

O.I.H.

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 1046
TO BE ANSWERED ON June 27, 2019**

'HOUSING FOR ALL' MISSION

No. 1046

SHRI KRUPAL BALAJI TUMANE:

SHRI SANJAY HARIBHAU JADHAV:

SHRI AJAY MISRA TENI:

SHRIMATI RATHVA GITABEN VAJESINGBHAI:

Will the Minister of HOUSING AND URBAN AFFAIRS be pleased to state:

- (a) whether the Government has approved "Housing for All by 2022" Mission for providing houses to the urban poor;**
- (b) if so, the details and salient features thereof;**
- (c) the focus areas and the proposed timelimit along with the execution plan set under the Mission;**
- (d) the funds earmarked/allocated under the Mission along with the criteria adopted for identification of beneficiaries; and**
- (e) the nature of investment proposed to be made under the said Mission?**

ANSWER

**THE MINISTER OF STATE (INDEPENDENT CHARGE) OF THE
MINISTRY OF HOUSING AND URBAN AFFAIRS
(SHRI HARDEEP SINGH PURI)**

(a) to (c) : Yes Sir, Government of India has launched Pradhan Mantri Awas Yojana (Urban) {PMAY(U)} 'Housing for All' Mission on 25th June, 2015. The Mission aims to assist the States/Union

Territories for providing housing for all eligible families / beneficiaries among the urban poor by 2022. The Mission comprises four components viz In-Situ Slum Redevelopment (ISSR); Affordable Housing through Credit-Linked Subsidy Scheme (CLSS); Affordable Housing in Partnership (AHP); and subsidy for Beneficiary-Led individual house construction(BLC).

ISSR, AHP and BLC components under PMAY (U) are Centrally Sponsored Schemes that are implemented through the State Governments and their agencies while the CLSS component of PMAY (U) is a Central Sector Scheme.

Under ISSR component, the Central assistance is Rs. 1 lakh per house while for the AHP and BLC components, the Central assistance of Rs. 1.5 lakh per house is provided by the Government. Under CLSS component of the PMAY(U), there is an interest subsidy of 6.5% for Economically Weaker Section (EWS)/ Lower Income Group (LIG), 4% for Middle Income Group-I (MIG-I) and 3% for Middle Income Group-II (MIG-II), calculated on housing loan up to Rs.6 lakh, Rs.9 lakh and Rs.12 lakh, respectively, over a tenure of 20 years.

(d): Till now, an amount of Rs. 1,26,125 crore as Central Assistance for 16,373 approved projects in 4,445 Cities/Towns has been sanctioned for construction of 81,03,196 houses in various States/UTs. Under ISSR, AHP and BLC verticals, the EWS beneficiaries are eligible for central assistance based on their annual income which should not exceed Rs.3,00,000/-. In case of CLSS, persons belonging to EWS/LIG, MIG-I and MIG-II are eligible based on income criteria which is already mentioned in parts (a) to (c) above. In addition, the beneficiary family should not own any pucca house (all weather dwelling) in any part of the country.

(e) : In addition to the Budgetary Resources, Extra Budgetary Resources (EBR) are also being utilized for successful implementation of scheme.