

F.No. M-11011/10/2014-W.III  
Government of India  
Ministry of Labour and Employment  
(O/o DGLW)

Jaisalmer House, Man Singh Road,  
New Delhi dated the 21<sup>st</sup> March, 2016.

OFFICE MEMORANDUM

Subject: Revised Integrated Housing Scheme – 2016.

The undersigned is directed to forward herewith a copy of the Revised Integrated Housing Scheme – 2016 (RIHS-2016). The RIHS-2016 shall apply to the workers engaged in Beedi/Iron Ore Mines, Manganese Ore Mines & Chrome Ore Mines (IOMC)/Limestone Ore Mines, Dolomite Ore Mines (LSDM)/Mica Mines and Cine Industries, registered with the Labour Welfare Organisation (LWO).

  
(Deepak Dan Barnwal)

Under Secretary to the Govt. of India

To

All Welfare & Cess Commissioners (As per list attached)

Copy forwarded for information to:

- i. PS to LEM/PSO to Secretary (L&E)/PPS to AS
- ii. All Bureau Heads of Ministry of Labour & Employment.
- iii. US (E.II-A Branch), M/o Finance, Department of Expenditure, North Block, New Delhi.
- iv. Budget & Accounts Section/Pay & Accounts Office (MS).
- v. Finance I/II Branch, Ministry of Labour & Employment.
- vi. All Members of CAC of all Cess Funds.
- vii. W.I/W.II/W.II (C)/W.IV/W.V/Audit cell.

**Government of India**  
**Ministry of Labour & Employment**

**THE REVISED INTEGRATED HOUSING SCHEME (RIHS)- 2016**

**1. INTRODUCTION**

1.1 Housing is one of the basic requirements for living life with dignity. However, poor workforce in India find it difficult to construct a decent dwelling unit for themselves due to financial constraints. Realising the need for proactive state intervention in this critical area, Government of India in late 80s introduced the housing subsidy scheme as an important component of welfare schemes under the four Cess Funds (Beedi, IOMC, LSDM and Mica) which were set up by the Government by Central legislations. Initially, the scheme started for Beedi/Non- coal Mine workers in the year 1989 with a Central subsidy of Rs.1,000/-. This was raised to Rs.9,000/- in 1994 and to Rs.20,000/- with effect from 1<sup>st</sup> January, 2001. It was further revised in 2004 and named as the Revised Integrated Housing Scheme (RIHS) 2004, wherein Central Government subsidy was increased to Rs.40,000/- and the scheme was transferred to the State Governments for implementation. There was another revision in 2007 whereby the scheme was brought back under the control of Labour Welfare Organization of the Ministry of Labour and employment, with minor procedural modifications.

1.2 Under the existing scheme, Central assistance for construction of a new house is released in two equal installments. However, there is a stipulation that the beneficiary has to have his/her own land for such construction. The plinth area of the constructed house should be around 160 sq.ft. and standards and specifications at par with that of Indira Aawas Yojna (IAY). The minimum cost of construction was fixed at Rs.45,000/- per tenement and maximum of Rs. One lakh; Each dwelling unit should have one living room with a closet area for the cooking, a bath room, and a toilet. The building should have an estimated life of 20 years. However, a loan component was also visualized and there was also provision for adoption of better specification, higher standard and bigger

  
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unit to be funded either by own contribution or cooperative society or by bank loan or assistance from State Governments.

1.3 The RIHS 2007 in its current formulation is comparable with BSUP/ISHDP (Integrated Housing and Slum Development Programme) supported and administered by Ministry of HUPA. However, HUPA's scheme provides for two rooms, one kitchen and one toilet and the minimum size prescribed is 25 sq. mts. of carpet area.

## 2. NEED FOR REVISION

2.1 It is a known fact that the RIHS beneficiaries living in urban areas continue to build poor quality and small size houses under the RIHS 2007. These houses are incapable of withstanding flood or cyclone or even low grade earthquakes. Besides the single room tenement having kitchen inside the bed room is too insufficient to accommodate 4 to 5 members of the average household. As a result, the RIHS-2007 remained less popular among the target groups.

2.2 In order to meet the needs of large families, rising cost of construction coupled with rising aspirations of working population, in the year 2015, the Central Advisory Committees (CAC) of Beedi, IOMC, LSDM And Cine Workers' Welfare Funds recommended for enhancement of housing subsidy from the existing level of Rs.40,000/- to Rs.1.00 lakh. A separate recommendation was received from CAC for the Cine Workers during this period for extending the housing benefits to cine workers too, at the same scale as applicable to beedi and non-coal mine workers.

2.3 While the MoLE was contemplating revision of the RIHS-2007, Finance Minister in his Budget Speech for the FY 2015-16, spelt out the vision to have a society in India where each family has an affordable house, connected by road, having electricity and water supply. Soon afterward, Ministry of HUPA launched the 'Housing for All' mission and introduced the Affordable Housing Scheme (AHS) with a higher subsidy component for the houses with carpet area of 30 - 60 sq. mtrs. The affordable house narrated therein was one which has at least two rooms plus independent kitchen, one toilet, one bath room and a balcony for drying of clothes. This new development RIHS-2016 – Approved w.e.f. 2<sup>nd</sup> March 2016

  
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prompted MoLE to revisit the package suggested by CACs and scale-up further to bring it at par with the AHS supported by MoHUPA. In another development, Government of India decided to align all cess-fund supported schemes with the ongoing schemes in order to maintain a common benchmark and also to use the Direct Benefit Transfer (DBT) route for extending financial benefits and services. At this juncture, it was in fitness of things for the Ministry of Labour & Employment to update the scale of assistance and other parameters to make them at par with the AHS as visualised by the Union Government. There was, thus, an imperative to amend the RIHS 2007 and make it synchronous with and part of the national Housing for All Plan of Action (HFAPoA).

### **3. APPROVAL OF REVISION OF THE RIHS 2007**

3.1 The revision proposal, after inter-ministerial consultations, was appraised by the Committee on Non-Plan Expenditure (CNE) in its meeting dated 07.12.2015. Based on the recommendations of CNE and the latest policy decisions of Government of India for standardization and alignment of schemes, Hon'ble Minister of State (Independent Charge) for Labour and Employment, approved enhancement of the subsidy amount from Rs.40,000/- to Rs. 1.5 lakh to bring it at par with financial package extended under the 'Beneficiary-led individual house construction or enhancement' scheme of the 'Housing For All Plan of Action' (HFAPoA) under the Pradhan Mantri Awas Yojana.

### **4. ESSENTIAL FEATURES OF THE REVISED INTEGRATED HOUSING SCHEME (RIHS)-2016**

(I). The RIHS-2016 shall apply to the workers engaged in Beedi /iron ore mines, manganese ore mines & chrome ore mines (IOMC)/ Limestone ore mines, Dolomite ore mines (LSDM)/ Mica Mines and Cine industries, registered with the Labour Welfare Organization (LWO).

(II). For the new housing units, the subsidy shall be Rs.1.50 lakh (Rupees one lakh fifty thousand only) and the revised rate shall be applicable from the date of approval of the revised scheme i.e. 2<sup>nd</sup> March 2016.

  
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(III). The amount of subsidy shall be released in the slab of 25% (advance), 60% (after lintel level) and 15% (after completion).

(IV) Beneficiary shall not be required to make any deposit as a pre-requisite of release.

(V) There shall be no ceiling on the estimated cost of the dwelling unit.

(VI) There shall be no upper ceiling on the carpet area of constructed house. However, the minimum carpet area shall be as per norms of MoHUPA applicable for AHS.

(N.B. At present the minimum carpet area for AHS is 30 sq. mts. for metropolitan areas and 60 sq. mts. for other cities and rural areas)

(VII) The RIHS-2016 shall be governed by the terms and conditions delineated at paras 5-12.

## 5. GENERAL CONDITIONS

### (A) Eligibility

(i) Any registered Beedi, LSDM, IOMC, Mica and Cine worker under LWO who has been engaged for one year or more in the respective industry, shall be eligible to construct only one house during his/her life time. Eligibility, however, shall not entitle the beneficiary to claim housing subsidy as a matter of right.

(ii) The beneficiary should have Aadhaar registration and Jan Dhan/Bank Account number for availing the subsidy.

(iii) The applicant/beneficiary should have homestead land in his/her name or jointly/severally owned along with other members of his family or on land allotted/leased by the State Government/Gram Sabha; In case of lease-land the leasehold right shall not be less than 20 years, with provision for further extension.

  
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(iv) The land area of the site should not be less than 60 Square meters. However, plot of smaller area/size can be considered in case of Economically Weaker Sections (EWS), Scheduled Castes and Scheduled Tribes provided the standards & specifications laid down in Pradhan Mantri Awaas Yojana are broadly followed.

(v) There shall be no cap on the upper limit on the cost of the construction. In case, the beneficiary avails bank loan, then the assistance amount can be used as margin/seed money. Beneficiary will also be free to contribute in terms of money and personal/family manual Labour for construction of the tenement.

(vi) Before or after the application, there should not be any other pucca house either in the name of the applicant or in the name of his/her spouse or any of the dependents, within the territory of India.

(vii) Availing of any housing subsidy from the Central and/or the State Government in the past, either by the applicant or his/her spouse or any of the dependents shall be a disqualification for the applicant.

(viii) A beneficiary availing subsidy under RIHS-2016 shall not be eligible to receive housing subsidy under any other Government programme funded out of the Consolidated Fund of India or funds of the State or Local Bodies.

(ix) The amount of subsidy as per the norms shall be released through the DBT portal of Government of India.

(x) The construction of house/flat shall be governed by local Building Regulations and shall be completed within a period of 18 months.

(xi) Loan or financial assistance by the State Governments/ Workers' Co-operative Society/public financial institutions/NGO shall not be a disqualification for the beneficiary.

  
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**(B) Procedure of Application**

(i) The applications in the prescribed form shall be received in electronic mode. However, till the electronic platform is made available, physical applications complete in all respects shall be deposited by the worker in case of individual house and/or by the Co-operative Group Housing Society or State Government Department in case of AHS programme with the nearest office of LWO or office of Welfare Commissioner as the case may be. The authority will then issue an acknowledgement slip indicating the date and time of receipt and thereafter, the application along with the counter acknowledgement slip shall be forwarded to the concerned Welfare Commissioner (in case the receiving authority is not the Welfare Commission) for verification of the original documents and preparation of electronic record indicating the order of receipt. The authorities responsible for receipt of application and scrutiny shall process them on day-to-day basis. This procedure will continue till electronic application system is introduced where the priority order will be automatic.

(ii) The Welfare Commissioner of the concerned region will identify the eligible workers after field verification to ascertain the availability of land and other particulars as prescribed in the Check list and thereafter prepare three select lists electronically for (a) disabled including transgender, (b) women including widow and (c) others. The region's proposal shall thereafter be transmitted along with recommendations to the Director General Labour Welfare (DGLW) both electronically and in hard copy, for seeking administrative approval and release of subsidy.

**(C) Screening of Application and Selection of Beneficiaries**

(i) The beneficiaries shall be selected on 'first-come-first-serve' basis with reference to the priority order in their respective category on time-of-submission criteria and such time shall be reckoned from the electronic record created after due scrutiny. In case of online submission of form, the original time of submission shall remain unchanged.

(ii) Three per cent (3%) of the select list shall be from disabled (with disability of



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40% and above) including one per cent (1%) transgender category, fifty per cent (50%) from women headed household including widow and the remaining forty seven per cent (47%) shall be open to all. In case, the number in any of the first two categories (a) and (b) [mentioned at para (B)(ii)] fall short from the allocated limit, then the remainder units will be allotted to the next category on inter se exchange basis. In case, the number in any category is higher than the allocated percentage, then elimination can be done on the basis of timing of receipt of application.

(iii) The final select list will also have a waiting list of upto 25% of the notional allocation which will be drawn separately on the aforesaid principles and procedures. The Selection List including waiting list will be available on the website and also a hard copy of the print out shall be pasted on the Notice Board of the office of Welfare Commissioner. Grievances, if any, shall be dealt by the Welfare Commissioner as per established procedure.

(iv) A permanent register and record of proceedings/minutes shall be maintained by the Welfare Commissioner in this regard.

(v) In the beginning of the financial year, the number of housing units for a particular State will be indicated notionally by the DG (LW) office. Such notional allocation will be based on pro-rata calculation of beneficiary with reference to the allocated budget, expected out-go during the financial year and the number of workers registered in that region.

(vi) In case of construction work undertaken by the State Government, the State Labour Secretary concerned, would enter into an agreement, as prescribed, with the Union Labour & Employment Ministry, Govt. of India. It would also furnish utilization certificate as prescribed, within one month of the closure of the financial year in which subsidy is released.

(vi) In cases where the houses are constructed by the workers themselves or by the Co-operative Society of Workers on the land owned by the workers/Society, the ownership of the house shall vest with the worker. He and/or the Society, shall



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execute an agreement in favour of the President of India for the sum of subsidy so received. He and/or the Society shall also execute any other agreement for availing loan wherever applicable.

(vii) The house, so constructed, would not be sold or transferred before expiry of 15 (fifteen) years after completion, except in case of succession by legal heirs in case of death of the beneficiary. Such successor shall not be eligible for any further housing subsidy even if he/she is a registered worker and is otherwise eligible.

(viii) A Screening and Monitoring Committee of the nature of State Level Sanctioning and Monitoring Committee (SLMC) prescribed under the scheme guidelines of Pradhan Mantri Awas Yojana, shall be constituted at the State level. This Committee shall comprise of three officers of whom one shall be from the State Government concerned preferably from the Labour Department and the other two from the Central Government, i.e. the Welfare Commissioner and the Deputy Chief Labour Commissioner (C)/ Regional Labour Commissioner (C). The Welfare Commissioner shall be the Chairman of the Committee. The quorum shall be two. The Committee shall supervise all affairs relating to the implementation of the scheme.

## **6. APPROVAL, RELEASE OF SUBSIDY & EXECUTION OF CONSTRUCTION**

(i) The Director General Labour Welfare, Ministry of Labour & Employment, Govt. of India, would grant administrative approval upon receipt of recommendation from the Screening Committee.

(ii) Central Government Subsidy of Rs.1,50,000/- per tenement will be released on 25:60:15 ratio. The Director General Labour Welfare would release first installment (25%) of the subsidy i.e. Rs.37,500/- per tenement as advance, after grant of administrative approval from the Welfare Commissioner of the region concerned, the second installment (60%) i.e. Rs.90,000/- would be released on reaching the lintel level. The third Installment (15%) i.e. Rs.22,500/- per tenement would be released by the Director General Labour Welfare on receipt of report of 100% inspection conducted by

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the Engineers/officers of Labour Welfare Organization that the construction has been completed in all respects, after grant of administrative approval.

(iii) In case the beneficiary uses the subsidy amount as margin/seed money Bank loan, then, based on documentary proof, the full subsidy amount can be released at one go to the Jan Dhan Account of the beneficiary, maintained by the same bank, which may be linked to the Loan Account.

(iv) The release of subsidy would be subject to availability of funds, concurrence by the Integrated Finance Division and other fiscal disciplines of Government of India including economy and rationalization measures.

(v) All Central Government releases under this scheme shall be made through the Direct Benefit Transfer (DBT) platform under the Jandhan-Aadhaar-Mobile (JAM) programme of Government of India.

## **7. STANDARDS AND SPECIFICATIONS**

(i) Each dwelling unit should be connected by road and have basic facilities like electricity, drinking water and water for conservancy and sanitation.

(ii) Each dwelling unit should have at least two Bedrooms/Hall with Kitchen (BHK); a bathroom, a toilet and a closet for drying of clothes.

(iii) Appropriate authority of the State Government or local body shall approve the plan, as per specifications applicable to Affordable Houses. Higher standards can be chosen by the beneficiary to make the house more durable or have better ambience.

(iv) The tenements shall comply with all earth-quake resistance norms prescribed by Central Building Research Institute (CBRI), Roorkee and have an estimated life of not be less than 50 years.

(v) The Structural Design and Quality of construction material and processes shall comply with the norms prescribed under PWD Manual. However, the standards can



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vary under local climatic conditions and beneficiary's specific requirements on the higher side.

## **8. INSPECTION AND SUPERVISION**

(i) In case of construction by the worker himself/herself and/or by the Co-operative Group Housing Society, the Welfare Commissioner, through the Engineers /other field officers of Labour Welfare Organization, would conduct 100% inspection/verification of progress of work at various stages up to completion of construction in all respects and send such report(s) to the Director General (Labour Welfare) for facilitating release of grants.

(ii) In case of construction under the AHS, the designated authority of State Government shall conduct a 100% inspection of such houses, and send reports through the Welfare Commissioner of the region concerned, who in turn shall forward such reports to DGLW after due verification, for the purpose of release of subsidy.

(iii) Director General (Labour Welfare) or officers from the Ministry and/or Labour Welfare Organization (field Officers) may conduct random checks of houses constructed by the State Governments, from time to time, to ensure proper utilization of the housing subsidy.

## **9. UTILISATION CERTIFICATE**

(i) In respect of construction of houses by the workers individually or by the Co-operative Group Housing Societies, Combined Utilization/Completion Certificates shall be sent by the Welfare Commissioner to the Director General Labour Welfare. In case of construction under the AHS component, the State Government will send information periodically in the prescribed Combined Utilization/Completion Certificate.

(ii) In case of construction of houses for the workers under the AHS component, or by Cooperative Society, expenditure on additional staff incurred by the State Government/Cooperative Society, if any, shall be disallowed and such elements shall not appear on the Utilization Certificate.

  
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(iii) The procedure and pro-forma for preparation of the Checklists and Utilization Certificates, for the release of installments would be the same as circulated with the erstwhile RIHS, 2007.

## 10. PENALTY

(i) If the tenements are not constructed as per prescribed technical standard or not completed in all respects within the stipulated period/extended period, the amount of subsidy shall be forfeited and recovered along with penal interest @ 14.5% per annum or as may be determined by Govt. of India. The subsidy and such penal interest shall be recovered as arrears of land revenue by the District Collector upon receipt of demand note from DGLW or the Welfare Commissioner.

## 11. MONITORING AND CONTROL

(i) For the purpose of planning, budgeting, execution, supervision and effective monitoring/control of this scheme, the Director General (Labour Welfare), Ministry of Labour & Employment shall be the Controlling Authority of the Central government and the Welfare Commissioner of the region concerned shall be the Implementing Agency.

(ii) The concerned Welfare Commissioner would identify the eligible Workers, collect and scrutinize their applications through the Screening Committee, and send the proposal, along with details of eligible workers in the prescribed Checklists, to the Director General Labour Welfare for grant of administrative approval for uniform central subsidy of Rs.1,50,000/- per tenement for the beneficiary-led construction cases. For construction of group houses or flats by the Co-operative Society or State Governments, the concerned Welfare Commissioner shall function as the Channelizing Agency.

(iii) The monitoring mechanism of DBT shall also be utilized for the purpose of fund transfer and centralized control.

  
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**12. RELAXATION**

Ministry of Labour & Employment may relax any or more conditions of the scheme or matters pertaining to the Scheme, in exceptional circumstances, or where it is satisfied that such condition/conditions are likely to cause hardship to the worker/workers. Such power of the Ministry limited to the grant of extension of construction period by six months shall be exercised by the DGLW and extension beyond six months shall be approved by the Secretary, Labour & Employment. In all other cases, relaxation proposals shall be approved by the Minister for Labour & Employment, Government of India.



A handwritten signature in blue ink, followed by the date 21/03/2016 written below it.