

Seven years of Pradhan Mantri Awas Yojana-Urban (PMAY-U)

June 25, 2022

In news– Recently, the Ministry of Housing and Urban Affairs (MoHUA) organised a virtual event to celebrate 7 years of PMAY-U.

About PMAY-U-

- **It is a flagship Mission of Government of India being implemented by Ministry of Housing and Urban Affairs (MoHUA), launched on 25th June 2015.**
- The Mission addresses urban housing shortage among the EWS/LIG and MIG categories including the slum dwellers by ensuring a pucca house to all eligible urban households **by the year 2022**, when Nation completes 75 years of its Independence.
- PMAY(U) adopts a **demand driven approach** wherein the Housing shortage is decided based on demand assessment by States/Union Territories.
- State Level Nodal Agencies (SLNAs), Urban Local Bodies (ULBs)/ Implementing Agencies (IAs), Central Nodal Agencies (CNAs) and Primary Lending Institutions (PLIs) are main stakeholders who play an important role in implementation and success of PMAY(U).
- **The Mission covers the entire urban area consisting of Statutory Towns**, Notified Planning Areas, Development Authorities, Special Area Development Authorities, Industrial Development Authorities or any such authority under State legislation which is entrusted with the functions of urban planning & regulations.
- **All houses under PMAY(U) have basic amenities like toilet, water supply, electricity and kitchen.**
- The Mission **promotes women empowerment by providing the ownership of houses** in name of female member or in joint

name.

- **Preference is also given to differently abled persons, senior citizens, SCs, STs, OBCs, Minority, single women, transgender and other weaker & vulnerable sections of the society.**
- **PMAY(U) adopts a cafeteria approach to suit the needs of individuals based on the geographical conditions, topography, economic conditions, availability of land, infrastructure etc.**
- The scheme has hence been divided into **four verticals/componets as given below:**
 - 'In-situ Slum Redevelopment (ISSR).
 - Credit Linked Subsidy Scheme (CLSS).
 - Affordable Housing in Partnership (AHP).
 - Beneficiary-led Individual House Construction/ Enhancement.
- **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.
- MoHUA has also launched Affordable Rental Housing Complexes (ARHCs), a sub-scheme under PMAY-U for urban migrants/poor.
- Under PMAY-U, ministry has launched **ANGIKAAR**– campaign for change management was launched on 29th August 2019.
- The campaign focuses on adopting best practices such as water & energy conservation, waste management, health, sanitation and hygiene for PMAY(U) beneficiaries through community mobilization and IEC activities.