



## New Scheme to Complement PMAY-U

**For Prelims:** [Pradhan Mantri Awas Yojana Urban](#), [Affordable Rental Housing Complexes](#), GHTC India, ANGIKAAR Campaign, [Woman Empowerment](#).

**For Mains:** Features of PMAY-U, Government Initiatives Related to Infrastructure Development.

[Source: TH](#)

### Why in News?

Recently, Prime Minister in his address on 77th Independence Day, unveiled a new scheme aimed at **alleviating the housing crisis faced by the urban poor.**

- The new scheme complements the [Pradhan Mantri Awas Yojana Urban \(PMAY-U\)](#), a flagship government initiative launched in 2015.

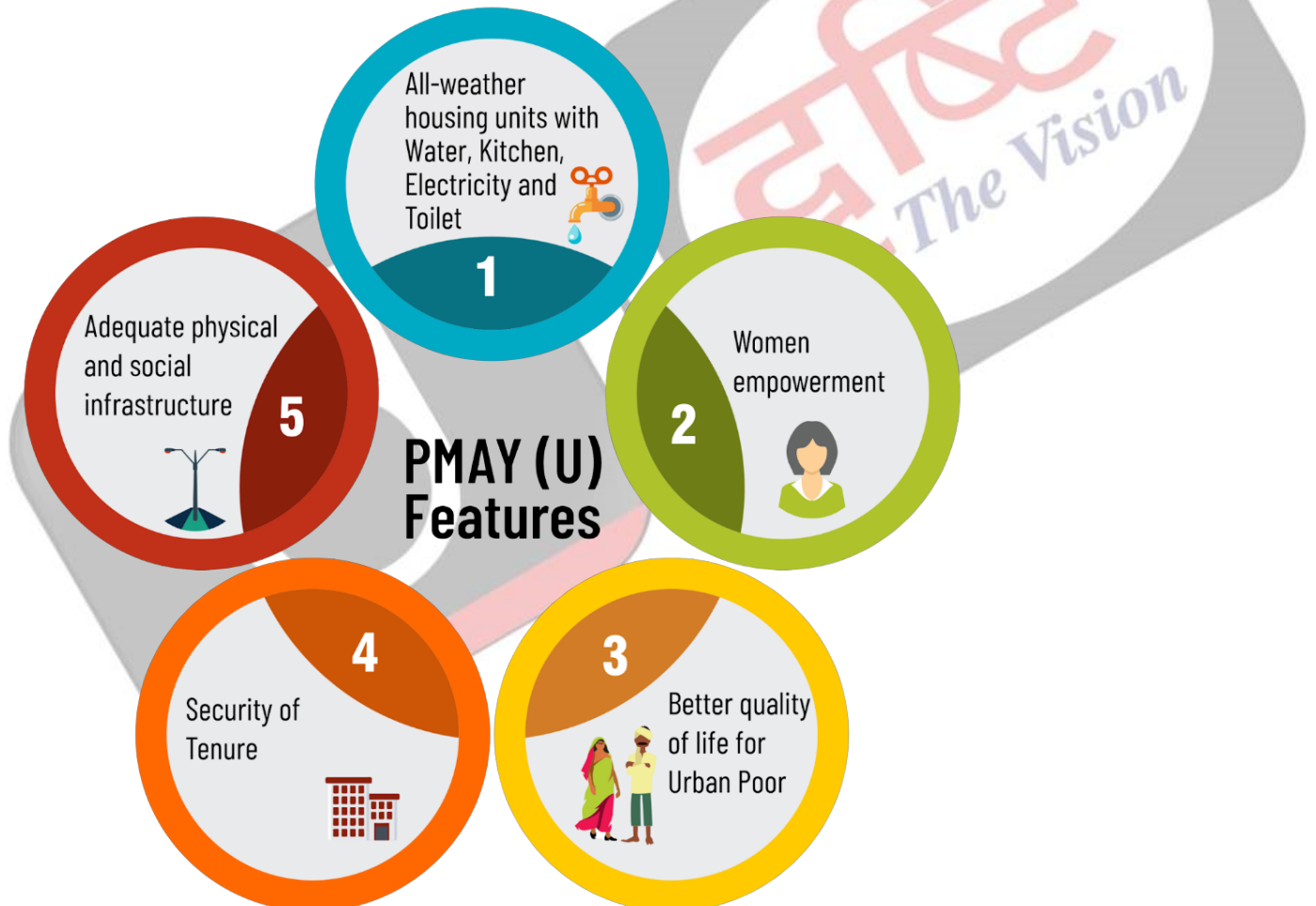
### What is Pradhan Mantri Awas Yojana Urban?

- **About:**
  - The PMAY-U, executed under the aegis of the **Ministry of Housing and Urban Affairs (MoHUA)**, aims to tackle the acute shortage of urban housing among economically disadvantaged segments.
  - The mission's overarching goal is to provide "**pucca**" (**durable and permanent**) **houses to all eligible urban households by 2022.**
    - To achieve this, the **scheme has been extended until December 2024** to ensure the completion of all sanctioned houses without altering the funding pattern and implementation methodology.
- **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
- **Components of PMAY-U:**
  - **In-situ Slum Redevelopment (ISSR):** The ISSR program offers **Central Assistance of Rs. 1 lakh per dwelling** for qualified slum residents during redevelopment, **utilizing land as a resource** in collaboration with private developers.
    - States/Cities have the flexibility to allocate this Central Assistance to other slum redevelopment projects.
  - **Credit Linked Subsidy Scheme (CLSS):** The CLSS aids beneficiaries from **EWS/LIG, Middle Income Group (MIG)-I, and MIG-II** seeking housing loans for buying,

constructing, or enhancing homes.

- These **individuals can avail interest subsidies 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
- **Housing and Urban Development Corporation (HUDCO), National Housing Bank (NHB), and [State Bank of India \(SBI\)](#)** are the designated Central Nodal Agencies (CNAs) responsible for channeling the subsidy through lending institutions and monitoring progress.
- **Affordable Housing in Partnership (AHP):**
  - AHP provides Central Assistance of **Rs. 1.5 Lakh for each Economically Weaker Section (EWS)** dwelling by the Government of India.
  - Affordable housing projects can include various categories, but they qualify for Central Assistance **if at least 35% of the homes target the EWS category.**
  - States/UTs set an upper ceiling on the sale price of EWS homes to ensure affordability.
- **Beneficiary-led Individual House Construction/ Enhancement (BLC-N/ BLC-E):**
  - Qualified Economically Weaker Section (EWS) families receive up to **Rs. 1.5 lakh as Central Assistance for constructing or enhancing individual houses.**
  - **Urban Local Bodies** verify the beneficiary's submitted information and building plan to confirm land ownership, economic status, and eligibility.

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**Note:** PMAY-U promotes **Woman Empowerment** by providing the ownership of houses in the name of a female member or in joint names.

▪ **Progress:**

- As of the most recent update, a total of **118.9 lakh houses have been completed under the PMAY-U initiative**, out of which 76.25 lakh are occupied.

▪ **Related Initiatives:**

- **Affordable Rental Housing Complexes (ARHCs):** MoHUA has initiated ARHCs, a sub-scheme under PMAY-U.
  - This will provide ease of living to urban migrants/ poor in the Industrial Sector as well as in the non-formal urban economy to get access to dignified affordable rental housing close to their workplace.
- **ANGIKAAR Campaign:** It 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.
  - The campaign was formally launched on 2nd October, 2019, **commemorating 150th Gandhi Jayanti.**
- **GHTC India:** MoHUA has initiated the **Global Housing Technology Challenge - India (GHTC India)** which 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.

## UPSC Civil Services Examination, Previous Year Question (PYQ)

### ***Mains:***

**Q.** With a brief background of quality of urban life in India, introduce the objectives and strategy of the 'Smart City Programme.' **(2016)**

**Q.** Discuss the various social problems which originated out of the speedy process of urbanization in India. **(2013)**

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