







Pradhan Mantri Awas Yojana - Urban

E-NEWSLETTER

"सरकार ने शहरों में प्रवासियों के लिए आवास उपलब्ध कराने के लिए जिस रेंटल स्कीम की घोषणा की हैं उसमें आप सभी साथियों को में सक्रिय भागीदारी के लिए आमंत्रित करता हूँ..."

- नरेन्द्र मोदी







PROGRESS

Houses Sanctioned 1.12 Crore

Houses Grounded

80 Lakh

Houses Completed

48 Lakh

Total Investment

₹ 7.35 Lakh Cr

Central Assistance Committed ₹ 1.81 Lakh Cr

Central Assistance Released ₹95,777 Cr

Affordable Rental Housing Complexes: Successfully advancing towards 'AatmaNirbhar Bharat'



ARHC Houses in Surat, Gujarat

On 14th June 2020, the Union Cabinet announced the Affordable Rental Housing Complexes (ARHCs)a sub-scheme under the PMAY(U) Mission for urban migrants/poor with an objective to safeguard their employment opportunities and to provide them secure and decent rental housing at affordable rates close to their workplaces.

State Government of Gujarat and Union Territory of Chandigarh have already become the first movers for providing affordable rental housing. Chandigarh has converted 2,195 vacant houses into ARHCs and allotted 1,707 houses to urban migrant/poor. In Surat, Gujarat concessionaire has been selected for 393 houses. RFP has been issued for 4,104 houses in the states of Gujarat, Himachal Pradesh, Madhya Pradesh, Uttarakhand and Rajasthan. So far, 31 States/UTs have signed a Memorandum of Understanding (MoU) for ARHCs with MoHUA. This sub-scheme is a major step forward towards providing Ease of Living to urban migrants/poor by giving them access to dignified living close to their workplace. It is in line with the Hon'ble Prime Minister's clarion call of 'AatmaNirbhar Bharat'.

PMAY(U) Mission is providing a dignified and secured life through pucca house to all eligible urban households. The Mission is addressing the urban housing shortage among the EWS/LIG categories including slum dwellers by ensuring a pucca house to them along with other basic amenities by the year 2022.



Message from JS & MD (HFA)

Shri Amrit Abhijat

We are in the middle of health crises due to the second wave of COVID-19 pandemic across the country. Our current challenges have mounted manifold due to restrictive effects of lockdown. The spirit at PMAY(U) Mission, however, remains high as is evident from the fact that we have delivered more than 48 lakh houses to eligible beneficiaries in urban India.

Besides moving ahead on our stipulated target of providing 1.12 Crore pucca houses across the country, we have also been working on two path-breaking initiatives under the Mission, namely, the Affordable Rental Housing Complexes (ARHCs) and Light House Projects (LHPs). On both fronts, we are making steady and notable progress notwithstanding the limitations that COVID-19 pandemic has brought in the last one year or so. 31 States/UTs have so far signed Memorandum of Understanding (MoU) for implementation of ARHCs. Construction at LHP sites in six states is underway. It has evinced substantial interest from stakeholders.

Currently, our Affordable Housing in Partnership (AHP) houses are being used in coordination with several State Governments as COVID care centres. A concerted effort is ongoing for creating awareness among PMAY(U) beneficiaries on COVID best practices. At the level of both the Central Mission and States/UTs, widespread Information, Education and Communication (IEC) is being carried out through social media platforms.

Due to COVID-19, for over a year now, we are treading cautiously and yet confidently to carry out the PMAY(U) Mission's goal of 'Housing for All' by year 2022. A pucca house goes a long way towards the well being of beneficiaries in times of such a health crisis. The Mission stands firmly with the Nation and is committed to do its best.

I wish everyone good health and a safe and secured living!





Shri Durga Shanker Mishra, Secretary, MoHUA, co-chaired the 3rd India-Germany Joint Working Group (JWG) meeting on Sustainable Urban Development along with Ms. Anne Kathrin Bohle, State Secretary, BMI, Government of Federal Republic of Germany & the members of German & Indian delegation on May 11th, 2021, through video conferencing.

In the meeting, Secretary, MoHUA, said that our teams shall work closely to identify projects which align with Indian priorities and flagship programmes such as AMRUT, Smart Cities, Swachh Bharat, Housing for All (HFA), Green Urban Mobility, etc. He added "We explored German technologies & best practices that may be suitable for sustainable urban development in India & can be adapted. 3rd India-Germany JWG meeting paved the way for a stronger and sustained partnership between our two great nations". Shri Amrit Abhijat, Joint Secretary & Mission Director (HFA) also participated in the meeting.

5th Annual **Conference on Affordable Housing in India**





Shri Durga Shanker Mishra, Secretary, MoHUA, participated in the Fifth Annual Conference on 'Affordable Housing in India' organised by India Infrastructure Publishing Pvt Ltd on 26th April 2021. In the meeting, he shared that as of March 2021, we have sanctioned about 1.12 Crore houses under PMAY(U) Mission with more than 80 lakh houses grounded for construction and 48 lakh houses completed & handed over to

beneficiaries. With the launch of PMAY(U) Awards 2021 - 100 Days Challenge, our focus is on effective implementation of the Mission. We are confident of completing our target of 'Housing for All' by 2022. Under AatmaNirbhar Bharat, Government of India launched Affordable Rental Housing Complexes (ARHCs). MoHUA has put all its efforts to give the scheme a shape during hardpressed times due to pandemic.



ARHCs Houses in Maloya, Chandigarh

ARHCs are being implemented under two models. Proposals for 79,350 units in 17 States have been received from Public/Private entities under Model-2. Over 1,700 units have been allotted and around 5,000 are at different stages under Model-1. Meanwhile, Secretary, MoHUA also shared that both affordable ownership housing and ARHCs will act as catalysts to achieve the overall goal of Housing for All. They provide impetus to the real estate sector, generate employment, push consumption of cement, steel & many other industrial products that are economic activity multipliers while providing Ease of Living to a large number of citizens.

51st Foundation Day celebration of HUDCO



Shri Durga Shanker Mishra, Secretary, MoHUA interaction with officials from HUDCO

On April 17th 2021, Shri Durga Shanker Mishra, Secretary, MoHUA addressed the 51st Foundation Day celebrations of Housing and Urban Development Corporation (HUDCO) virtually. On the occasion, he said 'It is a matter of great pride that HUDCO has traversed a long journey to emerge as a market leader in housing & core urban infrastructure techno-financing across the country'.



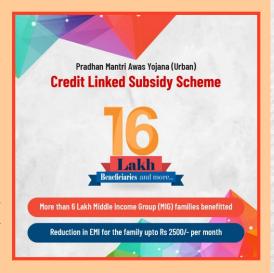
Since its inception in 1970, HUDCO has played a very important role in supporting MoHUA's flagship missions & implementing various infrastructure projects in urban areas related to affordable housing. It is involved in PMAY(U), DAY-NULM, Smart Cities Mission, AMRUT, SBM-U for planning, appraising & financing projects in different States/UTs across the country.

With the rapid pace of urbanisation, HUDCO may review its role & focus on smart, sustainable & climate resilient development. Secretary, MoHUA, urged HUDCO to take the lead in devising innovative green financing instruments such as Soft Green Mortgage Loans, Green Housing Bond, etc. for promoting green affordable housing.

PMAY(U): Successfully fulfilling people's dreams of owning a home

The PMAY(U) Mission is taking every possible step ahead towards fulfilling Hon'ble Prime Minister's vision of 'Housing for All' by 2022. It provides subsidy intervention to Beneficiaries of Economically Weaker Section (EWS)/Low Income Group (LIG) who seek housing Ioans from Banks, Housing Finance Companies and other such institutions for acquiring, construction or enhancement of houses. Prospective beneficiaries are eligible for an interest subsidy of 6.5% on

loan amount upto ₹6 lakh. So far, ₹36,095 Crore (interest subsidy) has been released to more than 16 lakh Credit Linked Subsidy Scheme (CLSS) beneficiaries across India. The Ministry has designated Housing and Urban Development Corporation (HUDCO), National Housing Bank (NHB) and State Bank of India (SBI) as Central Nodal Agencies (CNAs) to channelize subsidy to the beneficiaries also through Primary Lending Institutions (PLIs) and for monitoring progress.



Light House Projects: A construction technology revolution!

Light House Projects (LHPs) are being implemented by MoHUA under GHTC-India. They are model housing projects being constructed in Chennai (Tamil Nadu), Lucknow (Uttar Pradesh), Indore (Madhya Pradesh), Rajkot (Gujarat), Agartala (Tripura) and Ranchi (Jharkhand). The foundation stones for the LHPs were laid by Hon'ble Prime Minister Shri Narendra Modi on January 1, 2021.

At these sites, six globally renowned and innovative technologies have been selected for construction of houses with allied infrastructure. The LHPs will also serve as Live Laboratories for on-site and off-site learning, facilitating transfer of technologies to the field and its further replication on ground.

Interested stakeholders can learn about the use of innovative technologies by visiting the LHP sites as Technograhis. Apart from on-site visits, Technograhis can also participate in off-site workshops/webinars, webcasting for technical know-how. So far, over 3,300 stakeholders have enrolled themselves as Technograhis. Visit https://ghtc-india.gov.in/ for more information.







Contributing in holistic development of PMAY(U) beneficiaries through Angikaar 2020

PMAY(U) Mission supports the FIT India Campaign by the Ministry of Youth Affairs and Sports and Eat Right Movement by FSSAI, Ministry of Health & Family Welfare under Angikaar in order to encourage the beneficiaries to stay fit and take the right nutrient diet, especially during COVID -19. The theme of Angikaar 2020 reflects the inclusion of three new activities: Angikaar - Fit India Freedom Run, Eat Right India movement and Financial Awareness Messages (FAME). FIT India Campaign encourages and helps citizens to get freedom from obesity, laziness, stress, anxiety, diseases etc.



IEC campaign to encourage PMAY(U) beneficiaries/ citizens for COVID-19 vaccination

In the midst of the COVID-19 pandemic, the PMAY(U) Mission has left no stone unturned for spreading awareness among beneficiaries for taking all precautionary measures and getting themselves vaccinated. All States/UTs were informed to create awareness among citizens about the precautionary measures against COVID-19 by using the digital and social media platforms. All possible efforts were activated at all levels to contain the spread of the disease, to provide shelter, food and care to vulnerable sections of the society. States/UTs/ULBs have initiated various innovative activities





to make people aware of social distancing and the importance of vaccination. In Andhra Pradesh, Tamil Nadu, Madhya Pradesh, Chhattisgarh, Rajasthan, Arunachal Pradesh, PMAY(U) houses are being used as Covid-19 care centres to provide relief to people.

A home gives you a sense of security and dignity, says PMAY(U) beneficiary



CLSS beneficiary Smt V. Yadamma with her family

A tailor by profession, Smt V. Yadamma from Telangana never thought that she would be able to buy a home for her family. She, along with her husband, worked hard for years to fund the for the education of their son. With their limited income and finances, the family could not help themselves but live in a rented house, although they dreamt of buying their own home one day. It was only after they heard about the subsidy under PMAY(U) in an advertisement that they visited the nearest finance institution to inquire about it. Smt V. Yadamma was helped with the requirements for the home loan, along with the guidance and support to avail CLSS benefit under PMAY(U) Mission.

The subsidy and revised EMI helped them save for their son's future and his education. The family now lives in their home with self-respect and dignity. They were grateful to the Hon'ble Prime Minster and said "Thank you Pradhan Mantri ji for introducing a scheme that helps people realise their dream of a new home.

'My home is my pride' : Smt B. Saraswathi, awardwinning PMAY(U) beneficiary

Pradhan Mantri Awas Yojana (Urban) Scheme has proved to be a blessing for millions of people and one such satisfied couple is Smt B. Saraswathi and Shri B. Veera Swamy from Port Blair, Andaman and Nicobar Islands.

Smt B. Saraswathi is a housewife while Shri B. Veera Swamy supports his family by working as a painter. The couple is parents to a young son. Like everyone else, Smt B. Saraswathi too dreamt of having her own house but since her husband is the only earning member of the family, she buried her desires and was forced to live in a rented house for years. The house had restrictions on usage of water and electricity. However, life moved on for them.

Amidst this dismay, a ray of hope emerged when she heard about PMAY(U) through announcements made in her area. Smt B.

Saraswathi persuaded her husband to apply under the Scheme. Eventually, they received funds to construct the house and today, the family is a proud owner of a newly constructed house, comprising of a bedroom, hall, kitchen along with toilet and bathroom facilities.

Smt B. Saraswathi and Shri Veera Swamy express their gratitude towards the Central Government for implementing PMAY(U) successfully and making their dream of affordable housing come true. The home has instilled confidence in Smt B. Saraswathi and Shri Veera Swamy's life. They are no more concerned about their safety and security. I am happy to share that my own pucca house has received the award in 'Best Construction House category under BLC vertical of PMAY(U) under the PMAY(U) Awards 2019".



PMAY(U) beneficiary Smt B. Saraswathi with her family

Ram Navami and Eid al-Fitr Celebration by PMAY(U) beneficiaries

PMAY(U) Mission is making the dream of owning a pucca house a reality for eligible families in urban areas across the country. Beneficiaries from various States/UTs celebrated Ram Navami and Eid al-Fitr festivals with their family members from their own pucca house with all amenities like water, electricity and sanitation. The Mission is spreading joy and happiness across India by providing dignified living to its beneficiaries.





Social Media Corner

Tweets



Replying to @HardeepSPuri

In March 2017, only 18,000 houses for urban poor were sanctioned & none completed under PMAY-U. Now, UP is first among all States with nearly 18 lakh sanctioned, 12.5 lakh grounded & 7 lakh completed & delivered to fulfil dreams of beneficiaries & their families.





Lucknow is proud to host the new construction technology selected through Global Housing Technology Challenge to construct over 1,000 houses as Light House Project.

UP stands 3rd among all States with over 1 lakh houses under CLSS for EWS/ LIG/ MIG beneficiaries.





In the last 6 years, India has taken up world's most comprehensive urban development schemes/ program, like of which has not been experienced in any part of the globe so far. Over \$\Pi12\$ lakh crore has been invested in this period in urban areas.







This 8-floor project with 8-towers & 1,024 flats will be

completed in less than a year from now.

These projects will act as learning sites for rest of India.

The technology can be used for all kinds of purposes in different cities, whether commercial, residential or







Infographics







