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GUIDEBOOK
ON
HOUSING DEPARTMENT

DELHI DEVELOPMENT AUTHORITY

DDA has played a major role in providing shelter to more than One Million families through different housing Schemes In spite of our best endeavour to provide most efficient service to the CONSUMERS, it may not have always been possible for us to come up to their expectations. Through this Guidebook, another humble attempt has been made by us to directly reach our customers and to bridge the information gaps.

How to get a DDA flat

DDA announces all its Housing schemes through advertisements in leading newspapers. These schemes are announced for different category of flats viz. Janta/Lower Income Group/Expendable Houses/Middle Income Group and Self Financing Schemes. Persons interested in getting a flat are required to apply under a scheme as and when announced. The brochure released for the scheme gives various details regarding payments, method of applying etc.

Terms of Eligibility

Generally, the conditions of eligibility are :

- a) The applicant must be a citizen of India ;
- b) The applicant should have attained the age of 18 years ;
- c) The applicant must not own any residential house or plot in full or in part, on leasehold/freehold basis in New Delhi, Delhi or Delhi Cantonment, either in his/her own name or in the name of his/her wife/husband/minor dependent children. If, however, the share of the applicant in the jointly owned plot or land under the residential house is less than 66.9 sq. mtrs. (80 sq. yds.) he/she can apply under any of the schemes ;
- d) A person who has already been allotted a house/flat constructed by DDA or any other land/owning agency even if it is less than 66.9 sq. mtrs., shall not be eligible for allotment under any of the schemes of DDA.

Allotment of flat

Allotment of flat is made through computerised draw of lots. Prior to this, list of eligible applicant is finalized and also generally displayed on notice board for receipt of objections from applicant, if any.

Getting the address changed.

An applicant/allottee can get his/her postal address changed by intimating the change of address to the DDA (Housing Department). A copy of the registration certificate if, issued under the scheme should be enclosed. It is in the applicants own interest to enclose an attested

photocopy of the ration card or any other documentary evidence in support of his/her application. Request can be delivered in person at the counter of the Housing Department at Ground Floor, 'D' Block, Vikas Sadan, near INA Colony, New Delhi or sent through registered post.

Intimation of change of name of the Registrant/Allottee

In the event of change in his/her name after registration, the same should be intimated immediately to DDA by enclosing the following documents :

- i) Newspaper cutting, if any :
- ii) Affidavit mentioning his/her old as well as the new name ;
- iii) Gazette notification, if any ;
- iv) Certificate from the employer, if employed ;
- v) Any other evidence to support the request.

Transfer of registration/allotment

Transfer of registration/allotment, deletion of name/addition of another name, within family members, is permitted on filling necessary documents. The format of these documents are available at Sales Counter, 'D' Block, Vikas Sadan, New Delhi.

Note :

The term 'family member' mean the allottee's husband/wife, father, mother, sister, brother, son, daughter, grand-son/grand daughter, wife of the son/grand-son, son-in-law or husband of grand daughter. (For the purpose of this definition grand-son, grand-daughter means a son or a daughter's child). In case where the allottee has no family of his own the family members will mean his legal heirs as defined in the law of Succession applicable to him.

Transfer on Death.

On demise of an applicant/allottee, a request for transfer of registration/allotment in the name of legal heirs/claimant has to be made within three months (otherwise a fine is payable) from the date of death. Such a request has to be accompanied with necessary

documents, a set of which can be obtained from the DDA's Sales Counter at Vikas Sadan.

Procedure for Cancellation of registration/Refund of registration amount.

In case a registrant of previous schemes wishes to withdraw from any scheme and seeks refund prior to the allocation/allotment, he/she can do so by submitting the original papers such as the registration certificate and the Fixed Deposit Receipt, if issued. Such a receipt should be discharged by an endorsement "Received Payment" by signing on a one rupee revenue stamp affixed on its back. The original copy of Bank Challan & any other document issued such as acknowledgement slip should also be enclosed with the request for refund.

- ii) In case of loss of original documents, request for refund has to be accompanied with an Indemnity Bond, and an Affidavit to that effect (formats can be obtained from the Sales Counter, 'D' Block, Vikas Sadan).

Allotment under the New Pattern Scheme-1979. and Ambedkar Awas Yojna-1989

Computerised priority list have been drawn by Random Selection Technique for the registrants of New Pattern Registration Scheme-1979 and Ambedkar Awas Yojna-1989. Each waitlisted registrant is expected to know his priority number. This information is readily available in the Reception Centre of DDA.

As and when flats are available for allotment, these are allotted through draws to the persons in the waiting lists. The results of the draws are displayed on the Notice Board in the Reception Centre of DDA and demand-cum-allotment letters are thereafter sent by the registered post

There is no Janta registrant of the above two schemes who have not been offered a flat so far.

Mode of Payment under New Pattern Registrarion Scheme-1979 and Ambedkar Awas Yojna-89

Under the Middle Income Group & Lower Income Group categories, 50% allotments are made on Cash Down basis & 50% on Hire Purchase basis. The mode of payment is decided through

draw of lots. Requests for changing the mode of payment from cash down to hire purchase are not entertained.. Extension of time for making payment upto a reasonable period can be considered on request. These are granted on payment of charges and subject to availability of flats and fulfilment of other terms and conditions.

Allotment under the Self Financing Schemes.

DDA floats Self Financing Schemes (payment is made at different stages of construction) from time to time. The information for which is given in the leading newspapers.

The allocation of flats is made by Computerised draw of lots, Demand-cum-allocation letters are sent to the successful applicants through registered post. Schedule of payment is generally as under :

- a) 25% of the estimated cost (including the amount paid as initial/ registration deposit) within the period as indicated in the demand-cum-allocation letter.
- b) 20% of the estimated cost after six months;
- c) 25% of the estimated cost after next six months;
- d) 20% of the estimated cost, after next six months;
- e) 10% of the estimated cost, plus difference in the estimated cost and the actual cost at the time of issue of possession letter.

Where allotment of a flat is made out of the flats offered in previous draws and where the flats have already been taken up for construction, the successful allottees are required to pay more than one instalment, depending on the progress of construction and in addition, an interest @ 10% p.a. is also charged on such instalments

Interest on delayed construction by D.D.A.

In the event of delay in construction, DDA defers payment of instalments under the SFS Schemes, intimation of which is given through leading newspapers.

Normally, it takes about 2½ years for completion of a flat under the SFS. Sometimes, delays can occur due to unforeseen circumstances. For delays beyond 30 months and upto 36th months the allottee paid interest @ 7% p.a. and for the delays beyond 36 months

allottee is paid interest @ 10% p.a. on the payments made to the DDA.

Allotment of specific flat

The specific flat numbers are allotted through computerised draw of lots. Demand letter for fifth and final instalment, indicating the specific flat number thus allotted is sent to the allottee by registered post.

Facility of Surrender/Cancellation

Allottees can request for surrender/cancellation of their allotment by making a request on a plain paper.

Refund of amount paid by allottee is made after deducting cancellation charges. These charges vary from scheme to scheme & are either described in brochure of the scheme or are given in the terms and conditions accompanying the demand-cum-allotment letters.

An applicant wishing to surrender his allocations/allotment must decide at the earliest and apply for same in writing to DDA. The cancellation charges usually increase with passage of time and in cases of delayed requests, sometimes work out to be more than the amount deposited by an applicant with DDA.

Restoration of allotment

In an extreme case of hardship, DDA may at its discretion consider a request for restoration of allotment provided the allotted flat in the scheme has not been allotted to some one else. In such an event the allottee shall have to pay the prescribed restoration charges and fulfil such other conditions as may be imposed after considering the merits of the case.

Priority allotments to reserved categories.

DDA housing schemes generally provide reservations as below :

- (i) 25% for SC/ST persons;
- (ii) 1% for the physically handicapped persons;
- (iii) 1% for the war widows and
- (iv) 1% for the ex-servicemen.

Issue of letter of Possession.

Following documents are required to be submitted for issue of the Letter of Possession. Details of the formalities required to be completed alongwith formats of the documents also sent alongwith the demand-cum-allotment letter :

- a) Proof of payment of cost of the flat i.e. 3rd copy of the bank challan in original;
- b) Surrender Slip in original (This is issued to an applicant on surrendering the Fixed Deposit Receipt if issued, under a scheme. This surrender can be made on any working day by presenting self at the Reception Centre of DDA)
In case the Fixed Deposit Receipt has been lost, the allottee has to submit an Indemnity Bond and an affidavit to this effect. (Formats can be obtained from the Sales Counter, 'D' Block, Vikas Sadan).
- c) A copy of the ration card/passport
- d) Three copies of the form for possession letter (supplied by DDA alongwith final demand letter) containing the specimen signature of the allottee duly attested by Magistrate 1st Class/Gazetted Officer/Notary public.
- e) Passport size photograph & 3 signatures of the allottee duly attested by Gazetted Officer.
- f) Affidavit that the applicant does not own any plot/flat and is not registered under Rohini/othre scheme of DDA.
- g) An undertaking that the allottee shall abide by the terms and conditions of allotment and become a member of the Association/ Agency (as given in the format enclosed with the letter of possession)

Note : i) Format of the whole set of documents can also be obtained from the Form Sales Counter, 'D' Block, Vikas Sadan.

- ii) If allotment is in the name of more than one person, separate affidavit is required from each person. All other documents must be submitted by the allottee as well as the co-allottee(s).

- iii) An allottee can constitute an attorney only for exclusive purpose of taking the possession of flat. The format of documents required to be completed can be obtained from the Sales Counter, of DDA at 'D' Block, Vikas Sadan.

Procedure for taking possession of flat at the site.

After filing necessary documents letter of possession is issued to the allottee through registered post. One copy of the possession letter is sent to the Executive Engineer of the concerned Division for handing over possession of the flat. On receipt of the possession letter, the allottee should immediately contact the site office and record his visit in the register maintained there for this purpose. He/She should inspect the flat and record the deficiencies, if any, in the flat in the register. The site office staff is under instructions to attend to the deficiencies, if any and hand over the possession of flat in about 30 days time. If the allottee fails to report at site within 90 days of the issuance of possession letter, the allottee is liable to pay watch and ward charges as be fixed by DDA.

Facility to Raise Loans

In case the allottee wishes to part finance the payments through raising loans he/she can mortgage the flat for part financing cost of the flat. The flat can mortgaged to any of the following institutions without obtaining prior permission from DDA. However, an intimation regarding Institution to which the flat is being mortgaged, has to be sent to the signatory of the demand letter.

- a) Government of India ;
- b) State Government ;
- c) Union Territory administration ;
- d) Public Sector Undertakings ;
- e) Nationalised Bank ;
- f) L.I.C. ;
- g) G.I.C. ;
- h) H.D.F.C. ;
- i) Co-operative Banks ;
- j) All Joint Sector companies, irrespective of the percentage of share holding ;
- k) All organisations—private or public which receive the approval of Govt. of India/State Govt. for the purpose of general mortgage permission and recognised by the Reserve Bank of India as a Housing Finance Company ;

- l) All financial institutions extending loans to individuals for house building, if they are leading companies with the good market standing and repute i.e. with a capital base of Rupees five crores or above.
- m) All financial institutions/banks which are controlled by the Reserve Bank of India/Govt. of India irrespective of the percentage of Govt. share holding ;
- n) All public companies with a capital base of Rupees five crores, provided they have a scheme for granting House Building Advance to their employees and the mortgage is required for grant of such advances.

Registration of Conveyance Deed in case of Lease Hold allotments.

Conveyance deed for allotment made on lease hold basis is executed and registered on receipt of full and final payment and after the possession of the flat has been handed over at site.

Expenses on stamp—duty etc. are required to be borne by allottee.

Registration of conveyance Deed in case of free hold allotments.

i) From April, 1992 onwards, allotments of DDA flats in cases of cash down payment are made on freehold basis. A conveyance deed conveying free hold right shall be executed in such cases after receipt of full payment and handing over the possession of the flat. Stamp duty has to be paid by the allottee.

ii) For flats allotted under the Self-Financing Schemes, allottees must refer to the demand letter (by which flat number has been indicated) to ascertain if the allotment has been made on leasehold basis or on freehold basis. A leasehold allottee is required to pay ground-rent whereas no such rent is payable by freehold allottees. Allotment letters issued for SFS flats after April, 1992 do not contain a clause requiring payment of yearly ground rent suggesting thereby that allotment has been made on free hold basis. Any clarification on the status of an allotment can be, however, obtained from the DDA.

iii) Allottees of freehold allotments must note that conveyance deed can be executed only in their names and not in the name of third party/purchaser as is possible under the scheme of conver-

sion from lease-hold to free-hold applicable for lease-hold allotments and presently being implemented by DDA. After execution/registration of conveyance deeds, free hold allottees can sell their flats and execute sale deeds in favour of purchasers without seeking the permission from Delhi Development Authority.

Penal action for mis-use of flats

A flat is to be used for residential purpose only. In case the flat is used for purposes other than residential, apart from action under the terms of allotment, prosecution under the Delhi Development Act, 1957 shall be lodged.

Professional activity by the professionals such as Doctors, Architects, Engineers, Lawyers, Chartered Accountants, Advocates, Consultants, Journalists, Artists, Designers/Consultants is permissible to the extent of 25% of the covered area or 50 sq. mtrs. whichever is less, provided the flat is in occupation of the professional.

Penal action for additions and alterations in the flat.

The allottee shall not be entitled to sub-divide or amalgamate the flat with another dwelling unit or make any structural additions and alterations without prior written permission of DDA. In case an allottee carries out such additions/alterations without prior written permission from the DDA, following action can be taken against him/her :—

- a) Cancellation of allotment ;
- b) Demolition under Delhi Development Act, 1957 ;
- c) Prosecution under Delhi Development Act, 1957 ;
- d) Registration of case with the Police.

Maintenance of flats after allotment

Maintenance of flat after allotment is the responsibility of individual allottee. To facilitate the maintenance, DDA has provided in regulation 29 to the DDA Management and Disposal of Housing Estate Regulations, 1968 the Constitution of a Registered Agency of allottees ;

The Delhi Apartment ownership Act, 1986, provides for formation of an association of apartment owners. An allottee has to take effective steps to ensure that such an association is formed and he/she becomes its member. The association has to adopt the Model Bye-Laws notified under Delhi Apartment Ownership Act,

1986 and get the same approved from DDA. The association has to perform the agency functions also as applicable under DDA Housing Estates Regulations.

Conversion from Lease hold to Free-hold

Conversion of leasehold flats into freehold is permissible on payment of conversion charges as prescribed by the Govt. of India from time to time for which an independent brochure alongwith application form is available in the specified branches of Canara Bank, Corporation Bank and from 'Form Sales Counter, DDA, Vikas Sadan on payment of Rs. 50/-. However, the conversion into freehold is allowed only after receipt of full cost of the flat and after filing of necessary documents as indicated in the brochure.

Change of Locality

As per the present policy, requests for change of locality are not entertained.

Change of Floor.

Requests for change of floor can be considered in deserving cases of blind persons; patients of orthopaedic nature where lower limbs are affected; patients of rheumatoid arthritis, patients of serious heart conditions and; where an allottee is more than 70 years of age. Such requests are to be made on a plain paper enclosing relevant proof. In cases where requests are on medical grounds, certificate from a Govt./recognised hospital, in original is required to be submitted. Such requests are however subject to availability of flats on lower floors.

Requests for change of floor are not considered after the possession of flat by the allottee.

IMPORTANT

All applicants must obtain a proper receipt of the documents submitted by them. A practice of acknowledging of documents by giving a letter is followed for certain category of documents. To the extent possible, applicants should submit their documents at the counters earmarked for different activities in the Reception Hall, at 'D' Block, Vikas Sadan. In case of any difficulty, they are advised to meet the concerned officers and the senior officers like Directors and the Commissioners, if need be, directly.

Facility to resolve problems across the table.

Through this Guidebook we have made our sincere efforts to bridge the information gaps between the DDA and its customers. In its efforts to settle the public grievances across the table, DDA offices are open to the visitors in the afternoons of every Monday and Thursday. The visitors can enter the office premises and meet nay officer without seeking an entry pass on these days.

Best efforts have been made by us to provide all relevant information in this Guidebook. Suggestions, if any, for its further improvement, may be addressed to the Director (PR), 'B' Block, Ground floor, Vikas Sadan, New Delhi.

Note : The details provided in this Booklet are general guidelines for the applicants/allottees and not the terms and conditions of allotment. In case of any legal dispute, the terms and conditions as outlined in individual schemes shall only prevail.

SHELTER FOR MORE THAN ONE MILLION FAMILIES

DDA is engaged in untiring effort of building and planning the Capital of India. Slowly and steadily, the activities of DDA have diversified. DDA is now fully engaged in providing housing, commercial and recreational facilities, apart from undertaking enormous development and horticulture works.

In the last 27 years, beginning 1968, DDA has provided shelter to more than a million families by constructing flats, allotting plots to individuals and Co-operative Societies and by providing dwelling units in JJ Resettlement Colonies;

Dwelling units on DDA Plots by Private individuals	2.50 lakh
Dwelling units in JJ Resettlement Colonies	2.40 lakh
Flats constructed by DDA	2.44 lakh
Dwelling Units Constructed on plots allotted to Co-operative Societies & Co-operative Group Housing Societies	1.90 lakh
Dwelling Units through Rohini Residential Scheme	0.85 lakh



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