Pradhan Mantri Awas Yojana-Urban

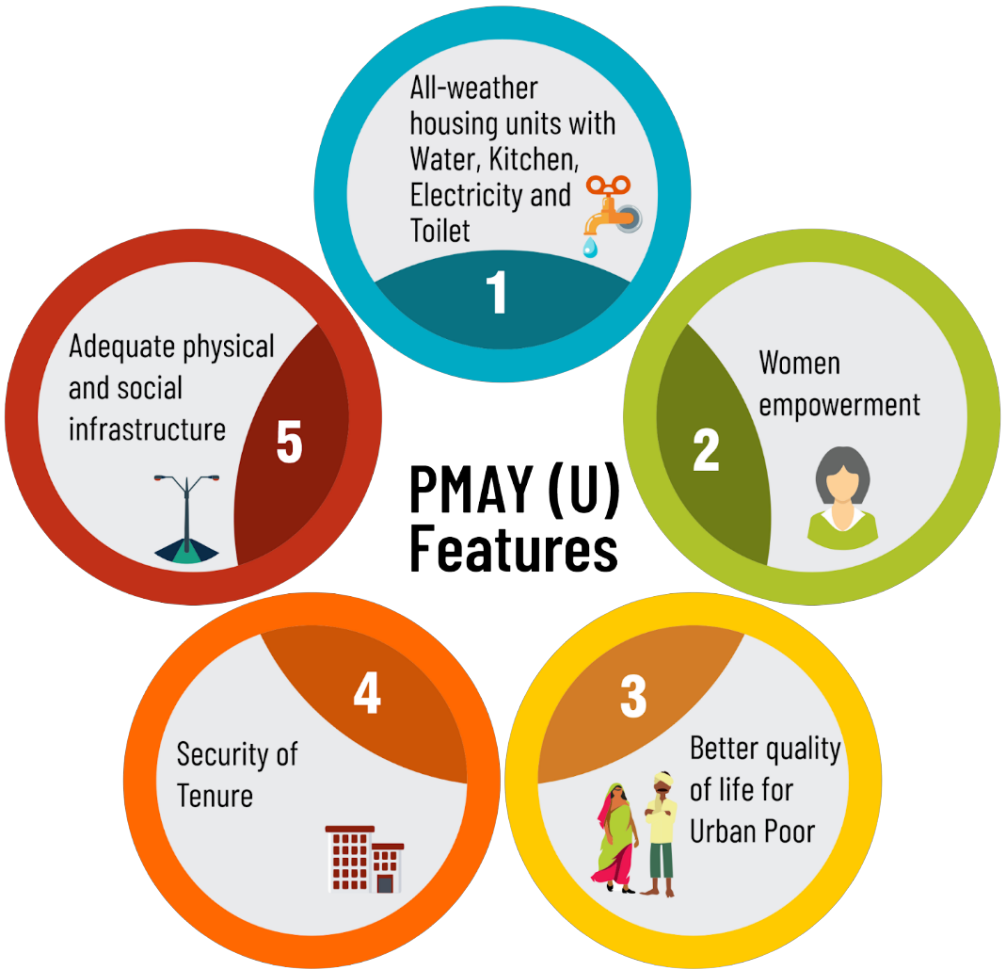
For Prelims: Pradhan Mantri Awas Yojana (PMAY)- Urban, Geotagging

For Mains: PMAY-U, Welfare Schemes, Government Policies and Interventions

Why in News?

Recently, **Pradhan Mantri Awas Yojana (PMAY)- Urban** has completed **seven years** of successful implementation.

- With a total investment of Rs 8.31 Lakh Crore, PMAY-U has **so far sanctioned 122.69 lakh houses,** out of which more than 1 crore houses have been grounded and over 61 lakh houses have been completed and delivered to the beneficiaries.



What is Pradhan Mantri Awas Yojana-Urban?

- **About:**
  - **Pradhan Mantri Awas Yojana (PMAY)** falls under the Government's mission - **Housing for All by 2022** for urban housing being implemented by the **Ministry of Housing and Urban Affairs (MoHUA).**
  - It makes **home loans affordable for the urban poor by providing a subsidy on the Interest Rate of a home loan** during repayment by way of EMI (Equated Monthly Installments).
- **Beneficiaries:**
  - The **Mission addresses urban housing shortage** among the EWS/LIG and MIG categories **including the slum dwellers.**
    - **Economically Weaker Section (EWS)** - with a maximum annual family income of Rs. 3,00,00.
    - **Low Income Group (LIG)** - with maximum annual family income of Rs. 6,00,000) and
    - **Middle Income Groups (MIG I & II)** - with a maximum annual family income of Rs. 18,00,000)
    - **A beneficiary family** will comprise **husband, wife, unmarried sons and/or unmarried daughters.**
- **Four Verticals of PMAY-U:**
  - **In Situ Slum Redevelopment (ISSR):**
    - This vertical will be implemented with the concept **"Land as a resource"** with private sector participation for providing houses to eligible slum dwellers.
      - **Slum**: It is a compact area of at least 300 people or about 60 - 70 households of poorly built congested tenements in an unhygienic

environment usually with inadequate infrastructure and lacking in proper sanitary and drinking water facilities

- **Affordable Housing through Credit Linked Subsidy (CLSS):**
  - Beneficiaries of **EWS, LIG, MIG (I &II)** seeking housing loans from Banks, Housing Finance Companies and other such institutions for acquiring, new construction or enhancement of houses are **eligible for an interest subsidy of:**
    - 6.5% on loan amount up to Rs. 6 Lakh
    - 4% on loan amount up to Rs. 9 Lakh
    - 3% on loan amount up to Rs. 12 Lakh
- **Affordable Housing Through Partnership (AHP):**
  - An affordable housing project can be a mix of houses for different categories but it will be **eligible for Central Assistance, if at least 35% of the houses in the project are in the EWS category.**
- **Beneficiary-led individual house construction (BLC):**
  - **Central Assistance up to Rs. 1.5 lakh** per **EWS** house is **provided to eligible families** belonging to EWS categories for individual house construction/ enhancement.

- **Demand-driven Approach:**
  - PMAY-U adopts a **demand-driven approach strengthening the ethos of cooperative federalism**, housing shortage is decided based on demand assessment by States/Union Territories (UTs).
  - The Mission is **implemented as a Centrally Sponsored Scheme (CSS) except the CLSS vertical** of the PMAY-U which is being implemented as a Central Sector Scheme.
    - **Central Sector Schemes** are **100% funded by the Union government** and implemented by the Central Government machinery.
    - **Centrally Sponsored Scheme** (CSS) **a certain percentage of the funding is borne by the States** and the implementation is by the State Governments.
- **Geotagging:**
  - Geotagging is a process of adding geographical identification to various media like photography.
    - Under the PMAY-U guidelines, it is **mandatory for the state government to ensure that all houses built under the scheme are geotagged to the Bhuvan HFA (housing for all) application.**
      - **Bhuvan** is an **Indian Geo Platform** developed by the **Indian Space Research Organisation (ISRO).**
      - It is a web-based application which allows users to access various map related services.
- **Women Empowerment:**
  - The Mission **promotes** Woman Empowerment **by providing the ownership of houses in the name of a female member or in joint names**.
  - Preference is also given to women (with **overriding preference to widows, single women**), persons belonging to Scheduled Castes/Scheduled Tribes/Other Backward Classes, **Minorities**, **Persons with disabilities** and **Transgender**.
- **Initiatives under PMAY-U:**
  - **Affordable Rental Housing Complexes (ARHCs) :**
    - It is a **sub-scheme** under PMAY-U.
    - This will provide **ease of living to urban migrants/ poor** in the Industrial Sector as well as in non-formal urban economies **to get access to dignified affordable rental housing** close to their workplace.
  - **Global Housing Technology Challenge :**
    - It aims to identify and mainstream a basket of **innovative construction technologies** from across the globe for the housing construction sector that are **sustainable, eco-friendly and disaster-resilient.**
  - **CLSS Awas Portal (CLAP):**
    - It is a **common platform** where all stakeholders i.e., **MoHUA, Central Nodal Agencies, Primary Lending Institutions, Beneficiaries and Citizens** are integrated in a real-time environment.
    - The portal facilitates processing of applications along with **tracking of subsidy status by beneficiaries.**

Source: PIB

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