

GOVERNMENT OF INDIA  
MINISTRY OF HOUSING AND URBAN AFFAIRS  
LOK SABHA

UNSTARRED QUESTION NO. 523  
TO BE ANSWERED ON JULY 19, 2017  
HOUSING SCHEMES SUBSUMED UNDER HOUSING FOR ALL

No. 523 SHRI DEEPENDER SINGH HOODA:

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

- (a) the names of the Housing Schemes that have been subsumed under 'Housing for All by 2022' scheme across the country;
- (b) the details of the estimated initial cost Government will bear to provide Housing for All by 2022 and the details of source of funding for such a scheme;
- (c) the details of eligibility criterion laid by the Government to provide houses under the scheme;
- (d) whether the requisite approvals have been awarded for such a scheme and if so, the details thereof along with name of approving authority and date of approval including the status of Appraisal from the Economic & Finance Committee (EFC);
- (e) if not, by when will the scheme be launched; and
- (f) the details of the features that have been included in the scheme which otherwise were not part of existing Central Housing Schemes?

ANSWER  
THE MINISTER OF STATE IN THE MINISTRY OF HOUSING AND  
URBAN AFFAIRS  
(RAO INDERJIT SINGH)

(a): The Government has discontinued Rajiv Awas Yojana (RAY) and subsumed in the Pradhan Mantri Awas Yojana (Urban) {PMAY(U)} mission the liabilities created under 183 RAY projects where work had started on ground within 31.03.2015.

(b): The PMAY(U) Mission aims to assist the States / UTs in providing housing for all eligible families / beneficiaries among the urban poor. The Mission comprises four components viz In-Situ Slum Redevelopment (ISSR); Affordable Housing through Credit-Linked Subsidy; Affordable Housing in Partnership (AHP); and subsidy for Beneficiary-Led individual house construction (BLC).

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A central grant of Rs 1 lakh per house on average under the slum redevelopment programme and @ 1.5 lakh per EWS house under the AHP and BLC components is admissible under the mission. Under the credit-linked interest subsidy component, interest subsidy of 6.5% on housing loan amounts upto Rs. 6 lakhs for a tenure of 20 years will be provided to economically weaker sections (EWS) and low income groups (LIG).

Central Assistance under PMAY(U) (except CLSS) is released to the States/UTs in 3 installments of 40%, 40% and 20% each. The interest subsidy under CLSS component is credited upfront to the housing loan account of the beneficiary. The central share in the PMAY(U) mission is being met through the annual central budgetary allocation.

(c): A beneficiary family will comprise husband, wife, unmarried sons and/or unmarried daughters. The beneficiary family should not own a pucca house (an all weather dwelling unit) either in his/her name or in the name any member of his / her family in any part of India.

An adult earning member (irrespective of marital status) can be treated as a separate household;

Provided that he / she does not own a pucca (an all weather dwelling unit) house in his / her name in any part of India.

Provided also that in the case of a married couple, either of the spouses or both together in joint ownership will be eligible for a single house, subject to income eligibility of the household under the Scheme.

Selection/identification of beneficiaries for the projects taken up under the PMAY(Urban) Mission comes within the purview of State/UT Governments.

(d) & (e): The proposal for PMAY(U) mission was appraised by the Expenditure Finance Committee (EFC) in its meeting held on 28.01.2015. The mission was approved by the Cabinet in its meeting held on 17th June, 2015.

(f): Learning from the experience of implementation of earlier schemes, the salient features of PMAY(U) Mission, inter-alia, includes provisions for covering the entire urban poor including slum dwellers; in-situ slum redevelopment using land as resource; delegation of project appraisal and approval to States/UTs; a Technology Sub-mission to facilitate use of new, environment friendly construction technologies and techniques and ; enhanced interest subsidy under the Credit Linked Subsidy Scheme which is credited upfront to beneficiary's home loan account.

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