HOUSING FOR ALL
With a vision of ‘Housing for All by 2022’, Government of India launched the flagship program “Pradhan Mantri Awas Yojana (Urban) – Housing for All” on 25th June 2015 to meet the housing shortage in urban areas.

Progress under PMAY(U)

- **63 lakh** Houses Sanctioned
- **34 lakh** Houses Grounded
- **11 lakh** Houses Completed
- **₹3,35,705 cr** Total Investment
- **₹29,894 cr** Central Assistance Released

### CLSS Performance

- No. of Houses in lakhs
  - 2015-16: 7.46
  - 2016-17: 17.66
  - 2017-18: 44.36
  - 2018-19 till date: 63

- **63**% Houses Sanctioned
- **37**% Pending Demand

- **5,835** 2015-16
- **28,442** 2016-17
- **1,13,866** 2017-18
- **2,29,741** 2018-19 till date

### Components of PMAY(U)

#### In-situ Slum Redevelopment

- “In-situ” using land as a resource with private participation
- FSI/FAR or TDR if required
- Govt grant ₹1 lakh per house

#### Affordable Housing through Credit Linked Subsidy

- Subsidy for EWS & LIG and MIG for new house or incremental housing
- Upfront subsidy @6.5% for EWS & LIG for loan upto ₹6 lakh and @4% for MIG-I for loan upto ₹9 lakh & @3% for MIG-II for loan upto ₹12 lakh, calculated at NPV basis

#### Affordable Housing in Partnership

- With private sector or public sector including Parastatal agencies where 35% of constructed houses are for EWS category
- Central Assistance of ₹1.5 lakh per EWS house

#### Subsidy for Beneficiary Led Construction or Enhancement

- For individuals of EWS category for construction of new house or enhancement
- Central assistance upto ₹1.5 lakh per beneficiary
Beneficiary

A beneficiary family will comprise husband, wife, unmarried sons and/or unmarried daughters. An adult earning member (irrespective of marital status) can be treated as a separate household.

Coverage

All Statutory Towns as per Census 2011 and towns notified subsequently including notified Planning/Development areas and areas falling within notified Planning/Development area under the jurisdiction of an Industrial Development Authority/Special Area Development Authority/Urban Development Authority or any such Authority under State legislation shall be eligible for coverage in the Mission.

Eligibility

Urban residents of EWS - Economically Weaker Section (annual income up to ₹3 lakh) & LIG - Low Income Group (for CLSS only) (annual income ₹3 to ₹6 lakh) and MIG - Middle Income Group (for CLSS only) (annual income MIG I - ₹6 to ₹12 lakh, MIG II - ₹12 to ₹18 lakh).

The beneficiary family should not own a pucca house (an all weather dwelling unit) either in his/her name or in the name of any member of his/her family in any part of India.

The houses to be acquired should be preferably in the name of the female head of the household or in the joint name of the male head of the household and his wife.

Credit Linked Subsidy Scheme (CLSS)

- CLSS is a Central Sector Scheme which covers eligible beneficiaries under EWS/LIG and MIG I & II categories.

- Beneficiaries of EWS/LIG/MIG seeking housing loans from Banks, Housing Finance Companies and other such institutions would be eligible for an interest subsidy at the rate of 6.5% for loan amounts up to ₹6 lakh for EWS/LIG, at the rate of 4% for loan amounts up to ₹9 lakh for MIG-I and at the rate of 3% for loan amounts up to ₹12 lakh for MIG-II. Additional loans, if any, will be at nonsubsidized rate.

- CLSS for EWS & LIG will support new construction/acquisition (including repurchase) and enhancement upto 30 sqm. and 60 sqm. carpet area respectively.

- CLSS for MiG will support acquisition/construction of houses (including re-purchase) upto 160sqm (for MIG I) and upto 200sqm (for MIG II) carpet area.

- Benefits under these loans are available for a maximum tenure of 20 years.

- Interest subsidy will be credited upfront to the loan account of beneficiaries.