

Pradhan Mantri Awas Yojana-Urban

September 11, 2020

Pradhan Mantri Awas Yojana (Urban) for ensuring **housing for all in urban areas** was launched on 25th June 2015 providing pucca houses to all eligible beneficiaries by 2022. PMAY(U) adopts a **demand driven approach** wherein the housing shortage is decided based on demand assessment by States/ Union Territories.

Features of PMAY-U

- A basket of options is adopted to ensure more number of people are covered **depending on their income, finance and availability of land** through the following four options:

- . **“In-situ” Slum Redevelopment (ISSR)**
- . **Credit Linked Subsidy Scheme (CLSS)**
- . **Affordable Housing in Partnership (AHP)**
- . **Beneficiary-led individual house construction/ enhancements (BLC)**

- ISSR: Central assistance of Rs.1 lakh per house is admissible for all houses built for **eligible slum dwellers**, using **land as resource** with participation of private developers.
- CLSS: **Interest subsidy up to 2.67 lakh per house** is admissible for beneficiaries of Economically Weaker Section (EWS)/ Low Income Group (LIG), Middle Income Group (MIG)-I and Middle Income Group (MIG)-II seeking housing loans from banks, housing finance companies and other such institutions for acquiring/ constructing houses.

- **AHP: Central assistance of Rs.1.5 lakh per EWS house** is provided by Government of India in projects where at least 35% of the houses in the projects are for EWS category and a single project has at least 250 houses.
- **BLC: Central assistance of Rs.1.5 lakh** is available to individual eligible families belonging to EWS categories to either construct new houses or enhance existing houses on their own to **cover the beneficiaries who are not able to take advantage of any other component of the mission.**
- **NHB, HUDCO and SBI have been identified as Central Nodal Agencies (CNAs)** to channelize this subsidy to the lending institutions and for monitoring the progress of this component. The Ministry of Housing and Urban Affairs may notify other Institutions as CNA in future.
- Preference under the scheme will be given to manual scavengers, women (with overriding preference to widows), persons belonging to scheduled castes/ scheduled tribes/ other backward classes, minorities, persons with disabilities and transgenders subject to beneficiaries being from EWS/ LIG segments.

Beneficiaries Under PMAY-U

- A beneficiary is defined as a family consisting of husband, wife and unmarried children. Such beneficiary should not own a pucca house either in his/ her name or in the name of any member of his/ her family in any part of India to receive central assistance under the mission.
- Person having a pucca house less than 21 sqm may be included under enhancement of existing house.
- Adult earning member irrespective of marital status are also eligible
- PMAY(U) has made a **mandatory provision for the female head of the family to be the owner** or co-owner of the house under this mission.

- The EWS category of beneficiaries is eligible for assistance in all four verticals of the missions whereas the LIG/ MIG category is eligible under only the CLSS component of the mission.