**To Provide Houses to the Poor Families**

**\*14/15/47 ASKED BY SHRI BALBIR SINGH, M.L.A.**

 **NOTE FOR PAD**

**PRADHAN MANTRI AWAS YOJANA-URBAN**

The Ministry of Housing and Urban Affairs, Government of India has launched Pradhan Mantri Awas Yojana-Urban (PMAY-U) with the objective of assisting the beneficiaries of Economically Weaker Section (EWS) and Low Income Group (LIG) categories of urban area in new construction/purchase or up-gradation/enhancement of existing house for their use.  In addition, there is also provision of interest subsidy on home-loan for Middle Income Group (MIG-I) and Middle Income Group (MIG-II) categories. PMAY (U) is divided into following four major verticals:

**i.** Beneficiary-led individual house construction.

 **ii.** Affordable Housing in Partnership.

 **iii.** Credit Linked Interest Subsidy Scheme.

 **iv.** “In situ” Slum Redevelopment

Thus, the total financial assistance under different components may be availed by beneficiaries as under:

 **(Amount in Rs.)**

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| --- | --- | --- | --- | --- |
| **Sr. No.** |  **Component** | **Central Share (60%)** | **State Share (40%)** | **Max. Financial Assistance per Dwelling Unit (DU)** |
| **1** | “In Situ” Slum Redevelopment-Using land as a resource with private participation | 1,00,000/- | 66,667/- | 1,66,667/- |
| **2** | Affordable Housing in Partnership | 1,50,000/- | 1,00,000/- | 2,50,000/- |
| **3** | Subsidy for beneficiary-led individual house construction (New) | 1,50,000/- | 1,00,000/- |  2,50,000/- |
| Subsidy for beneficiary-led individual house construction (Enhancement) | 1,50,000/- | Nil | 1,50,000/- |
| **4** | Credit Linked Subsidy Scheme (CLSS) | 1. Home-loan upto Rs. 6.00 lakhs with interest subvention @ 6.50% Per Annum for EWS & LIG.
2. Home-loan upto Rs. 9.00 lakhs with interest subvention @ 4.00% Per Annum for MIG-I Category.
3. Home-loan upto Rs. 12.00 lakhs with interest subvention @ 3.00% Per Annum for MIG-II Category.
* *The periodicity of CLSS has not been extended beyond 31.03.2022 by the Govt. of India.*
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**Under Beneficiary Led Construction** verticalof PMAY-U, financial assistance upto Rs. 2.50 lakh (Central share Rs. 1.50 Lakh and State Share Rs. 1.00 Lakh) in the shape of grant is provided to individual beneficiaries belonging to EWS category either to construct new houses or to enhance the existing house on their own.

Against the target of 67,649 houses under BLC vertical, 28626 houses have been grounded (12781 completed and 15845 are under construction houses) and concerned beneficiaries have been provided financial assistance of Rs.482.96 crore for construction of their houses. Letter of Intent have been (LoI) issued to 33,326 beneficiaries of BLC vertical.

**Under Credit Linked Subsidy Scheme (CLSS)** vertical of PMAY (U), interest subsidy is provided to the beneficiaries after availing Home Loan for acquisition/construction of house including re-purchase and enhancement of dwelling unit. 100% expenditure is borne by the Govt. of India. The periodicity of the scheme was upto 31.03.2022. An amount of Rs. 910.97 crore of interest subsidy has been provided to 41,611 beneficiaries, who have taken loan from banks/housing Finance Companies for construction of their houses under CLSS vertical of PMAY (U).

**Under Affordable Housing in Partnership**, the State through its agencies or in partnership with private sector can plan Affordable housing projects. Central Assistance @ 1.50 lakhs in addition to state assistance of Rs. 1.00 lakh per EWS House will be provided.

**Under “In Situ” Slum Redevelopment,** the State by using land as a resource with private participation may provide houses to eligible slum dwellers. Central assistance of Rs. 1.00 lakh per house in addition to State assistance of Rs. 67,000/- on an average, would be available to the eligible slum dwellers.

**Steps taken to facilitate construction of houses:**

* In view of the weak financial position of most of the urban poor, the State Govt. has decided to provide State Financial assistance upto Rs. 1.00 lac in addition to Central assistance of Rs. 1.50 lac to all the eligible beneficiaries.
	+ - * One-time exemption given to BLC and CLSS beneficiaries from depositing development charges, building plan scrutiny fee and on-line approval of building plan/map.
			* One time exemption to BLC beneficiaries for construction of their house according to suitability of dimension/size of plot.
			* It has been decided to give one time permission to the approved applicants of BLC-PMAY(U), whose houses/plots are located in those unapproved colonies, which are currently under consideration of Urban Local Bodies Department for regularization.
			* As per the eligibility criteria fixed earlier, a beneficiary should not have availed the benefit of other housing scheme earlier. It has been observed that there are some beneficiaries, who have availed some benefit of housing scheme earlier but their houses are presently in dilapidated condition and not worth living and such beneficiaries are not in position to construct new house due to their weak financial position. Therefore, it has now been decided to allow such approved applicants to avail full benefit under BLC-PMAY(U) so as to enable them to construct their pucca house.
			* As per earlier instructions, 1st installment of financial assistance was released only after construction of house upto level of plinth. However, to speed up progress under the scheme it has now been decided to release 1st instalment of Rs.1.00 lakh for new construction and Rs.0.60 lakh for enhancement immediately after issuance of Letter of Intent (LoI) under BLC vertical.
			* Like-wise, earlier 2nd installment was used to be released after completion of construction of houses upto roof level, but now it has been decided to release 2nd installment immediately after completion of construction upto lintel and before laying of roof of the house.
			* There are many applicants not having title proof in their name or having joint/undivided title thus depriving them from the benefit of the scheme. It has been decided to allow the benefit of BLC-PMAY(U) to such approved applicants provided he/she furnishes an affidavit to the effect that joint holders/property holders have no objection for construction of house and subsequently they shall have no rights on the constructed house. However, the beneficiary must have clear title over the property including joint title.

**PRADHAN MANTRI AWAS YOJANA-GRAMIN**

The Ministry of Rural Development, Govt. of India has revamped the Indira Awaas Yojana (IAY) as Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) w.e.f. 01.04.2016 to realize the vision of ‘Housing for All by 2022’. The rural beneficiaries were identified from the SECC-2011 data wherein the deprived households were listed. Ministry had provided list of 1.56 lacs deprived households who were having 0 or 1 or 2 room kutcha house. These lists were made available at Gram Panchayat level where the Gram Sabha verified and prioritized the eligible households to be covered under PMAY-G. Further, Govt. of India invited applications on AAWAS plus portal for financial assistance under PMAY (G) from those rural families who were left out from SECC-2011 database in Year 2019. Total 1.68 lakh applications were received on the portal and 1.11 lakh have now been found eligible.

Under the scheme, Financial assistance is provided in three installments to the beneficiaries for construction of new houses as under:-

|  |  |
| --- | --- |
| **Financial Assistance** | Rs.1.20 Lakhs |
| Rs. 0.18 lakhs Top up amount |
| Rs.0.12 lakh for construction of toilet  |
| **Total Assistance** | Rs.1.50 lakhs |
| **Additional Assistance**  | Rs.0.26 lakhs (90 unskilled man-days wages under MGNREG Scheme) |
| The beneficiaries may (optional) also avail a bank loan upto Rs.70,000/- |

* Financial assistance is provided to the beneficiaries in three instalments:

|  |  |
| --- | --- |
| **Stage** | **Installment Amount** |
| **Sanction Level** | Rs.0.45 lakhs |
| **Lintel Level** | Rs.0.60 lakhs |
| **Completion Level** | Rs.0.33 lakhs (including Rs.0.18 lakhs top up amount from State)+ Rs.0.12 lakhs for construction of toilet = Rs. 0.45 lakh total |

The Govt. of India has allocated the target of 29,711 houses to Haryana State for the years 2016-17, 2017-18, 2020-21 and 2021-22. Out of 29012 sanctioned houses, 22,171 houses have been completed and 6841 houses are under construction. An amount of Rs. 349.36 crore has been disbursed to The Govt. of India, Ministry of Rural Development has been requested to allocate the targets of 20,000 houses for the year 2022-23 but, GoI has not allotted the target as yet.

**TARGET/ACHIEVEMENT**

57,638 beneficiaries have been provided financial assistance of Rs. 832.32 crore for construction of their houses under Pradhan Mantri Awas Yojana-Urban and Pradhan Mantri Awas Yojana-Gramin as on 13.02.2023 as per details given below :-

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| --- | --- | --- | --- |
| **Scheme** | **Target (No. of Houses)** | **Achievement****(No. of Houses)** | **Funds Disbursed** |
| **Sanctioned** | **Completed/Under Construction** |
| PMAY-G | 29,711 | 29,012 | 29,012 | Rs. 349.36 Cr. |
| PMAY-U | 1,18,016 | 33,325 | 28,626 | Rs. 482.96 Cr. |

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