As per Census 2011, It is also identified that 55% of houses are rural while 45% are urban, reflecting higher rural dominance. Ownership status as per Census 2011 depicts that 85.81% of HHs live in self-owned houses, reflecting strong ownership patterns in the region. 10.39% of households live in rented houses, indicating a smaller but notable share of rental housing, concentrated mostly in urban and congested areas. Nearly 3.8% of households fall under “others category”. Ownership is highest in rural areas, while urban centers show higher rental dependency.

As per the report submitted by aarvee associates, 21% of HHs have been accounted for under the congestion factor for the period from 2011-24. The housing demand, therefore, is not only a function of population growth but also of shrinking household size and the replacement need for old, or congested units.

Emerging Affordable Housing Need

Based on projected population growth and the expected decline in average household size, the housing requirement for the horizon years 2035 has been estimated.

Table: Housing Need and supply details

S.No	Details	Basis	Existing	Estimation	
			2011	2024	2035
1	Population		58.74	67.3	87.7
2	Average Household size		3.69	3.3	3.2
3	Average Households		15.91	20.39	27.40
Housing Need- 2024					
4	Replacement due to dilapidation & congestion factor as per NSSO	Actual	21%		
5	Congested Households 2011-24	Actual	3.34		
6	Homeless Households 2011	Actual	0.005		
7	Housing demand from 2011-24	Actual		4.48	
8	Total Housing need = Housing demand + Congested HHs + Homeless HHs)			**7.825**	
Housing Supply -2011-24					
9	AHP Sanctioned under PMAY(U) – APTIDCO	Actual		0.82	
10	BLC Sanctioned under PMAY(U) – APSHCL	Actual		2.55	
11	Staff Quarters	Assumption		0.005	
12	Private approved development (2018-24)- APDPMS dashboard data	Actual		2.58	

13	Private approved development (2011-18)- 50% of approved development from 2018-24	Assumption		1.29	
14	Private Un approved development- 10% of approved private development	Assumption		0.387	
15	Total Housing supply			**7.632**	
16	Housing Demand vs Supply (2011-24) (Demand- Supply)			**0.193**	

The calculation considers incremental population over the 2024 base, adjustment for existing housing gap. Using these parameters, the housing demand has been derived separately for each projection year to understand the future requirement trajectory.

The estimated total housing requirement works out to about 7.327 lakh units by 2035. The detailed year-wise inputs, assumptions, and computed values are presented in the table below.

Table Demand assessment of Housing units (In Lakh)

S.No	**Details**	**Estimation**	
		2024	**2035**
1	Population	67.3	87.7
2	Average Household size	3.3	3.2
3	Households	20.39	27.40
Housing Need- 2035			
4	Housing demand from 2035-24		7.01
5	Housing gap (2011-24)		0.193
6	**Total Housing requirement**		**7.203**

The share of Population of Capital city in the total population is about 4.25 lakh for 2035 as projected by SEMP. So, the rest of the region's population is 83.45 Lakh.

2035	**Capital City**	**Region**
Population	4.25	83.45
HH Size	3.2	3.2
Households	1.33	26.07
Housing stock available (2024)	0.45	19.94 lakh
Total Housing requirement	0.88	6.13 + 0.193 (Housing Requirement 2011-24)

For capital city as per the SEMP report submitted by PWC, it is envisioned that the component share of EWS and LIG shall be 22% in the overall population. Hence, the Housing requirement of EWS and LIG in capital city shall be **0.19 Lakh**.

Classification of Housing Categories for the rest of the region:

EWS, LIG, MIG, and HIG housing categories are defined based on dwelling unit plinth area in accordance with PMAY(U) norms and G.O.119. Dwelling units with a plinth area of less than 30 sqm are classified as EWS, 30–60 sqm as LIG, 60–120 sqm as MIG, and more than 120 sqm as HIG. Property tax data obtained from the CDMA has been used to classify dwelling units across 13 ULBs according to these size brackets. The assessment covers about 10.17 lakh housing units considered for analysis.

The distribution indicates that EWS units account for 31% and LIG units for 33% of the total stock, together comprising about 64% of all dwelling units. MIG units constitute around 28%, while HIG units represent about 8%.

Unit sizes	**No. of Housing Units in ULBs**	**In %**
EWS- <30 sqm	3,20,092	31%
LIG- 30-60 sqm	3,30,048	33%
MIG- 60- 120 sqm	2,86,346	28%
HIG ->120 sqm	80,971	8%
TOTAL	10,17,359	
(Source: CDMA Property tax data)		

Table: Classification of Housing Categories

In 2024, the combined share of EWS and LIG housing accounts for about 64% of the total demand, indicating a strong need for affordable housing. This reflects the existing income structure where a large section of the population falls within lower-income groups. However, as Amaravati develops as a capital city and relatively the region will have a shift, economic growth and increased employment opportunities are expected to improve income / affordability levels. This will lead to a gradual rise in MIG and HIG households. Accordingly, the share of EWS and LIG housing is projected to moderately decline to 60%. This represents a relative shift in income distribution rather than a reduction in the absolute need for affordable housing. The assumption of Category-wise demand estimates are presented in the table below.

Table Housing Category Wise Household demand estimates for 2035 in Capital Region (In Lakh)

Housing Categories	**In %**	**Estimated Housing Demand till 2035**
EWS	30%	1.897
LIG	30%	1.897
MIG	32%	2.023
HIG	8%	0.506
Total	**100%**	**6.323**

The total housing requirement between 2011 and 2035 for the AP Capital Region has been assessed to exceed **7.203 lakh units**, of which approximately **3.98 Lakhs Units** (3.79 lakh for the region + 0.19 Lakh for the Capital City) fall under the segment for the needs of the Economically Weaker Sections (EWS) and Lower Income Groups (LIG), in both capital city and Region of the total housing demand. These projections also factor in the housing needs for houseless population, replacement demand due to obsolescence or aging of structure, and upgrading needs due to overcrowding.

Following is an attempt to find possible ways to meet the above requirement of affordable housing units by the year 2035.

- The Draft AP State Affordable Housing Policy announced in July 2025 updated the maximum carpet area of Affordable Housing Unit from 650 sft to 900 sft for non-metro areas. This was in sync with the PMAY 2.0.
- During the discussions with the World Bank, it was felt desirable to increase the ways to encourage the private sector to produce more affordable housing units through regulations coupled with incentives rather than making them choose the option of paying a shelter fee.

Table Supply of Affordable Housing units during 2024-2035 by ongoing ways:

Sl. No	**Sector/ Agency**	**Basis/ Assumption**	**Capital City**		**Rest of Region**		**Total**	**Delivery model**
			2024-30	**2031-35**	**2024-30**	**2031-35**		
1	Village Settlements	From R1 Zone – village settlements	6,000	6,000	-	-	**12,000**	Private on Private land (R1 zone) **Model 3**
2	Public – TIDCO	Progress & projected by Agency - CLSS	-	-	4,260	9,274	**13,534**	Public agency delivery **Model 1**
3	Public – TIDCO	Adjustment in the pipeline – BLC & AHP	16,000		26,000		**42,000**	BLC + AHP Public agency **Model 1**
4	Public - APSH Corp	Progress & projected by Agency - BLC	-	-	44,276	75,966	**1,20,242**	BLC — Beneficiary-Led Construction (APSHCL)
5	Staff Quarters	Government & Private Agencies	1,000	1,000	1,000	1,000	**4,000**	Govt & private agencies – **Rental Housing**
6	Private-Approved Developments	CapCity- 300-4000 sq. yd plots, 6058.7 acres, 2.3 FSI, 25% apts in AH category @ 675 sft avg area, 20%	7,820	15,641	38,103	38,103	**99,667**	AHP (private land) — Mandatory 25% EWS in group housing – **Model 3**

		to happen by 2035 • RoR - 20% of projected 3,78,700 total units						
7	Compliance with AH regulations	CapCity-1132returnable plots above 4000 sq,yds, 2906 Ac, 4 FSI, 50% oblize, 10% bua, 550 sft AH units, 35% by 2035 RoR-84 plots above 5 Ac @ avg. 36,300 sq.yds @ 4 FSI, 50% oblize, 10% bua for 550 sft units	5,300	10,800	4,990	4,990	**26,080**	Incentivised private compliance — TDR + FAR bonus **Model 3**
8	Subletting portion of individual houses	CapCity-35% of total 11,468 ind. plots (upto 300 m^2) with 2AH sublets each, 30% units expected till 2035 • RoR-88,800 permissions expected till 2035, 35% ind. plots with 2AH sublets each	803	1,606	31,612	31,612	**65,633**	Incremental construction — individual plot sublet model **Rental Housing**
9	PPP by APCRDA	100 Ac, 4 FSI, 50% bua for 400 sft AH units	8,712	13,068	-	-	**21,780**	PPP — APCRDA non-returnable land + private developer **Model 2**
	Total		**45,635**	**48,115**	**1,50,241**	**1,60,945**	**4,04,936**	

By 2035, for Capital City the demand of EWS& LIG units shall be 0.19 Lakh, and the supply is anticipated to be 0.93 lakh and for the region the housing demand is calculated to be 3.98 lakh units, and the supply is anticipated to be 3.11 Lakh with a shortage of 0.87 lakh. The remaining shortage of Affordable Houses in the region shall be met by:

a. Private sector delivering AH in compliance with incentivized regulations:

- Incentivising the private sector to undertake development of entirely/as per the regulation, affordable housing units on their plots in the Amaravati Capital Region.

b. **By taking into consideration AH units built in unapproved private developments in ACR:**

- Likely AH units @ 25% of units from approved developments: 16,460

6. Modalities, Requirements and Incentives for Affordable Housing Delivery

To bridge the affordability gap and promote inclusive urban development in the capital region and city, mandatory inclusion of Economically Weaker Section (EWS) and Low-Income Group (LIG) housing is proposed for group housing and integrated township projects. The delivery modalities, incentives followed by the centre and A.P State shall be followed from time to time.

6.1 Reservation Norms

Project Size	Built-up Area Reservation	Unit Reservation	Shelter Fee Option	Max Carpet Area
>4,000 sq.m to ≤5 acres	5% (2.5% EWS + 2.5% LIG)	12% (6% EWS + 6% LIG)	Yes	EWS: 45 sq.m LIG: 60 sq.m
>5 acres	10% (5% EWS + 5% LIG)	25% (12.5% EWS + 12.5% LIG)	Yes	EWS: 45 sq.m LIG: 60 sq.m

** Note: The Shelter Fee to be collected shall be notified separately. All such fees collected by Urban Local Bodies (ULBs) within the jurisdiction of APCRDA shall be remitted to the "Amaravati Affordable Housing Shelter Fund" (AAHSF). No such provision shall be applicable for development below 4000 Sq mts.*

Plotted Development Norms

Layout Size	EWS Plot Reservation	LIG Plot Reservation	Plot Size
≤10 acres	2.5%	2.5%	EWS: 60 sq.m ;LIG: 100 sq.m
>10 acres	5%	5%	EWS: 60 sq.m; LIG: 100 sq.m

** Note: EWS/LIG plots are saleable by developer.*

Operational Framework: Beneficiary lists provided within 6 months of building permission; lottery-based allotment; Occupancy Certificate (OC) linked to EWS/LIG compliance.

6.2 Affordable Housing in Partnership (AHP)

Model 1: Public Agency on Public Land

- Land Sources: Surplus land owned by ULBs/UDAs/APCRDA.

- Mixed Housing: ≥60% affordable (EWS/LIG); balance for MIG/HIG/commercial cross-subsidy.
- Subsidies: Central assistance of ₹1.5 lakh per EWS unit under PMAY-Urban guidelines, complemented by state government support of approximately ₹1 lakh per unit through Andhra Pradesh housing programs.

Model 2: Private Developer on Public Land

- Land provided by government agencies such as APCRDA or ULBs.
- Development through **Public–Private Partnership (PPP)** models.
- Developer selection through **competitive bidding based on maximum affordable housing supply or project viability parameters.**

Model 3: Private Developer on Private Land

- This model is based on the **Affordable Housing in Partnership (AHP) framework under PMAY-Urban**, which enables private developers to construct affordable housing projects on privately owned land, subject to minimum EWS housing requirements and government approval for eligibility of subsidies and incentives. (minimum 25% of housing units reserved for EWS).
- Eligible projects may be **empanelled or approved by the implementing authority** to receive applicable subsidies and regulatory incentives.

Incentives Across AHP Models:

- TDR: 50% of EWS/LIG built-up area.
- Full exemption from statutory charges (development, scrutiny fees, impact fees) on affordable segment.
- Technology Innovation Grant (TIG): ₹1,000/sq.m up to 30 sq.m.

6.3 In-Situ Slum Redevelopment

- Target: Tenable slums on government/ULB land.
- Unit Size: Minimum 45 sq.m carpet area per household.
- Subsidy: ₹2.5 lakh (Central ₹1.5 lakh + State ₹1 lakh).
- Transit Housing: Within 2-3 km of original site.

6.4 Affordable Rental Housing (ARH)

- Target Groups: Industrial workers, migrants, students, working women.
- Unit Types: Single bedroom (30 sq.m), double bedroom (60 sq.m), dormitories.

Unit Type	Carpet Area

Single Bedroom	≥30 sq.m
Double Bedroom	≤60 sq.m
Dormitory	≤10 sq.m/bed

6.5 Special Housing Initiatives for Capital Region

Industrial Housing:

- Industrial estates and SEZ developments are **encouraged to allocate land for worker housing within or near industrial areas**.
- Affordable rental housing complexes may be developed to accommodate migrant and industrial workers.

Worker Housing in Amaravati

- Special zones near construction/infrastructure clusters (Secretariat, High Court, Assembly).
- PPP models for rental/ownership options.

These mechanisms ensure supply-side interventions align with projected housing demand, integrate affordable units into premium developments, and leverage shelter fees for targeted EWS/LIG projects, promoting inclusive growth by 2035.

Inclusiveness and Social Equity in Housing Allocation: In line with the Pradhan Mantri Awas Yojana–Urban (PMAY-U) guidelines and the Andhra Pradesh Housing Policy, priority in beneficiary selection is accorded to women-headed households, widows, single women, differently abled persons, senior citizens, and households belonging to Scheduled Castes (SC), Scheduled Tribes (ST), and Other Backward Classes (OBC). As per PMAY norms adopted by the state, the dwelling unit is preferably registered in the name of the adult female member of the household or jointly in the name of husband and wife, thereby promoting gender equity and financial security for women. In addition, a minimum of 5% of housing units in affordable housing projects are reserved or prioritized for differently abled persons and senior citizens. Preference for Persons with disabilities for Ground floor allotment. These measures aim to ensure that affordable housing programs not only address quantitative housing shortages but also advance social inclusion, gender empowerment within the Andhra Pradesh Capital Region.

7. Green and Resilient Building Approaches

7.1 Introduction and rationale

The demand for affordable housing in India has grown rapidly over the past decade, often outpacing the availability of serviced land, finance, and sustainable building practices. As urban populations expand, the challenge is not only to provide adequate shelter but also to ensure that these housing developments are environmentally sustainable, resource-efficient, and socially inclusive. Recognizing these imperatives, the Government of Andhra Pradesh proposes to embed **green building norms** as a core principle in all future **Affordable Housing (AH)** projects across the state, particularly within the Andhra Pradesh Capital Region.

The intent is to integrate sustainability at the design and planning stage so that housing projects consume less energy and water, use environmentally friendly materials, and provide a healthy indoor environment for residents. This approach ensures that affordable housing aligns with national commitments under the National Mission on Sustainable Habitat and international frameworks such as the UN Sustainable Development Goals (SDG 11 and SDG 13).

The **AP Building Rules 2017 (G.O. Ms. No. 119, MAUD, 28.03.2017; amended up to G.O. Ms. No. 273, dt. 19.12.2025)** establish a **comprehensive graded compliance framework** for all buildings on plots exceeding 300m², integrating multiple national and state-level systems:

- **IGBC India:** The IGBC Green Affordable Housing Rating is designed for rating New and Major renovation of affordable multi-dwelling residential buildings/ units and is applicable for housing projects designed with carpet-area up to 60 sq m per dwelling unit in metros and 90 sq m per dwelling unit in non-metro cities, with a major emphasis on Site Sustainability, Water & and Energy Conservation.

- **GRIHA (TERI):** India-centric rating emphasising non-air-conditioned designs, local materials, and traditional construction knowledge, with emphasis on passive architecture, energy optimization and resource management.

- **Eco-Niwas Samhita (ENS) 2024 :** ENS was adopted vide G.O. Ms. No. 273, MA&UD, 19.12.2025 in Andhra Pradesh. The G.O Mandates **AP-ENS 2024** for **high-rise residential (≥24m)** and **group housing.** Compliance with ENS 2024 shall be treated as equivalent to basic green certification (IGBC Certified/GRIHA 3★ level) for small- and medium-scale projects.

Small- and Medium-Scale Projects:

Scale	Plot Area	Total Units	Total Built-Up Area (BUA)
Small-Scale	300-1,000 m²	≤50 units	≤5,000 m²
Medium-Scale	1,000-3,000 m²	51-250 units	5,001-25,000 m²

- **EDGE**: **Excellence in Design for Greater Efficiencies** is a green building certification system developed by the **International Finance Corporation**

(IFC). Certification Levels are **EDGE Certified** (Basic): ≥20% savings (energy + water + materials), **EDGE Advanced**: EDGE Certified + ≥40% on-site energy savings, EDGE Zero Carbon: EDGE Advanced + 100% renewable energy/offsets.

7.2 Mandatory compliance framework

All Affordable Housing (AH) projects—developed by public agencies, private developers, or through PPP mode, shall comply with an integrated framework that ensures environmental performance, and structural safety.

Environmental Performance

Affordable Housing (AH) projects in Andhra Pradesh follow AP Building Rules 2017 (G.O. Ms. No. 119) with graded green provisions for plots >300m² and mandatory NBC 2016 structural safety for all scales. ENS 2024 applies specifically to high-rise/group housing AH per G.O. Ms. No. 273 dt.19-Dec-2025. An overview of the green provisions as given below.

Graded Green Provisions (G.O. Ms. No. 119 for plot sizes >300m²)

Plot Size	AH Requirements	Certification Equivalence
300-500m²	RWH recharge; Solar water heating; Waste segregation	ENS 2024 Basic
500-1,000m²	Reduced hardscape ≤20%; Solar/LED common areas	ENS 2024 / EDGE Certified
1,000-3,000m²	Wastewater reuse; Solar PV + water heating; HVAC efficiency	ENS 2024 / EDGE / IGBC Certified
>3,000m²	Low-flow fixtures; BEE 5★ appliances; Organic waste composting	GRIHA 3★ / IGBC / EDGE Certified

**Refer Annexure – 2, Provisions mandated through G.O. Ms. No. 119, AP Model Building Bye laws*

**Refer Annexure – 3, Provisions mandated through G.O. Ms. No. 273, implementation of Eco-Niwas Samhita*

Structural Safety

All AH projects shall conform to the **National Building Code (NBC 2016)** and relevant **Indian Standards** for structural stability, seismic resistance, disaster resilience and fire safety.

Key requirements include:

- **Seismic Design:** Compliance with IS 1893 and IS 13920 for earthquake-resistant structures.
- **Flood and Cyclone Resilience:** Elevated plinth levels, storm-water drainage, and wind-resistant roofing systems.
- **Fire Safety:** Mandatory provision of firefighting systems, exits, and refuge areas.

Certified structural designs shall be approved prior to commencement of construction, and No Objection Certificates (NOC) from the relevant State departments, viz Andhra Pradesh State Disaster Response & Fire Services Department and shall be obtained before occupancy.

Parameter	Code Reference	AH Requirement	Ensure
Seismic	IS 1893:2016; IS 13920:2016	Ductile detailing; R ≥3; soft-storey prevention	BIS-empanelled Structural Engineer certification. Third party vetting for 4000 Sq. Mts above size Plots
Flood / Cyclone	NBC Part 9/ IS 875 Part 3	Plinth ≥1.5m above 100-yr FRL (Krishna +1m); Storm-water drainage, and wind-resistant roofing systems	Site Inspection / Site Engineer Certification
Fire	NBC Part 4	Sprinklers >1,500m² BUA; 2 fire-rated stairs; refuge areas for buildings, G+5 and above.	Fire NOC

7.3 Optional Green and Resilient Housing

Green and Resilient Planning, Passive Design and Energy Efficiency

All affordable housing projects should be in zones designated for residential development by the appropriate Master Plan or Detailed Development Plan within Capital Region, avoiding disaster-prone areas and prioritize the siting near transit nodes and corridors. In addition, the building layout and housing design should adopt passive design strategies as the first step in reducing energy dependence. Key measures include:

- **Optimal Building Orientation:** Positioning blocks to maximize daylight and minimize heat gain.
- **Cross-Ventilation:** Ensuring all habitable rooms receive natural airflow, reducing mechanical cooling needs.
- **Thermal-Reflective Roofs and Shading Devices:** Lowering indoor temperature and enhancing comfort.
- **Rooftop Solar Photovoltaic Systems:** Encouraged in all public and large-scale projects, connected to common area lighting or grid-tied systems.

- **High-Performance Building Materials:** Walls and roofs to comply with the thermal transmittance (U-values) prescribed under ENS 2024.

Collectively, these measures can reduce electricity demand by 20–30 %, directly lowering energy bills for low-income households.

Water Management and Resource Efficiency

Given the increasing pressure on urban water supply systems, every affordable housing development shall incorporate integrated water management. The following are mandatory provisions:

- **Rainwater Harvesting:** All plots shall include recharge pits or storage tanks designed per municipal guidelines.
- **Water-Efficient Fixtures:** Use of low-flow taps and dual-flush systems to reduce potable water consumption.
- **Greywater Recycling:** For projects exceeding 250 units, treated greywater shall be reused for flushing and landscaping.
- **Landscape Planning:** Preference for native and drought-tolerant plant species to minimize irrigation needs.

Green Construction Materials and Technologies

All projects must incorporate sustainable materials to reduce embodied energy. 25% of green materials by volume; and 80% local sourcing (≤200km radius) are advised to be incorporated in construction. Environmental Declarations act as primary means of verifying the environmental performance of construction materials, ensuring transparent, multiple third-party-verified data. However, emphasis is kept on locally sourced materials, for promoting local industries and reducing impact of embodied carbon. Some Recommendations as per G.O M.s 119 are as below. Refer Annexure – 4 for the detailed list of recommended materials.

7.4 Implementation Plan and Incentives

A Green Cell shall be constituted by APCRDA with Environmental Expert, Architect, Site Engineer, Empanelled Certificate expert, Development Permission expert.

Stage	Responsible Agency	Deliverables
1. Pre-Project	Developer + Green Cell	- Green Compliance Checklist - Pre-certification
2. Design Approval	APCRDA + Expert	- Submission drawings verified - Material schedules approved - 30-day turnaround

3. Construction	Green cell / Site Engineer	- Quarterly site audits - Geo-tagged progress - Material testing
4. Post-Occupancy	APCRDA / ULB	- Final certification - OC issuance

Incentive Matrix:

Stakeholder	Mandatory Compliance	Advanced Certification
Private PPP	+10% FAR on affordable housing segment 15% fee waiver in Impact Fee	+15% FAR on affordable housing segment 25% fees waiver in Impact Fee
Private Land	+5% FAR on affordable housing segment	+10% FAR on affordable housing segment
Beneficiaries	Property tax rebate Solar subsidy	Property tax rebate Solar subsidy

8. Stakeholder Mapping and Engagement Plan

8.1 Key Stakeholders

1. Government Agencies

- APCRDA (Lead Agency): Responsible for policy formulation, land reservation, monitoring, and integration of affordable housing into the regional master plan.
- MAUD (Municipal Administration & Urban Development): Provides oversight, state-level policy alignment.
- TIDCO: Executes large-scale housing projects and PPP Projects.
- Urban Local Bodies (ULBs) such as VMC (Vijayawada Municipal Corporation): Implement local-level housing projects, issue permits and ensure service delivery.

2. Private Sector

- Real Estate Developers & PPP Consortia: Execute housing under AHP/PPP, ISSR, and ARHC models.

3. Civil Society & Communities

- Self-Help Groups (SHGs): Act as conduits for women's housing finance and community mobilization.
- Resident Welfare Associations (RWAs): Represent community-level concerns and provide feedback on housing projects.
- NGOs & Social Enterprises: Facilitate awareness, training, and third-party monitoring.

8.2 Engagement Mechanisms

Stakeholder engagement is essential for legitimacy, ownership, and sustainability of the Plan. Mechanisms include:

1. Consultations and Community Participation
   - Focus group discussions with SHGs, slum dwellers, and women-headed households.
   - Participatory planning workshops to incorporate local needs.
2. Formal Institutional Engagement
   - Partnership agreements with developers under AHP/PPP, ensuring transparent tendering.
   - Contractors for quality assurance and adoption of green technologies.
3. Policy and Regulatory Engagement
   - Draft regulations shared for public review and comments before notification.

- o Advisory committees with APCRDA, MAUD, APHB, and private sector representation.
- o Integration of citizen feedback into regulatory reforms.

4. Monitoring and Feedback

- o Community-based monitoring through SHG-led housing audits.
- o Third-party verification of ISSR and ARHC implementation.
- o Grievance redressal mechanisms in ULB-level Housing Cells.

9.Implementation Action Plan

Year-1 (2025–26): Foundation and Mobilization

- **Plan Notification**: Official release and dissemination of the Green and Resilient Affordable Housing Plan to all stakeholders, ensuring clarity of vision, standards, and operational approach across government departments, private sector, and civil society.
- **Green Certification for Existing Projects**: Immediate audit and certification drive for all ongoing and completed affordable housing projects to retrofit or align them with IGBC/GRIHA/EDGE/ECBC norms. This improves environmental performance and sets a compliance benchmark for future developments.
- **Land Identification for PPP**: Extensive mapping and designation of prospective sites within the capital city specifically for affordable housing under Public-Private Partnership (PPP) models. This includes due diligence on land suitability, accessibility, proximity to urban infrastructure, and integration within development plans.

Year-2 (2026-27): Activation and Scaling Up

- **Launch of AAHSF**: Establishment and operationalization of the Amaravati Affordable Housing Shelter Fund (AAHSF) as a dedicated pool for grants, shelter fees, and incentive flows. Governance mechanisms, disbursement modalities, and audit protocols are set this year.
- **Start of Large PPP and Government Housing Projects**: Fast-tracked tendering, developer engagement, and groundbreaking on major housing initiatives by both government agencies and PPP consortiums. Priority is given to high-impact, easily accessible sites and “quick win” projects to demonstrate momentum and attract additional stakeholders and funding.

Medium Term (To 2030): Progress and Quality Assurance

- **60% Cumulative Gap Closure**: Achieve more than half the required affordable housing supply by 2030, tracked annually by both units constructed and households benefitted. Focus on timely completion, equitable distribution.

- **Full Green/Resilience Compliance for New Supply**: Enforce mandatory green building and climate resilience standards for all fresh approvals and new construction, ensuring every home contributes to regional sustainability and disaster risk reduction.
- **Regular Updating of Demand–Supply Analysis**: Institute a biannual review process using updated census, migration, and income data to recalibrate targets, identify bottlenecks, and adapt interventions for emerging needs.

Long Term (To 2035): Consolidation and Adaptive Governance

- **100% Gap Closure:** Target complete elimination of the affordable housing shortage as indicated in the initial housing gap assessment, with a legacy of robust inventory, durability, and equitable access.
- **Continuous Beneficiary Identification and Support**: Institutionalize systems for ongoing registration and eligibility verification to ensure new and underserved urban poor households are promptly included. Strengthen post-occupancy support, grievance redressal, and adaptive services to maintain inclusivity and address any new or residual gaps.

10. Monitoring and Evaluation Framework & Funding and Financial Mechanisms

10.1 MIS-Based Tracking

- Real-time dashboard for project progress and GIS-linked mapping of housing projects.

10.2 Key Performance Indicators (KPIs)

- Units delivered vs. targets.
- % green-certified housing.
- % women-headed / EWS households covered.
- % private sector financing leveraged.

10.3 Feedback and Adaptive Management

- Annual review cycles.
- Public disclosure of performance data.
- Revisions every 3–5 years based on demand-supply shifts.

10.4 Funding and Financial Mechanisms

To strengthen the financial mechanism for affordable housing in the ACR, the Andhra Pradesh Capital Region Development Authority (APCRDA) shall establish a dedicated fund titled the 'Amaravati Affordable Housing Shelter Fund (AAHSF)'.

This fund constitutes of "Shelter fee collected from Private developers, amounts received as grants for this purpose, contribution received from public bodies, multilateral and other financial institutions for this purpose, corporate social responsibility related contributions.

Principles Governing Shelter Fee Utilization: The shelter fee mechanism shall be guided by the following principles:

- Transparency: Clear accounting and public disclosure of fund utilization.
- Ring-fencing: Funds shall be used exclusively for affordable housing-related purposes.
- Accountability and Oversight: Fund utilization shall be monitored by an authorized committee under APCRDA, with periodic review to ensure proper implementation.
- Equity and Spatial Balance: Resources from the shelter fund should support affordable housing development across the Capital Region.

Objectives of AAHSF:

- Pool financial resources for development of affordable housing.
- Ensure ring fencing of utilization of Shelter Fee and other affordable housing contributions.
- Finance slum redevelopment, civic upgrades in low-income settlements, and land acquisition for affordable housing projects.

Utilization of the Fund:

- To Construct EWS/LIG housing through direct projects or in partnership.
- To Upgrade physical and social infrastructure in slums and resettlement colonies.
- To Develop basic services in housing clusters including water, sanitation, electricity, and roads.
- Provision of viability gap funding (VGF) to incentivize private participation in affordable housing.
- Land assembly or land servicing costs associated with affordable housing projects.

APCRDA shall maintain a separate ledger account – AAHSF. To administer the components of the Fund, AAHSF Committee shall be constituted with following members

- APCRDA Officials
- TIDCO /Housing Board members
- Local Body Members (Optional)

Fund disbursements shall be approved by a High-Level Committee chaired by the Commissioner, APCRDA. Annual audits and utilization reports shall be published and made publicly accessible.

Refund: In case of non-approval of planning permission by the Authority or withdrawal of application by the applicant or non-commencement of the project after obtaining permission, the shelter fee charges shall be refunded duly deducting scrutiny fee.

11. Annexures

1. Stakeholders meeting minutes and photos:

MINUTES OF THE DLI5-AFFORDABLE HOUSING PLAN HELD ON 10-06-2025 WITH PVT. DEVELOPERS

Attendance: Enclosed

1. The meeting began with a brief round of introductions among the participants.
2. The Additional Commissioner, APCRDA, provided the context and background of the meeting, emphasizing the objectives of the DLI5 Affordable Housing initiative.
3. An overview of current housing market dynamics in the Andhra Pradesh Capital Region (ACR) was shared with all stakeholders.
4. Private developers shared insights based on their experience in the region, highlighting several key points:
    a. The private sector is willing to support affordable housing development, but current demand projections seem overly optimistic.
    b. Housing units of 30–60 sq.m are not financially viable, and consumer interest in such units is very low.
    c. Units of 60–90 sq.m, preferably with parking provisions, are more acceptable and feasible for the middle-class market.
    d. Identifying eligible beneficiaries, coordinating with developers, and ensuring bank linkage for beneficiary contributions are major implementation challenges.
    e. Government should allot specific land parcels for constructing affordable housing for middle-income groups.
    f. EMI payments for buyers should ideally not exceed their existing rental outgo, to ensure affordability.
    g. Shelter fee in its current structure is restrictive. Any increase would discourage private participation and negatively impact the city’s housing scenario.
    h. Developers recommended offering shelter fee subsidies specifically for affordable housing projects.
    i. A minimum rental payment policy should be introduced to protect both tenants and housing stock viability.
    j. A Government Order (G.O) should be issued to provide exemptions related to registration charges and GST for affordable housing.
    k. G.O 119 provisions (for units above 60 sq.m up to 90 sq.m) are currently not effective or beneficial for private developers.
    l. Allocation of subsidized land is essential to reduce overall project costs, especially due to the high land prices in the capital city.
    m. Like Central Government incentives, the State Government should extend exemptions on stamp duties, registration charges, and GST.
    n. A structured mechanism should be created to collect feedback and expectations from both customers and developers, for policy refinement.

5. The meeting concluded with acknowledgment of the valuable inputs from the private sector, and agreement to continue stakeholder engagement to shape a practical and inclusive housing policy.

MINUTES OF THE DLI5-AFFORDABLE HOUSING PLAN -

HELD ON 13-06-2025 WITH FARMERS

Attendance: Enclosed

1. The meeting commenced with a brief round of introductions among the participants.
2. CRDA officials explained the background, purpose, and objectives of the meeting under the DLI5 Affordable Housing Plan initiative.
3. An overview of the prevailing housing market scenario in the Andhra Pradesh Capital Region (ACR) was presented to the attendees.
4. Farmers shared their concerns and suggestions based on their ground-level experience and expectations. Key points raised are as follows:
5. Government buildings already constructed in the capital region are still unoccupied. Priority should be given to their occupancy before promoting new housing.
6. Affordable Housing can only gain momentum if essential infrastructure is developed first. This includes:
    a. Proper transportation connectivity
    b. Roads and drainage systems
    c. Water and electricity supply
    d. Educational institutions, hospitals, and entertainment zones
7. Farmers emphasized that without these fundamental services, they cannot consider initiating or supporting affordable housing schemes (AHS).
8. The farmers pointed out that the capital city area cannot be equated with other regions of the state for policy purposes, especially since they received plots under the Land Pooling Scheme (LPS). They questioned:
    a. The necessity of levying a Shelter Fee or mandating 10% reservation for AHS on LPS plots.
    b. CRDA clarified that, as per the State Building Rules, Shelter Fee is applicable to all private layouts with plot sizes over 4,000 sq.m, and the rule is uniformly enforced across the state.
9. Farmers requested:
    a. Provision for amalgamation of plots to allow more flexible housing layouts.
    b. Conversion of capital region classification from ‘Rural’ to ‘Urban’ so that bank loans for house construction can be availed more easily. Banks are reportedly reluctant to sanction loans in rural-designated areas.
    c. Distribution of LPS booklets outlining rules, regulations, and construction guidelines applicable in the Capital City Zone.
    d. That surrounding roads and infrastructure must be developed by the government post layout or building construction.
    e. Reduction of fees for Floor Space Index (FSI) to make housing more affordable and accessible.
10. Concerns were raised about changes in Transferable Development Rights (TDR) policy. Previously, TDRs could be utilized across Guntur and Krishna districts. Now, their use is restricted to the Amaravati area, limiting flexibility for farmers.

11. It was suggested that a population census be conducted specifically in Amaravati to accurately assess the demand and planning needs for Affordable Housing.
12. Farmers expressed willingness to participate in AHS development provided that the government first ensures:
    a. Complete infrastructure development
    b. Improved loan eligibility
    c. Regulatory clarity and incentives like other state and central government housing schemes
13. A final suggestion was made to compensate site area to farmers under AHS, in line with benefits offered in other government schemes.
14. The meeting concluded with acknowledgment of farmers' insights, and assurance from CRDA that their inputs would be carefully considered in shaping practical and inclusive affordable housing policies.