

## Details of Pradhan Mantri Awas Yojana -Urban

- ❖ In the last 8-9 years, aligning with the goal of 'Housing for All', **more than 1.18 crore houses have been sanctioned in 4,618 ULBs for construction under PMAY-U**, out of which more than **88 lakh houses have been completed and delivered** to the beneficiaries.
- ❖ **PMAY-U Progress:**
  - a) Total investment - **₹8,07,393 crore**
  - b) Central Assistance sanctioned – approx **₹2 lakh crore**
  - c) Central Assistance released - **₹1.66 lakh crore**
  - d) Houses sanctioned – **1.18 crore** (BLC-75 lakh, AHP/ISSR-18 lakh, CLSS-25 lakh)
  - e) Houses grounded – **1.14 crore**
  - f) Houses completed/delivered - **88.32 lakh**
- ❖ Details of PMAY-U beneficiaries: In the last 9 years, more than:
  - **16 lakh houses have been sanctioned for minorities**
  - **23 lakh for SC/ST and**
  - **42 lakh for OBC beneficiaries.**
- ❖ Out of the total sanctioned houses, **99 lakh houses have been sanctioned for EWS, 13 lakh for LIG and 6 lakh for MIG.**
- ❖ **Women Empowerment** has been prioritized under PMAY-U, about **89 lakh houses** are either in the name of women or are in joint ownership.
- ❖ An estimated **570 lakh metric tonnes of cement** and **130 lakh metric tonnes of steel** have been consumed so far under this scheme. Apart from this, **917 crore person days of work has been generated** in the construction sector.

## Details of Pradhan Mantri Awas Yojana – Urban 2.0

- ❖ The Union Cabinet, chaired by Hon'ble Prime Minister Shri Narendra Modi, approved Pradhan Mantri Awas Yojana - Urban (PMAY-U) 2.0 on **9<sup>th</sup> August 2024** under which financial assistance will be provided to **1 crore urban poor and middle-class** families to construct, purchase or rent a house at an affordable cost in urban areas. Government assistance of ₹2.30 lakh crore will be provided under the scheme with an **investment of ₹10 lakh crore**.
- ❖ PMAY-U 2.0 **will be implemented through four verticals** – Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), Affordable Rental Housing (ARH) and Interest Subsidy Scheme (ISS). Eligible beneficiaries can avail benefits under any one of the four verticals as per their choice.
- ❖ Under the Scheme, adequate affordable **Rental Housing** will be constructed for **working women/industrial workers/urban migrants/ homeless/ destitute/ students** and other such beneficiaries.
- ❖ **Government Assistance** in AHP/BLC verticals will be **₹2.50 lakh per unit. Central Assistance -**
  - In North-Eastern region, Himachal Pradesh, Uttarakhand and Union Territories (UTs) of Jammu & Kashmir, Puducherry and Delhi, Central Assistance of ₹2.25 lakh (90%),
  - other Union Territories ₹2.50 lakh (100%) per unit;
  - in other states, central assistance of ₹1.50 lakh (60%) per unit.
- ❖ To avail the benefits under PMAY-U 2.0, States/UTs will have to ensure active participation of public/private entities and incorporate reforms in the '**Affordable Housing Policy**' that will improve the affordability of 'affordable housing'. States/UTs will have to mandatorily prepare an 'Affordable Housing Policy' by March 2025.
- ❖ The Scheme will also **ensure equity across different segments of population by addressing the requirement of slum dwellers, SC/STs, minorities, widows, Persons with Disabilities and other underprivileged sections** of the society. **Special focus will be given to Safai Karmi, street vendors identified under PMSVANidhi Scheme and different artisans under Pradhan Mantri-Vishwakarma Scheme, anganwadi workers, building and other construction workers, residents of slums/chawls** and other groups identified during operation of PMAY-U 2.0.
- ❖ PMAY-U 2.0 is currently in the implementation phase. A web portal has been developed to help beneficiaries apply for the scheme directly ([https://pmaymis.gov.in/PMAYMIS2\\_2024/PmayDefault.aspx](https://pmaymis.gov.in/PMAYMIS2_2024/PmayDefault.aspx)).
- ❖ States/UTs have been directed by the Ministry to complete the demand survey by 31<sup>st</sup> March 2025. In addition, **in-principle approval has been given for more than 6 lakh houses** under PMAY-U 2.0 which is a significant achievement in the implementation of the scheme. These 6 lakh houses are from 29 States/UTs that have signed MoAs with the Ministry.

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