

TRANSFORMATIVE REFORMS TOWARDS HOUSING FOR ALL





Transformative Reforms towards Housing for All

February 2022



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Executive Summary

India is witnessing rapid urbanization and the need of the hour is to transform our urban landscape to ensure sufficient supply of affordable housing. This has been done by adopting a visionary approach and qualitative improvement in the construction sector. In order to strive the collective needs of affordable housing, the Ministry of Housing and Urban Affairs (MoHUA) launched the Pradhan Mantri Awas Yojana-Urban. The Scheme's objective is to provide every eligible urban household with a pucca house along with basic amenities.

For every individual, having a place of shelter is a necessity. For several years, we have been striving hard to provide a home to every family. Under the leadership of Hon'ble Prime Minister, PMAY-U has given rise to a transformative dawn in the sector, projecting a promising story.

PMAY-U is one of the largest mass housing Schemes of the world. The Scheme echoes the ethos of Sabka Sath, Sabka Vikas, Sabka Vishwas Sabka Prayas. The implementation is done step-by-step to ensure accountability, sustainability and transparency at every level and timely deliverance. The goal is to facilitate the beneficiaries in fulfilling their dreams to access a safe abode. In order to, make the process easier for them, a conducive environment has been created through following a cafeteria approach and a robust mechanism for implementation of the Scheme.

To ensure sustainability of the conducive environment being created, various reforms have been undertaken. These reforms serve as a skeleton to ensure growth and prosperity. To ensure change management for the beneficiaries, the Ministry launched the 'Angikaar' campaign in 2019. The campaign focussed on adopting best practices of water and energy conservation, health, hygiene and sanitation, effective waste management, nutrition, food safety for PMAY-U beneficiaries.

As we ensure compliance over identifying, setting up of reforms and delivering the maximum output to our beneficiaries, at the end of the day, the primary task is to construct houses at a large scale without compromising on quality. In an attempt to ensure a paradigmatic shift in the housing sector of the country, MoHUA conceptualized Global Housing Technology

Challenge-India (GHTC-India) in 2019. It identified innovative construction technologies from across the globe that are sustainable, disaster-resilient, cost-effective and speedier while ensuring quality construction of the houses. GHTC-India provided an eco-system for the adoption of innovative technologies in the housing construction sector in a holistic manner. As part of GHTC-India, Construction Technology India (CTI-2019) Conference was organised, to identify proven, innovative and globally established technologies for their use in India. During the event, 54 alternative technologies were identified, evaluated and grouped into six major categories.

On January 1, 2021, Hon'ble Prime Minister Shri Narendra Modi laid the foundation stone of six Light House Projects (LHPs) in six States - Gujarat, Jharkhand, Madhya Pradesh, Tamil Nadu, Tripura and Uttar Pradesh. The LHPs adopt and adapt globally proven construction technologies to help cater to the ever-growing housing needs, identified during the CTI-2019. Approximately 1,000 houses are being constructed as a part of GHTC-India at each location.

Schemes were being formed and initiated at a large extent, but the COVID-19 pandemic brought the country to a standstill. Due to the serious challenges posed by the pandemic, there was need to bring a radical change in the eco-system, especially for the migrant labourers, who were worst affected. These migrant labourers come from rural areas to earn a livelihood in the cities. With the shutting down of industries, they were left with no option but to move back to their native places. It was at this time that the Ministry conceptualised Affordable Rental Housing Complexes (ARHCs). These ARHCs provide the labourers a dignified living space with all civic amenities in proximity to their workplace.

Since 2015, the PMAY-U Mission has opened the doors of opportunities for all. It has been fulfilling the people's dreams of having their own home. The Mission, has, over the years, achieved a milestone of sanctioning more than 1.14 crore pucca houses with basic amenities. Notably, with providing homes to the beneficiaries, the Mission is also generating employment opportunities and primarily, empowering the women. The key to the own house gives the woman a sense of security and a dignified life.



The task was huge, but we have come a long way and made an impact. The Mission has yielded positive results and more importantly, brings a smile on people's faces. In the coming years too, the Mission will make all necessary efforts to provide a house to each family. A home brings new rays of hope in the lives of the beneficiaries.

The following booklet is an attempt to take the readers through the transformative journey undertaken by PMAY-U during the course of the past seven years. It begins with building the context of affordable housing delivery in India, traces challenges and opportunities for the Scheme. It then draws the reader's attention on the transformative architecture of the Scheme, its implementation mechanisms and the ways and means adopted to ensure accountability and transparency. Subsequently, it highlights the reforms which were undertaken to create a conducive environment for the overall growth of affordable housing sector in India. It also attempts to present few of the impacts the Scheme has witnessed during the course of its implementation. Towards the end, the book lays the way forward which are required to complete the vision of the Hon'ble Prime Minister to ensure "Housing for All".



Chapter 1. Housing Metamorphosis- An Introduction

It is rightly said - Home is where happiness is. Your first home - small or big - will always be special to you, isn't it? The experience can be well described by people who own a home. For those who don't own one, the 'Housing For All' Scheme has made it possible.

Hon'ble Prime Minister envisioned that every Indian will own a pucca house with basic amenities.

In order to achieve this objective, the Central Government launched the comprehensive mission – Housing For All by 2022. To realise the mission in urban India, the Ministry of Housing and Urban Affairs (MoHUA) launched the Pradhan Mantri Awas Yojana-Urban (PMAY-U) on 25 June, 2015. The Scheme addresses housing poverty dimension by enabling housing ownership to the beneficiaries which has significantly impacted on overall 'urban poverty' and improving the ontological security of the beneficiaries.

As the nation grows, urbanisation increasingly becomes an ongoing trend. A huge section of the population is migrating to urban areas for better job opportunities and quality of life. Hence, it is imperative to have a comprehensive strategy to fulfil the rising demand of urban housing in India. Further, there is a quick need

to enhance the availability of affordable housing for all the sections of Indian society. In the given context, the Scheme brought a new dawn towards fulfilling the aspirations of the millions of Indians to have a safe abode.

1.1 Setting the Context

Housing is the first need of a migrant in a new place. We have all experienced this change and when you get a place of shelter in a new city, there is a sense of belongingness. For years a significant portion of citizens of India have suffered due to lack of proper housing facilities. Having a safe and secured home would not have been just a dream but a reality had there not been lapses and gaps in the Schemes of the previous governments. As an impact of the unmanaged urban development, large scale rural-urban migration and Partition in 1947, the country's housing problem became far more extenuated.

For Independent India, at that time, there was an urgent requirement to cater to the housing needs of the people. Instead, the focus was on either on capital

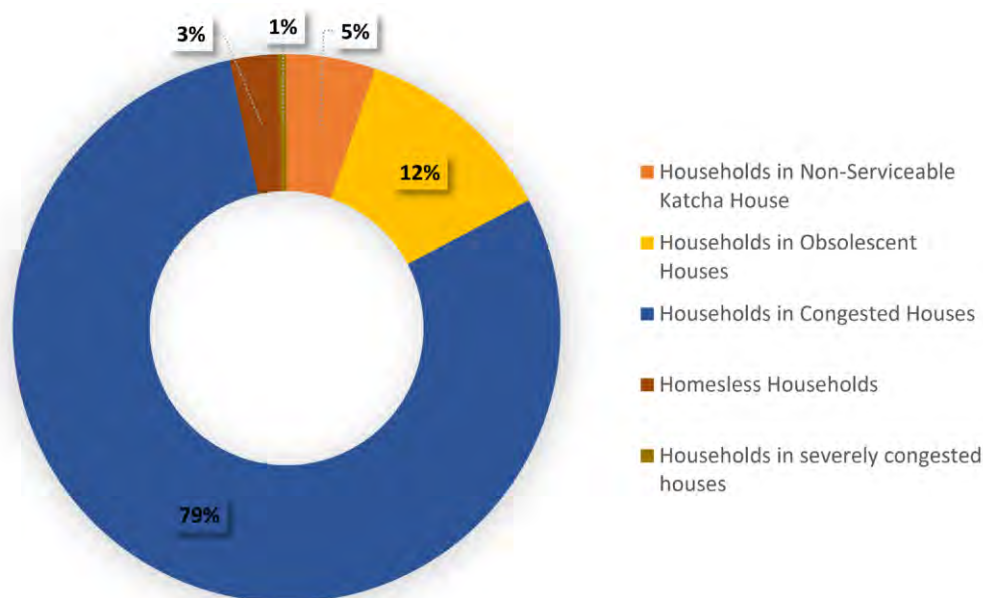


Figure 1: Housing Shortage in India, 2012



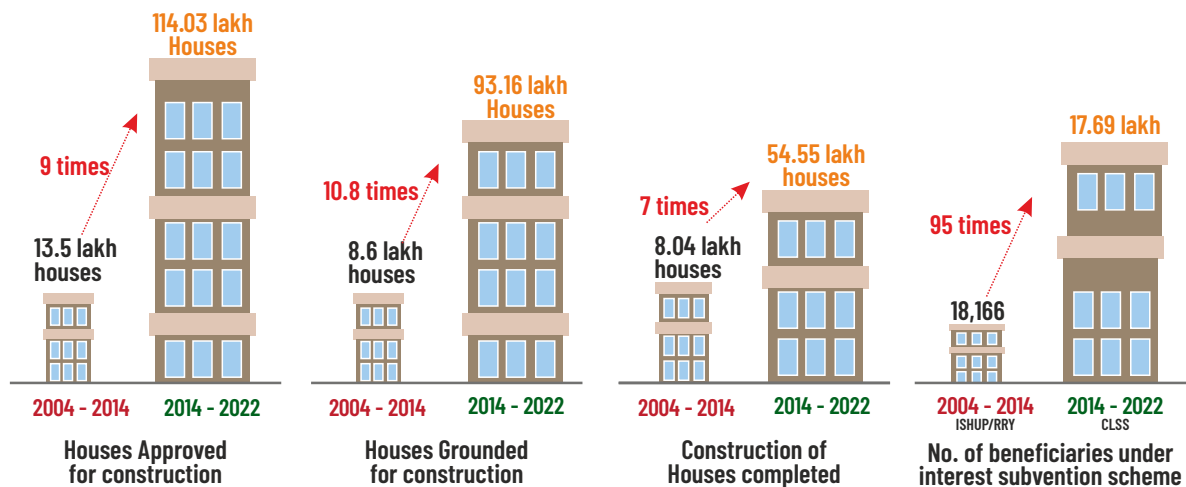
goods production or agrarian sector. Urbanisation was treated not as an accelerator but a by-product of economic growth. However, cities continued to grow and the gap in access of affordable housing for all kept on deepening.

Now, there are numerous projections of India's urbanisation, and it presents a very promising story of the future. As per Census 2011, 31% of India's population lived in urban areas. The number is expected to reach 40% by 2030, where a population of 590 million will live in cities. With this, the demand for basic services including housing in the cities is increasing exponentially. It presented a huge challenge to have an integrated approach to provide a conducive, productive environment and better living conditions to every household in urban India.

With escalating GDP of the nation, enhanced per-capita

income and propelled socio-economic aspirations, there is a need to ensure a sufficient supply of affordable housing for the country's urban population – ownership or rental basis. Efforts at enhancing the supply of affordable housing in the country will need to focus on creating a conducive environment for enhancing the delivery of housing at a faster pace without compromising on the safety of structure and quality of construction.

The task was hard, the milestones were huge. The need was to meet the housing deficit as estimated by the Technical Group on Urban Housing Shortage-2012 (TG-12). As per TG-12 report, a shortage of 1.87 crore houses was estimated, where more than 95% shortage was in EWS/LIG segments. About 80% of the housing shortage was due to the congestion factor, as illustrated in Figure 1.



Financial Progress

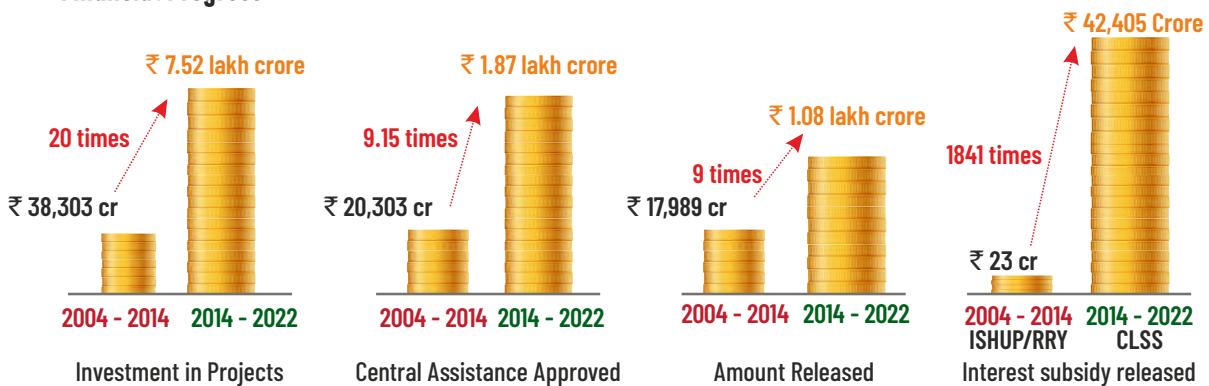


Figure 2: Comparative Progress of JNNURM & RAY with PMAY-U (till 7th February 2022)



1.2 Gaps in previous Schemes

At the turn of the millennium, cities came in the focus of the Government policies and programmes, giving India its first holistic urban infrastructure investment programs, the Jawaharlal Nehru National Urban Renewal Mission (JnNURM) and targeted housing program such as Rajiv Awas Yojana (RAY). However, these Schemes lacked a comprehensive approach, coupled with a lack of sufficient fund allocation and capacity, thus seeing limited success. The comparative progress of JnNURM & RAY and PMAY-U is illustrated in Figure 2.

PMAY-U is one of the largest mass housing Schemes of the world. It brought a significant policy shift from 'Slum Centric' to 'Housing for All' with a universal approach. The Scheme reflects the development model of "Sabka Saath Sabka Vikas and Sabka Vishwas Sabka Prayas" of the Government of India.

Along with bringing a paradigm shift in the housing policies in India, PMAY-U also addresses India's global commitment for achieving the Sustainable Development Goals (SDGs). The Mission, due to its various manifestations, directly aligns with five of the seventeen SDGs, as shown in Figure 3.

Let us now deep dive in the transformative journey of the Scheme, which form the nuts and bolts of one of the world's largest mass housing schemes.



Figure 3: Alignment of SDGs with PMAY-U





বৈদ্যনাথ নিবাস



PMAY-HFA (U) ASSAM
BENEFICIARY NAME : BINA TALUKDAR
BENEFICIARY ID : 188015576051600002
FINANCIAL YEAR : 2018-19 (1st PHASE)
ULB NAME : BARPETA MUNICIPAL BOARD,
BARPETA

Smt Bina Talukdar
Barpeta, Assam

Chapter 2: PMAY-U: A Dawn of Transformation

No transformative journey is possible without the tiny first steps. The chapter takes you through the journey of PMAY-U and demonstrates that how each component in its architecture is a transformative reform in itself, echoing the ethos of cooperative federalism.

2.1 Journey so Far

Since its launch in 2015, the Scheme has demonstrated commendable accomplishments. Out of 1.12 crore validated demand for houses, by States/ UT by 2017, 1.14 crore have already been sanctioned of which more than 93 lakhs have been grounded. Nearly 54 lakh houses have been completed/delivered to the beneficiaries. With this, more than 6 crore citizens will experience life transformation after getting a pucca house with all basic amenities. The Mission is well-poised to complete the target within the Scheme's stipulated time frame and add a smile to the faces of 1.14 crore households. The overall implementation status of the Mission is shown in Figure 4. The year to year progress of the Scheme is presented below in Figure 5:

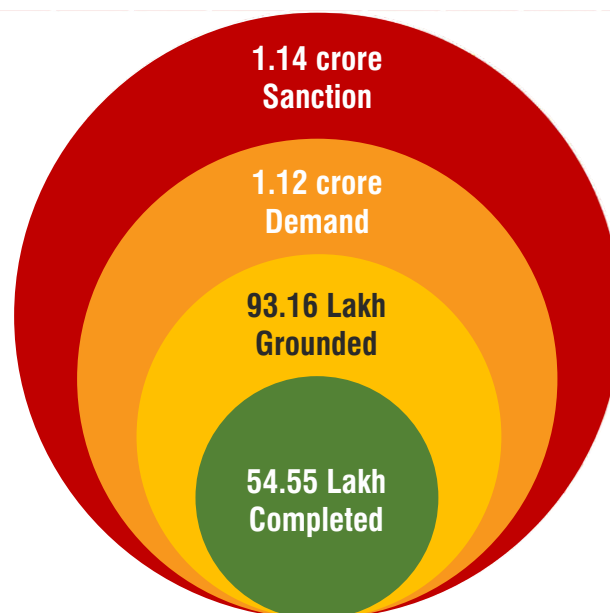


Figure 4: Overall implementation status of PMAY-U

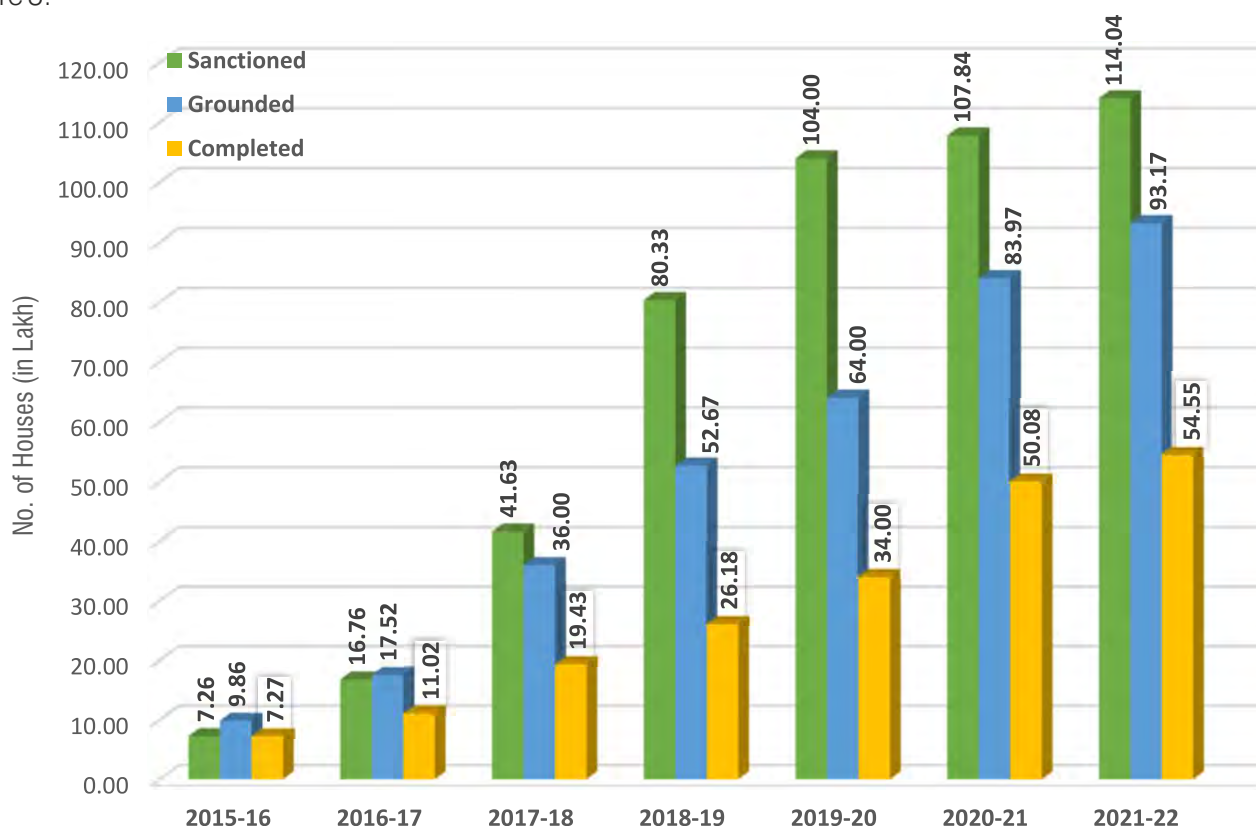


Figure 5: Year-on-year progress of PMAY-U



2.2 Defining Beneficiaries

Earlier Schemes like RAY, targeted exclusively on slums and lacked the focus on non-slum households which were in need of support to access better housing. At the very inception of the present Scheme, a beneficiary family was defined as a family unit comprising of husband, wife and unmarried children. Further, every adult member was also considered as a separate beneficiary. Hence, the Scheme does not only address the overall housing shortage but also the issue of congested dwelling units as identified by TG-12. In order to be eligible for the benefits under the Scheme, the eligible beneficiaries must not possess a pucca house anywhere in the country and should belong to the EWS category with household income not exceed Rs 3 lakh per annum. However, beneficiaries from the LIG and MIG income groups were eligible for availing interest subsidy on housing loan.. The definition of the beneficiaries under PMAY-U enhanced the coverage of the Scheme and also made it possible for urban poor not residing in slums, to improve their standard of living.

2.3 Demand Assessment

Resonating the ethos of cooperative federalism, the Scheme entrusts State/ ULBs to undertake a demand survey through suitable means for assessing the actual demand of housing. The exercise of demand survey helps the implementing agency to know the actual demand of housing with active participation of beneficiaries rather than estimating the housing demand, which makes the overall Scheme citizen-centric. On the basis of demand survey, the ULBs prepare the Housing for All Plan of Action (HFAPoA). It is required that while preparing the HFAPoA, the State/ UT and implementing agencies should also consider the affordable housing stock already available in the city as Census-2011 data suggests that a large number of houses are vacant in the country.

2.4 Coverage

For the first time in the history of urban housing in India, a significant step was taken regarding the coverage of housing scheme. PMAY-U is being implemented in all States/UTs covering 4,476 statutory towns against 939 towns in JnNURM and 122 towns under RAY. In addition,

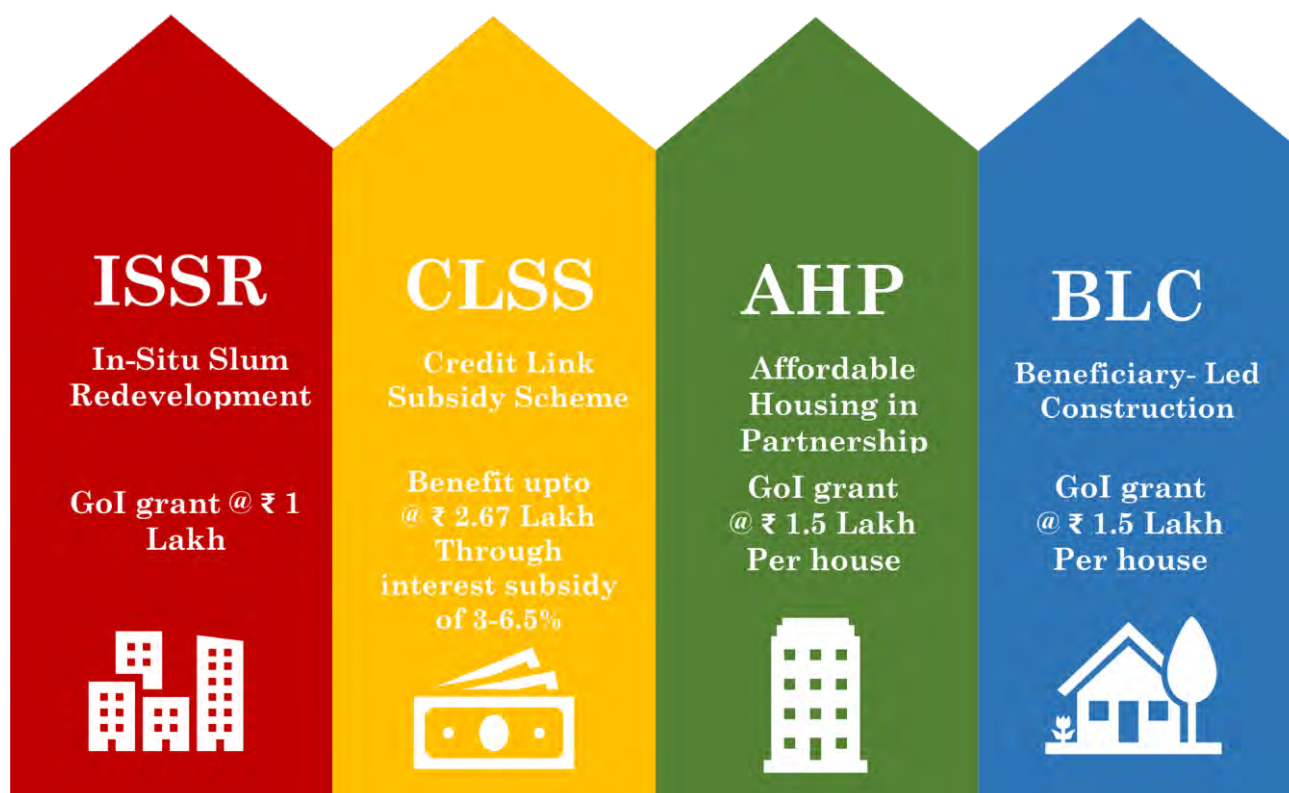


Figure 6: Implementation verticals of PMAY-U



Notified Planning Areas and areas of Development/Special Area Development/Industrial Development Authorities were also included for implementation. The implementation period of the Scheme is 7 years, i.e., from June 2015 to 2022.

2.5 Decentralised Decision Making

The implementation of PMAY-U depends upon a coordinated action between all three levels of governance. The ULB identifies and validates the beneficiaries and prepares the Detailed Project Report (DPR) according to the local demand for housing. A State Level Appraisal Committee (SLAC) is set up in each of the signatory state for the technical appraisal of the projects; parallel to the SLAC, a State Level Sanctioning and Monitoring Committee (SLSMC) chaired by the respective Chief Secretaries of the States/UTs approves the projects. The projects thus approved, are taken up in the Central Sanction and Monitoring Committee (CSMC) chaired by the Secretary, MoHUA for approval and release of Central Assistance. Such flexibility and devolution of responsibility to all three levels of governance, has resulted in greater participation of the States/UTs, ULBs and the citizens.

2.6 Cafeteria Approach

As discussed in earlier sections, PMAY-U is a demand-driven Scheme where the States/UTs are entrusted

to conduct a demand survey to estimate the housing demand in their respective cities/towns. The HFAPoA prepared on the basis of demand survey, also includes the interventions selected out of the four verticals which are elaborated in subsequent sections. The earlier Schemes adopted a 'One-Size Fits All' approach, whereas, PMAY-U provides the beneficiaries to benefit from any of the four verticals of the Scheme based on their preferences. PMAY-U is being implemented through the following four verticals, as illustrated in Figure 6:

1. 'In-situ' Slum Redevelopment (ISSR):

Occupancy of houses constructed under earlier housing Schemes for slums have been a major issue due to relocation, away from livelihood avenues of the households. Under PMAY-U, ISSR vertical has been conceived where focus is on 'in-situ' slum rehabilitation of eligible slum dwellers, in order to address slum redevelopment for the cities/towns under the Scheme. The unique feature of this vertical is, utilising the locked potential of land by treating it as a resource, with private participation. Such a strategy has created a win-win situation for all stakeholders.

2. Affordable Housing in Partnership (AHP):

In the interest of coverage of beneficiaries not owning land or living on rental accommodation, AHP vertical has been included under the Scheme. The AHP housing projects are generally constructed by Implementing

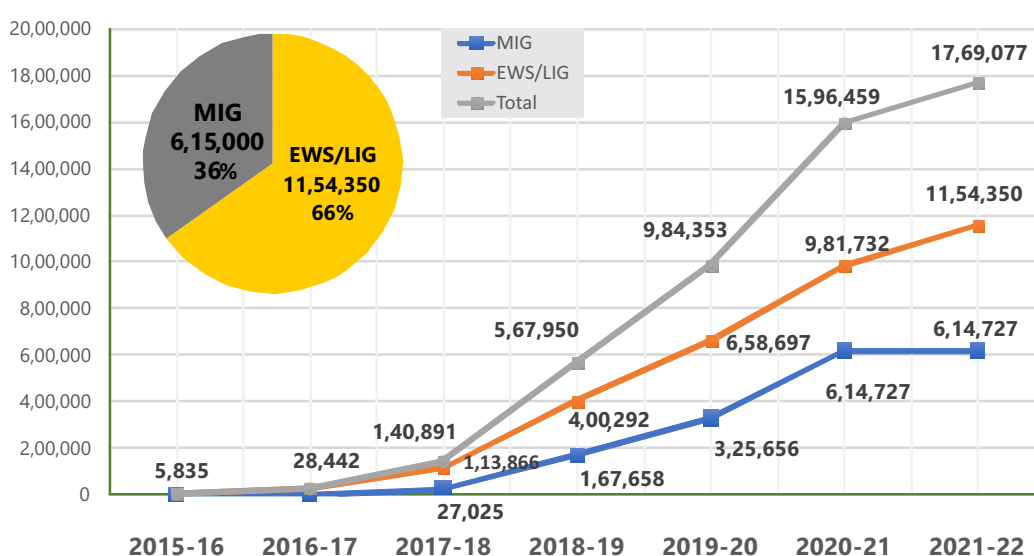


Figure 7: Progress of CLSS



Agencies/ Urban Local Bodies (ULBs) of States/UTs to meet the housing requirements. The policy framework of the Scheme has created a conducive environment for private participation enabling construction of houses by private developers on private land which was absent in earlier housing Schemes.

3. **Beneficiary-led individual house**

Construction or Enhancement (BLC): The focus of previous housing Schemes have largely been on multi-storeyed houses constructed on Government land. Through BLC vertical, new impetus has been provided for construction of houses on their own land as per the choice and preferences of the beneficiaries. Such a reformative step has made it the most popular vertical among all verticals and has registered highest success. In order to ensure completion of houses, instalments are released after initial investment by the beneficiary and final instalment is provided after completion of houses. Another flexibility provided under this vertical is enhancement of existing houses, if one existing room is already pucca. Central assistance is provided to enhance physical living space and reduce congestion of the house by constructing at least 9 sqm area where area of the house should not exceed 30 sqm.

4. **Credit Linked Subsidy Scheme (CLSS):**

CLSS is a Central Sector Component of the PMAY-U which provides a subsidy up to Rs 2.67 Lakh to the beneficiaries of Economically Weaker Section (EWS)/Low Income Group (LIG) on home loans from banks, Housing Finance Companies and other such institutions for acquiring/construction of houses. Inclusion of beneficiaries belonging to MIG category under CLSS since 1 January 2017 has been an exemplary step to avail interest subsidy under the Scheme apart from EWS/LIG. The MIG component has been discontinued since 31 March 2021.

CLSS is a supply side intervention, it is a game changer in the stream of interest subsidy Schemes on housing loans by the Government. For the first time, the subsidy is transferred upfront to the beneficiary loan account, reducing the EMI remarkably. In earlier such Schemes

of Interest Subsidy Scheme for Housing the Urban Poor (ISHUP) & Rajiv Rinn Yojana (RRY) the benefit was provided to merely 18,166 beneficiaries while under CLSS 17.69 lakh have been benefited registering unparalleled growth of 95 times. The progress of CLSS is depicted in Figure 7.

An applicant desirous of availing the credit subsidy may approach the Primary Lending Institutions (PLIs), Banks, Housing Finance Companies (HFCs), etc. who have entered into a Memorandum of Understandings (MoU) with any of the three Central Nodal Agencies National Housing Bank (NHB), Housing and Urban Development Corporation (HUDCO) and State Bank of India (SBI). The applicant has to comply with the documentation and other formalities as prescribed under the 'due diligence' of the bank/HFC concerned, if he/she is otherwise eligible under the Scheme guidelines of PMAY (U) mission. Under CLSS, 17.69 Lakh beneficiaries have been covered so far.



Chapter 3: Information Technology Eco-system

Like a good architectural plan remains just a dream unless concretised by a robust construction system, the Scheme remains inconsequential without a robust implementation eco-system. Since the inception of the Scheme, the use of digital technologies has remained the back-bone of the implementation mechanism. The chapter illustrates the various initiatives and innovations undertaken for ensuring a smooth flow of processes ensuring timely delivery. Beginning with the overarching integration of information technology in the Scheme, it further focuses on inclusion of geo-spatial data within the Scheme ensuring enhanced accountability and transparency.

3.1 Use of Information Technology

Information Technology has been embedded in the skeleton of the Scheme for its successful

implementation and ensure real-time monitoring. A centralised PMAY-U-MIS developed under the Scheme acts as a repository of all information pertaining to the projects and also as a comprehensive monitoring mechanism of the Scheme.

It broadly includes details of demand, projects, Aadhaar-seeded beneficiaries, sanction and release of funds. Stage wise progress-both physical and financial is captured through online Monthly Progress Reports (MPR) filled up by States/UTs. The overall process is illustrated in Figure 9.

3.2 CLSS Awas Portal (CLAP)

Witnessing the initial success of CLSS, the Ministry developed CLSS Awas Portal (CLAP), a web based real time monitoring system. It is a common platform where all stakeholders i.e. Ministry of Housing and

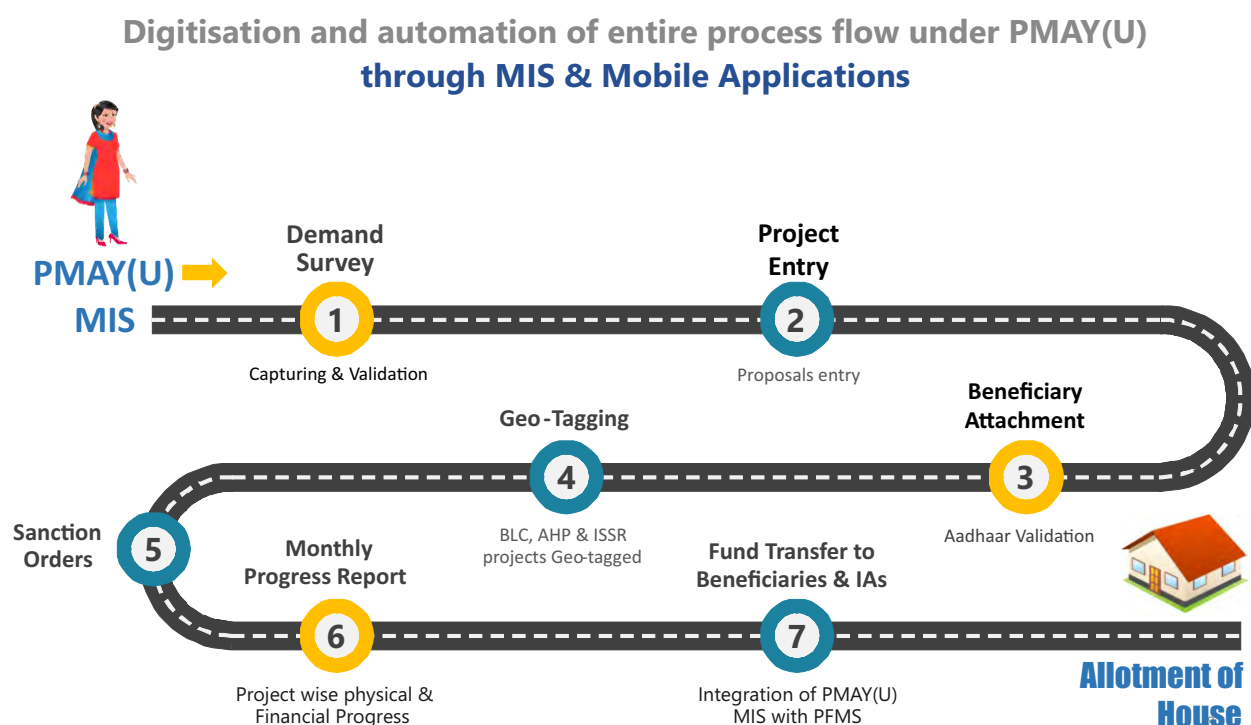


Figure 8: Process flow of MIS

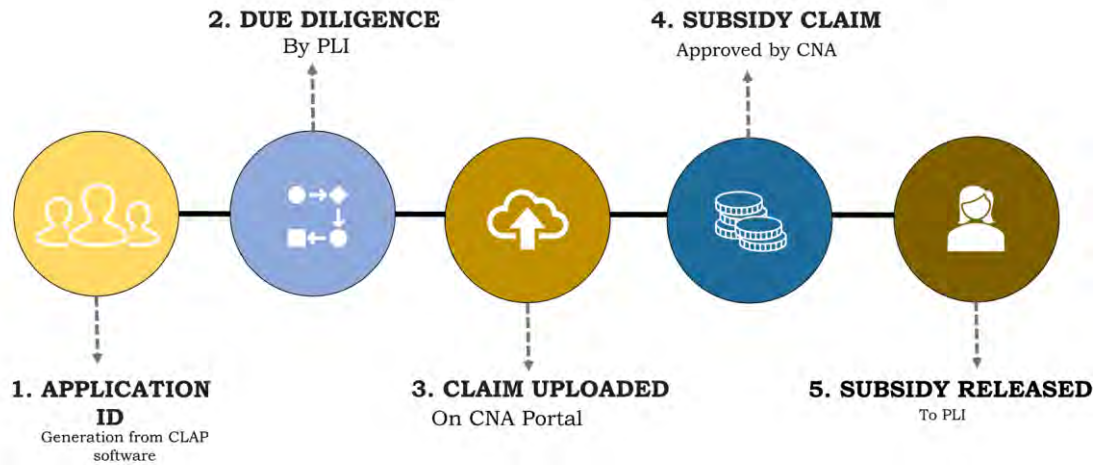


Figure 9: Process flow of CLAP

Urban Affairs, Central Nodal Agencies (NHB, HUDCO, SBI), Primary Lending Institutions (342), Beneficiaries and citizens are seamlessly integrated as described in the Figure 8.

Through this Portal, the confidence of a home buyer towards the disbursement of credit subsidy was enhanced. The process has brought about a transparency in the approach as beneficiaries are able to track their application status through a unique ID, starting from the time of submission of application to the release of subsidy.

So far, around 4.6 lakh applicants have availed subsidy of Rs 8,883 crores through this Portal. The usage of CLSS tracker helps in timely redressal of grievance of all stakeholders. It has impacted the demand for credit subsidy among eligible beneficiaries particularly among the Middle Income Group (MIG) which led to the extension of the Scheme from 2019-20 to another one year i.e. 2020-21.

3.3 Use of Space Technology

Space technology is being used comprehensively to observe progress of construction of houses under the Scheme. The stage wise construction of the house is tracked through Geo-tagging at five stages of construction starting from grounding to completion of each house, as mentioned in Figure 10. The geo-tagged photographs are uploaded in the Bhuvan portal which can be viewed by citizens. The release of funds is also linked with geo-tagging.

3.4 Real time Monitoring Mechanisms

Recognising the significance of monitoring mechanisms to ensure accountability and transparency in implementation across the vast coverage area of the Scheme, a number of initiatives have been taken to strengthen the delivery of houses. The Scheme uses various measures to ensure that intended



Figure 10: Phases of geo-tagging



benefits reach only to the genuine beneficiaries for which various linkages have been placed with UIDAI portal for Aadhar validation of beneficiaries, transfer of construction linked subsidy through DBT mode with PFMS and GIS based central MIS, etc.

The PMAY-U MIS has also been integrated with CLAP for real-time monitoring, PMAY-U Gurukul KnowledgeLab, UMANG Mobile App, NITI Aayog Dashboard and DBT

Bharat Portal for dissemination of information. Apart from the use of technology, the monitoring of the Mission is done through videoconferencing with the officials of States/ UTs, CSMC meetings and field visits to State/UTs and cities.

The robust measures ensuring overall accountability and transparency embedded in the architecture of the Scheme are listed in Figure 11.

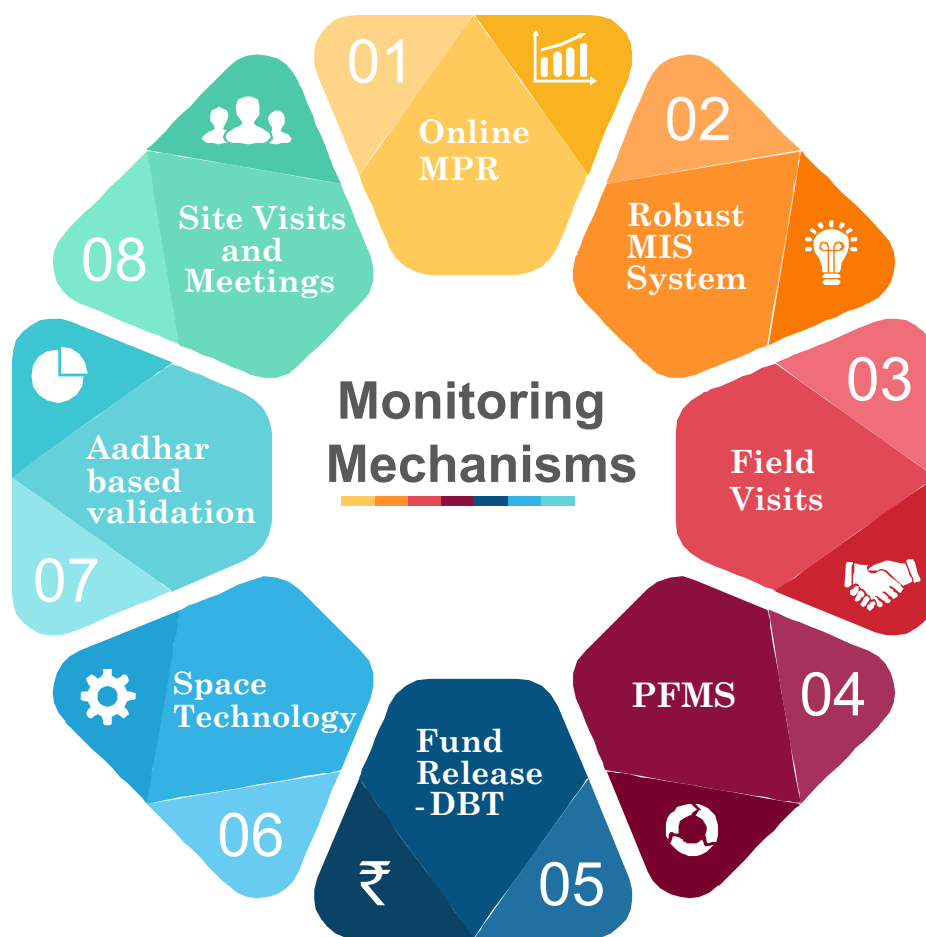


Figure 11: Monitoring Mechanisms



2021

- Indian Housing Technology Mela (IHTMm)
 - Foundation Stone laying of 6 LHPs
- Launch of certificate course on NAVRITHI
- Launch of Compendium of innovative construction technologies
- PMAY(U)- 2019 awards announced

2019

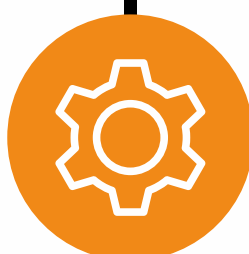
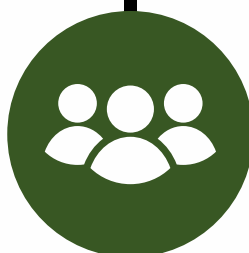
- Launch of Angikaar
- Launch of CLAP (CLSS Portal)
- Announcement of GHTC and CTI at the World Urban Forum, Kuala Lumpur
 - CTI-2019

2017

- Increase in carpet area of dwelling units for MIG
- Extension of loan tenure to 20 years for EWS/LIG

2015

Hon'ble Prime Minister launched PMAY-U on 25 June 2015



2020

- ARHC launched for migrant workers & urban poor
- Aatmnirbhar Bharat corpus of 30000 crores announced

2018

- Inclusion of planning area/ development authority/ industrial area
- Increase in carpet area of dwelling units for MIG 1 to 160 sqm and MIG 2 to 200 sqm
 - Launch of NUHF & AHF

2016

Launch of CLSS for MIG

2014

Hon'ble President's Announcement- Housing for All by 2022

Figure 12: Timeline depicting milestones of PMAY-U



Smt Nongmaithem Chitra Devi
Thongkhong Laxmi Bazar, Manipur

Chapter 4: The Forces behind- Enablers

The overarching aim of PMAY-U is to create a self-sustaining conducive eco-system which ensures continuous delivery of affordable housing in the country. In order to ensure sustainability, several reforms were undertaken during the course of past seven years. These reforms act as the scaffolding upon which the growth of the housing sector is being built brick-by-brick. The chapter illustrates the reforms and the impact they have had on the overall affordable housing eco-system of the country.

4.1 Administrative Reforms

Recognising the fact that availability of encumbrance free suitable land for construction of affordable housing

and speedy building & layout approval system are critical for success of affordable housing projects, slew of reforms were mandated for States/UTs and weaved with the implementation eco-system of PMAY-U.

Generally, land use is defined through physical planning in the process of formulation of Master Plans. For the purpose of creating a mechanism to augment the supply of land, earmarking land for affordable housing in the Master Plans was required. Further, in order to cultivate the maximum potential of land, increase in FSI/FAR and increasing density norms was also proposed. Such reforms eased administrative and regulatory bottlenecks and simplified governance of construction of houses and facilitated growth of

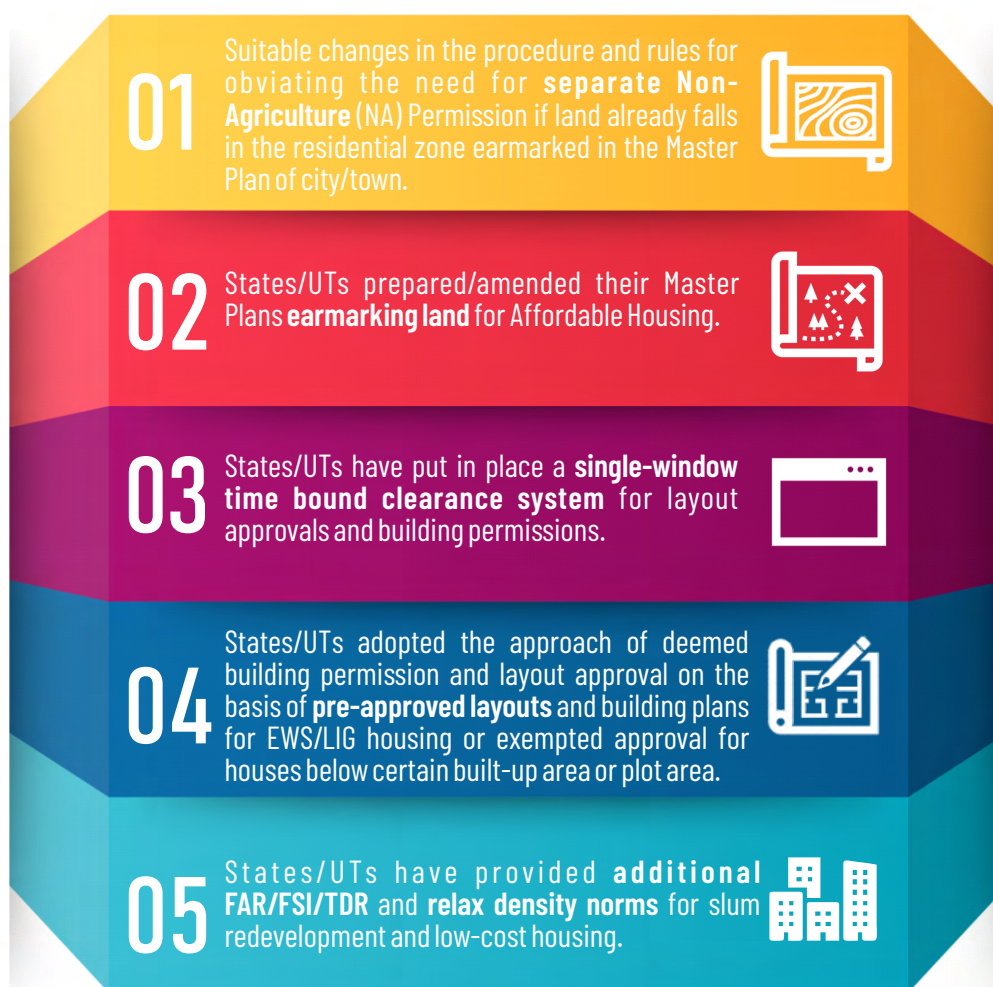


Figure 13: Administrative Reforms



housing sector in general and affordable housing in particular.

Timely approval of building plan and layout leads to speedy construction and delivery of houses. It was felt that under Beneficiary Led Construction (BLC) component of the Scheme, the size of houses is about 30 sqm. Approval of building plan had potential of delay, affecting the progress of the Scheme. Thus, the need was felt to introduce pre-approved building plans by the concerned authorities for immediate grounding of houses. Similarly, in the case of Affordable Housing in Partnership (AHP) component, statutory approvals were required to be faster and transparent. Thus, Single Window Approval System and provision of deemed approval, if plans are not approved within defined number of days have been introduced.

Considering the concerns outlined above, enabling reforms were required to reduce time frame of

construction of houses and obviate cost escalation due to delay. Accordingly, six reforms (Mandatory Conditions) are mandated to be complied by States/ UTs within the Mission Period of PMAY-U i.e. 2022 either through Executive Order/Notification/Legislation.

4.2 Fiscal Reforms

In the last seven years, Central Government has undertaken various fiscal reforms to boost the real estate sector and to encourage investment specially in the affordable housing sector. These reforms not only facilitated all the stakeholders of the housing sector but also created a cascading effect by boosting almost 130 allied sectors of economy. Fiscal reforms are listed in Figure 14.

4.3 Financial Reforms

Regular release of funds for the uninterrupted implementation of the Scheme is critical for the

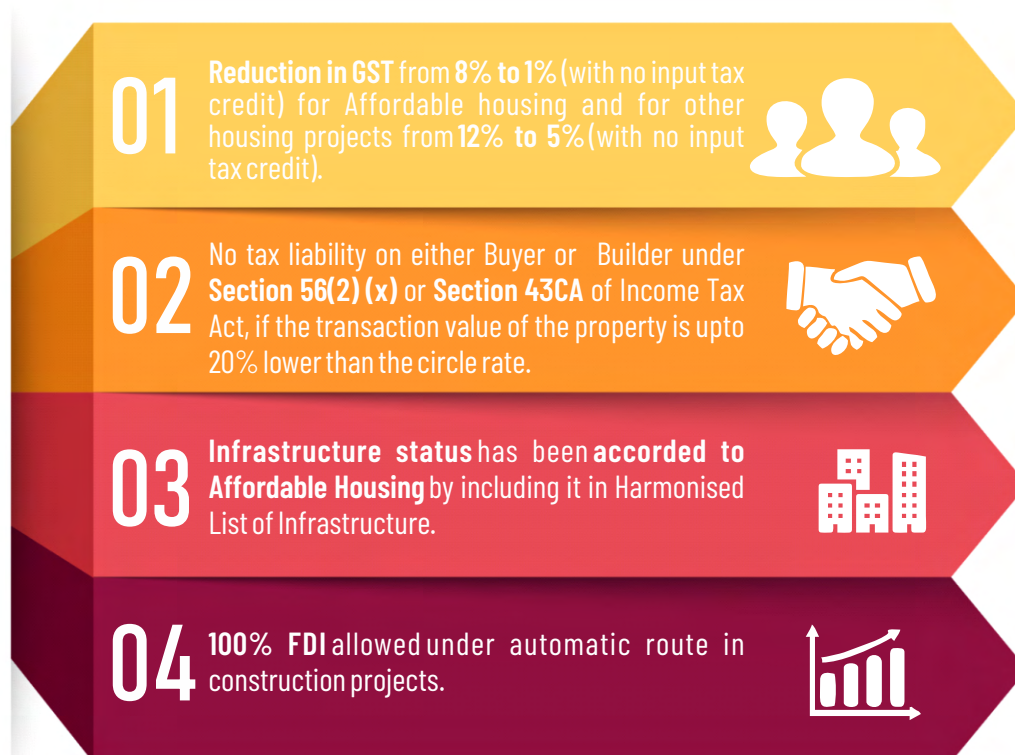


Figure 14: Fiscal Reforms



success. Therefore, mobilisation of funds to finance construction of such a large number of houses need special attention. For construction of 1.14 crore houses under PMAY-U entails an estimated investment of Rs. 7.52 lakh crore comprising of Central, State/UT and Beneficiary share. The total investment made under PMAY(U) so far (till January 2021) is Rs. 8.50 lakh crore with a committed Central Assistance of Rs. 1.86 lakh crore.

Thus, a major step has been taken to devise a separate funding mechanism through creation of National Urban Housing Fund (NUHF) as approved by the Union Cabinet to mobilise resources through Extra-Budgetary Resources (EBR) to the tune of Rs. 60,000 crore, over and above the year-on-year budgetary provisions. A total of Rs. 53,000 crore has already been drawn under NUHF and released to States/UTs. Under AatmaNirbahr Bharat 3.0 package, Ministry of Finance has made additional outlay of Rs. 18,000 crore for the year 2020-21 through budgetary allocation and EBR for the Scheme funding.

In addition, Government has also created an AHF hosted at National Housing Bank (NHB) with an initial corpus of Rs.10,000 crore with the provision of additional Rs. 10,000 crore annually, using Priority Sector Lending shortfall of banks/financial institutions. So far, approximately Rs 15,000 crore has already been utilised from this fund. Through arrangement of this regular and timely funding support, the Scheme could have achieved the grounding of more than 92.4 lakh and completion of nearly 54.4 lakh houses.

In Union Budget 2022, a sanction of Rs. 48,000 crore has been made for Pradhan Mantri Awas Yojana, out of which Rs. 28,000 crore are exclusively for PMAY(U)

4.4 Regulatory Reforms

The real estate sector was largely unregulated, leading to many anomalies resulting in various unfair practices, affecting the homebuyers adversely. Therefore, a need was felt for long time to regulate the real estate sector in a way which not only ensures transparency and accountability but also creates a conducive environment for businesses to grow and prosper. Regulatory reforms are listed in Figure 15.

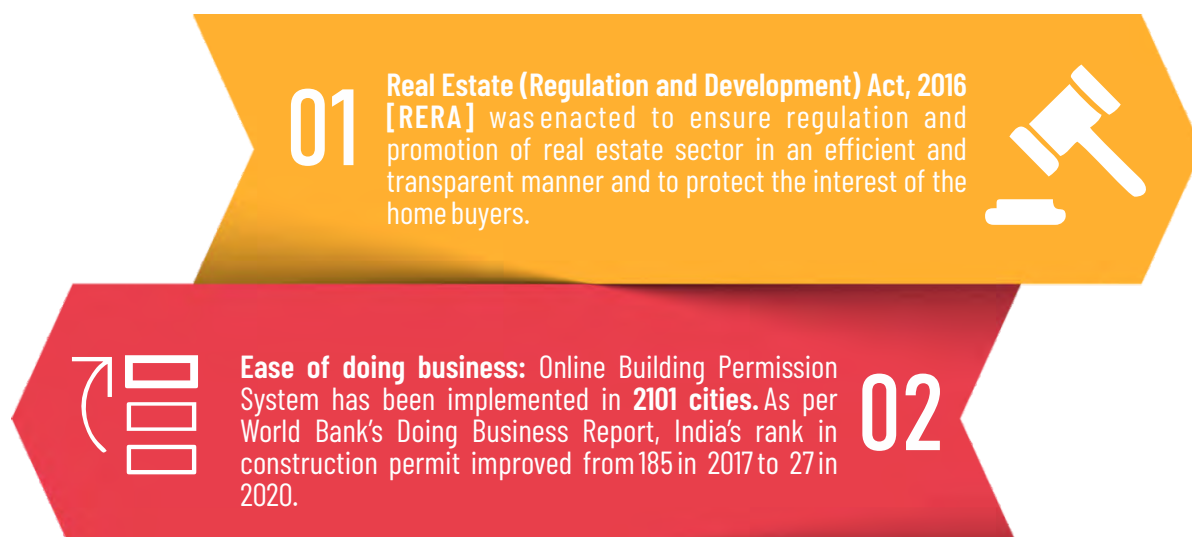


Figure 15: Regulatory Reforms



4.5 Social Reform

Beneficiaries experience life transformation when they move into a new house and environment. In order to holistically address these issues, Angikaar a campaign for change management, was launched by MoHUA- to build capacities of PMAY (U) beneficiaries in adapting to change. It adopted a 3Cs- Strategy (Convergence, Community Engagement and Communication) and the campaign is being implemented through four components (i) Need Assessment (ii) Door to Door Awareness (iii) City and Ward level activities and (iv) Outreach for financial literacy.

The campaign focuses on adopting best practices such as water & energy conservation, health, hygiene & sanitation and effective Waste Management, COVID-19 safety protocols, nutrition, food safety and financial literacy. As a reformative step in the urban housing sector it encompassed and brought into its fold welfare-oriented Schemes of the State and Central Government such as Ayushman Bharat, Eat Right India, Ujjwala, Ujala, Jal Shakti Abhiyan, FitIndia Movement, Poshan Abhiyan, Solar Mission and Financial Awareness Messages (FAME).

Launched on 2 October 2019, it is a first of its kind campaign that included proactive participation of PMAY (U) beneficiaries, States/UTs/ULBs/ and Elected Representatives. Around 18,500 ANGIIKAAR Resource Persons were trained by about 2,200 specialists of City Level Technical Cells (CLTCs) working in 4,427 cities of PMAY (U) acting as foot soldiers who helped propagate messages of the campaign.



Figure 16: Angikaar

Various innovative measures and door-to-door activities were taken up to outreach nearly 20 lakh families which is a testament to the effectiveness of the campaign. It continued with various activities throughout 2019-2020, some of which include celebrating the 71st Republic Day (26 January 2020), International Women's Day (8 March 2020), Fit India Freedom Run, Cyclothon & Fitness ka Dose Adha Ghanta Roz campaign along with need assessments, financial outreach and awareness. As part of the campaign, PMAY (U) beneficiaries have also been sensitised and made aware of COVID-19 safety measures.





প্রধান মন্ত্রী
আবাস যোজনা (চহৰীয়া)
PRADHAN MANTRI AWAS YOJANA

PMAY-HFA (U) AM

RECIPIENT

= BIRUJYA

RY ID

= 1880 9200037

YEAR

(2015)

Dhitashree Bhuyan
with her mother **Smt Anima Bhuyan**
Howli, Assam

Chapter 5: Unveiling the World of Construction Technologies

Construction of houses at the scale of PMAY-U presents its own sets of opportunities and challenges. To ensure delivery without compromising on quality of construction, within the ambit of the overarching PMAY-U, a Technology Sub-Mission (TSM) was set up, to facilitate the adoption of innovative, sustainable, eco-friendly and disaster-resilient technologies and building materials for low-cost, speedier and quality construction of houses. TSM not only aims to ensure speedier and safer delivery under PMAY-U but also has the potential to bring a paradigm shift in the overall housing construction sector in the country.

The Hon'ble Prime Minister envisaged the importance of the adoption of new and innovative construction technologies to improve the pace and quality of work under PMAY (U) and address the challenges of rapid urban growth and its attendant requirements. Construction of houses at this scale is an opportunity for inviting alternative technologies from across the globe to trigger a major transition through the introduction

of cutting-edge technologies, building materials and processes. MoHUA has, therefore, conceptualized a Global Housing Technology Challenge-India (GHTC-I) to enable a paradigm shift in the construction sector.

The objective of GHTC-I is to identify and mainstream a basket of innovative construction technologies from across the globe for housing construction sector that are sustainable, eco-friendly and disaster-resilient. They are to be cost effective and speedier while enabling the quality construction of houses, meeting diverse geoclimatic conditions and desired functional needs. Future technologies will also be supported to foster an environment of research and development in the country. GHTC- India aspires to develop an ecosystem to deliver on the technological challenges of the housing construction sector in a holistic manner. GHTC-India consists of three components, outlined in Figure 17.

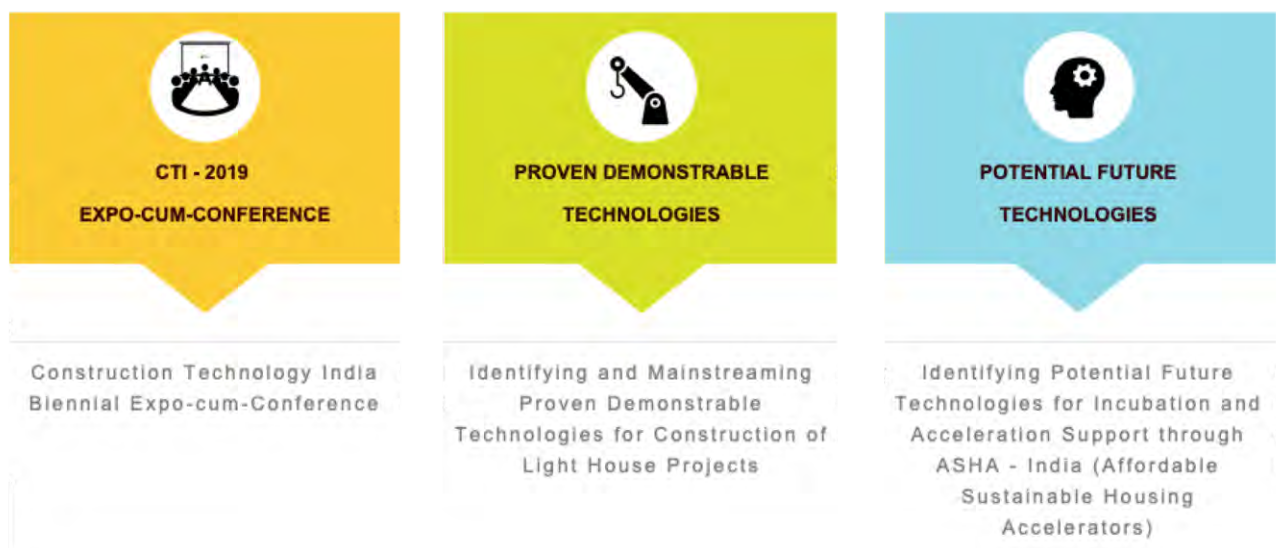


Figure 17: Components of GHTC-India





Figure 18:Glimpses from CTI-2019

5.1 Construction Technology-India

Under the larger umbrella of GHTC-India an biennial Construction Technology India (CTI-2019) Conference was organised in March 2019 with the aim to bring paradigm shift in construction technologies, while inaugurating the expo-cum- exhibition, Hon'ble Prime Minister declared 2019-20 as the Construction Technology Year.

As part of the CTI-19, 54 alternative technologies have been identified, evaluated and grouped into six major categories. A compendium on these technologies as been released by the Ministry with the support of Building Material Technology Promotion Council (BMPTC). The Compendium provides a one stop solution for multiple stakeholders to learn about and adapt the disruptive construction technologies in their local construction.

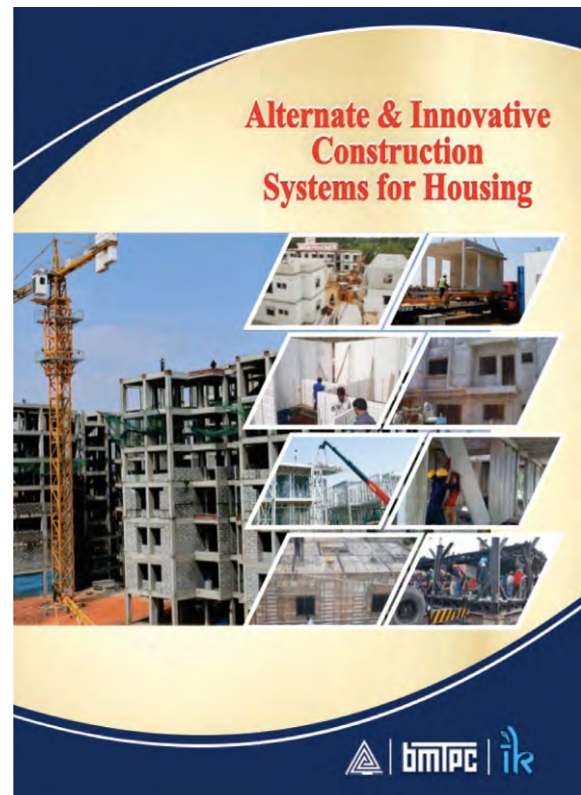


Figure 19:Compendium on Construction Technologies



5.2 Light House Projects

Light House Projects (LHPs) are being implemented in six States, selected through a challenge process viz: Gujarat, Jharkhand, Madhya Pradesh, Tamil Nadu, Tripura and Uttar Pradesh (Figure 20) to demonstrate the six distinct innovative technologies identified under the GHTC-India and deliver disaster resilient, climate friendly and cost effective houses expeditiously compared to conventional construction methods.

The foundation of these six projects was laid by Hon'ble Prime Minister on 1 January 2021. The houses under these projects are expected to be completed in 12 months, after all required approvals and handing over the site to the identified developer through competitive bidding process. LHPs will serve as Live Laboratories for engineers, architects, academia, policy makers and practitioners and are expected to bring a paradigm shift in the housing construction sector and achieve the vision of Housing for All.

The Live Laboratories are driven by the values of action research, co-creation, self-exploration, experimentation, evaluation and thus encouraging innovation and scalability of these LHP technologies. The living laboratories are promoting rigorous on-site research encouraging the participants to find ideas for solutions to their contextual problems. Further, these living laboratories are acting as a platform to promote sustained data collection which is driven by multistakeholder consultation. The laboratories are creating an opportunity to promote peer-to-peer learning, create and test new prototypes, thus encouraging cyclic learning processes. These lighthouse projects are aimed to be open learning grounds, kindling new ideas and absorbing the light of innovation from the participants.



Figure 20: Light House Projects in India



5.3 ASHA-India

Shortlisted Potential Future Technologies that are not yet market ready have been given Incubation Support through the Affordable Sustainable Housing Accelerators- India (ASHA-India) initiative. ASHA-India Centres have been set up in five IITs/NIT (Bombay, Kharagpur, Madras, Roorkee and Jorhat). These technical institutions will provide mentoring, workshop and testing facilities, IPR support, financial advice, networking support and branding. ASHA-India sets in tone the culture of research and create a conducive environment for Startups related to modern housing technology. ASHA-India will facilitate the creation of new and affordable technologies for construction of 21st century houses in India itself.

5.4 NAVARITHI- A Certificate Course

A certificate course on Innovative Construction Technologies (NAVARITHI) has also been launched by the Ministry in association with BMTPC and School of Planning & Architecture (SPA), Delhi for engineers, planners, architects, developers etc. The scalability and adaptability of any new practice depends on the capacity building and skill development of the involved professionals. NAVRITHI aims to widespread the practices of innovation and emerging construction.

5.5 Vulnerability Atlas of India

Considering the disaster sensitivity of India, the Ministry launched the Vulnerability Atlas of India. The atlas is a collation of the existing hazard scenario for the entire country and presents the digitized State/UT-wise Hazard Maps with respect to Earthquakes, Winds & Floods for district-wise identification of vulnerable areas. This edition contains additional digitized maps for Thunderstorms, Cyclones and Landslides.

The Atlas also presents the district-wise Housing Vulnerability Risk Tables based on wall types and roof types as per 2011 Census Housing data. The Atlas is a useful tool not only for public but also for urban managers, State & National Authorities dealing with disaster mitigation and management.



Figure 21: Compendium on Innovative and Emerging Technologies

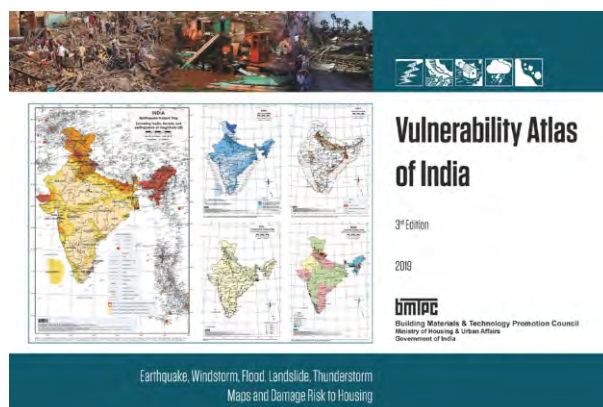


Figure 22: Vulnerability Atlas of India

5.6 Indian Housing Technology Mela

MoHUA organized an event 'Indian Housing Technology Mela' (IHTM), under Global Housing Technology Challenge-India (GHTC-India), showcasing domestically developed indigenous and innovative construction technologies, materials and processes. The event was part of a Conference-cum-Expo named as "Azadi@75:



New Urban India- Transforming Urban Landscape” organized by the Ministry at Lucknow, Uttar Pradesh from 5th to 7th October 2021 as part of ‘Azadi Ka Amrit Mahotsav’. The Expo-cum-Conference was inaugurated by Shri Narendra Modi, Hon'ble Prime Minister of India.

IHTM provided a platform indigenous and innovative building materials, components, tools & equipment construction processes and technologies that are sustainable and suitable for construction of low and medium rise (G + 3 storey) houses. IHTM invited technology providers to showcase their innovations through live demonstrations, audio visual tools. It created a unique platform for networking with the Government and other stakeholders, knowledge sharing, co-creating and facilitated peer to peer learning and dissemination across the country.

Various stakeholders of construction industry like Construction technology providers, architects, builders & developers, Structural Engineers, Corporates, Designers,

Facility Managers, Government, Institutions, Contractors, Dealers, Distributors, Nodal agencies, Product manufacturers & suppliers, Machinery and Equipment dealers, Service Consultants associated with housing construction got the opportunity to exchange their knowledge and business. IHTM also provided an interface for traditional technologies, new innovators & start-ups in the sector, technologists, to interact with end consumers and exchange their knowledge along with generating business opportunities under one roof lasting for three days. A total of 58 exhibitors with 84 innovative technologies and materials and 23 exhibitors from various Banks/ Institutes/ IITs and States were displayed in 109 stalls.

The Technical Evaluation Committee (TEC) constituted at MoHUA screened and assessed the participating innovative indigenous construction technologies for suitability and adaptability of these technologies and materials in different geographical and climatic regions of the country.





Smt Gangavva Jadagi
Belagavi, Karnataka

Chapter 6: Vistas of Housing: Affordable Rental Housing Complexes

6.1 Background

The Affordable Rental Housing Complexes (ARHCs) was conceptualised in view of the COVID-19 pandemic, which threw huge challenges on the economy on account of a large scale reverse migration of workers/poor across the country.

The workers come from rural areas to earn a livelihood to the cities. To save on high rental charges, they reside in slums, informal/unauthorised colonies or peri-urban areas, often compromise with living conditions. Commuting long distances to workplaces also has a bearing on their health and productivity. In addition, these migrants/ urban poor may not be interested in ownership housing in urban areas rather generally look for affordable rental accommodation to save on expenses.

In the given context, aligning with the vision of "AatmaNirbhar Bharat" the Ministry launched ARHCs under PMAY-U. It provides ease of living through access to dignified affordable rental housing close to their workplace. Such provisions will not only improve their productivity but will also prevent the growth of slums.



Figure 19: Target Beneficiaries of ARHCs

6.2 Models

The ARHCs intends to create vibrant, sustainable and inclusive affordable rental housing avenues for urban migrants/poor by 'aggregation of their demand at a given site'. These ARHCs will provide them dignified living with all civic amenities in proximity to their workplace by:



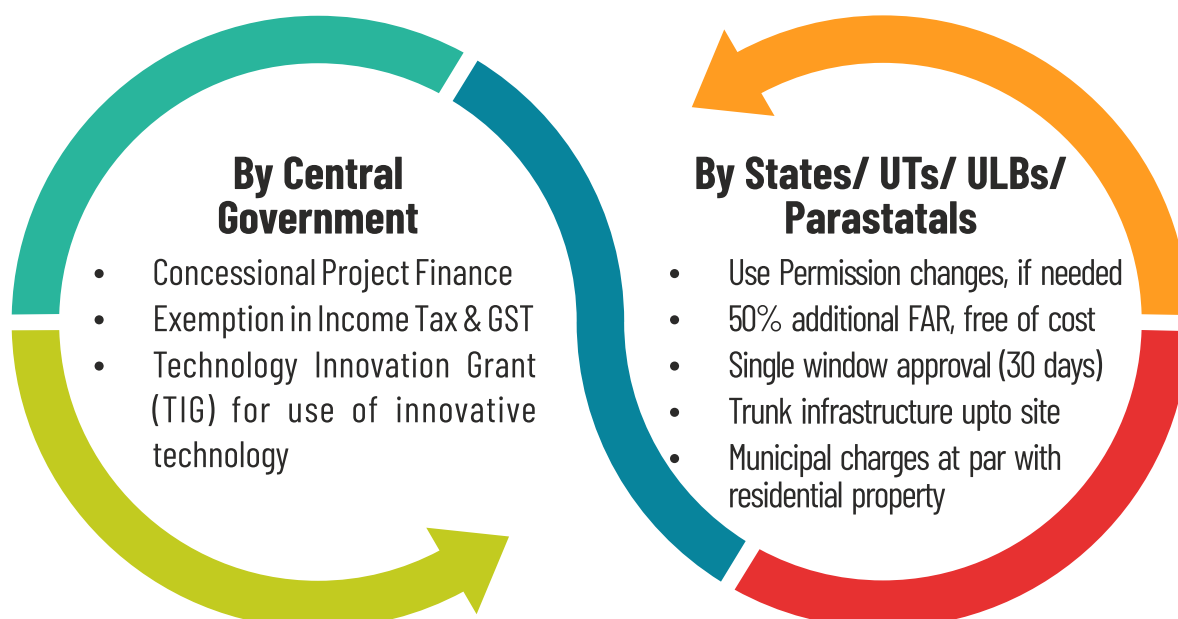


Figure 20: ARHCs

Model-1: Utilising existing Government funded vacant houses in cities by converting them into ARHCs under Public Private Partnership (PPP) mode or by Public agencies.

Model-2: Construction, Operation and Maintenance of Affordable Rental Housing Complexes by Public/ Private Entities on their own available vacant land.

ARHCs has been implemented in all Statutory Towns as per Census 2011 and Towns notified subsequently, Notified Planning Areas and areas of Development/ Special Area Development/ Industrial Development Authorities. States/UTs may consider any project as ARHCs in any other areas after due notification. Projects under ARHCs are applicable for consideration and funding till PMAY-U Mission period i.e. March 2022.

However, projects approved during the Mission period will continue for another 18 months to enable fund release and completion of projects. States have initiated the process for operationalisation of ARHCs through selection of Concessionaire adopting transparent procedures under Model 1 and Expression of Interest (EoI) for shortlisting of Entities floated under Model 2.

This reform is expected to provide an opportunity and enabling framework for States/ UTs to convert vacant housing stocks constructed under JnNURM/ RAY and from their own funds into ARHCs, save the national wealth. Approximately, 1.08 lakh such houses are being converted into ARHCs by the States/UTs.

Further, vacant and un-utilised land available with Entities may be utilised efficiently for developing affordable rental housing facilities for urban migrants/ poor. It would also create an enabling environment for Public/Private Entities to offer their vacant land for such entrepreneurial opportunity of developing ARHCs, which would propel further investment. Investment made in these projects will further fuel the economy and create employment and augment consumption of steel and cement.

6.3 Progress

Model-1: • 5,478 vacant houses converted into ARHCs- Chandigarh (2195), Surat (393), Ahmedabad (1376), Rajkot (698) Chittorgarh (480) and Jammu (336).

- RFP issued for conversion of 7,350 vacant houses into ARHCs.

Model-2: • 72 proposals for 1.37 lakh ARHC units in 18 States/UTs

- TIG of ₹ 175 Cr for 11 proposals with 78,885 units
- Construction of 22,689 new ARHC units commenced in Tamil Nadu.





Pradhan Mantri Awas Yojana-Urban
ABDUL LATIF GANAI
ID: 018000062733000006
SLC-New Construction
(AI-P-2017-18)
Mehallah Tharia Ward No.-8
MUNICIPAL COMMITTEE
BHADERWAH
Nodal Agency: J&K Housing Board

**Smt Maryam Bagem &
Sh. Abdul Latif Ganai**
Bhaderwah, Jammu & Kashmir

Chapter 7: Transformative Impact: The smiles say it all

TRANSFORMATIVE IMPACTS



LIVES IMPACTED

1.14 Crore Houses
~6 Crore Lives Impacted



LIVELIHOODS CREATED

130 Sectors (Economy)
604 Crore (Person Days)
265 Lakh (Jobs)



ECONOMIC DIVIDENDS

745 Lakh MT (Cement)
169 Lakh MT (Steel)



SPECTRUM OF BENEFICIARIES

7.87 Lakh (Senior Citizen)
0.79 Lakh (Differently Abled)
11 Lakh (Minorities)



EASE OF IMPLEMENTATION

Reduction of Hassel of building plan approval
71 Lakhs (BLC Houses testimony)
21 Lakh (AHP Verticle)

7.1 Comprehensive Approach

The reformative steps taken in the past seven years in the spectrum of affordable housing have brought smiles to millions of eligible urban households in the country. Often we hear stories of how a beneficiary and their family's life transformed after owning a pucca house under PMAY-U.

Access to housing leads to significant improvements in socio-economic status specially of vulnerable/economically weaker sections of the society. It overall creates a conducive and healthy atmosphere for happy and healthy living.

7.2 Impacting Lives

Since 2015, the Scheme has been fulfilling the dreams people – the dream of having your own home, the dream of having a permanent address. The outstanding performance of the Scheme may be gauged from the fact that so far PMAY-U has achieved a milestone of approving more than 1.14 crore houses and counting is still on. Nearly 54 lakh families have completed construction and realised the dream of owning a pucca house.



7.3 Women Empowerment

Ownership of the house is one of the transformative indicators of social and economic well-being of a person. Recognising this fact, empowerment of women is interwoven with PMAY-U through promoting ownership of houses, in the name of women head of the household or joint ownership approved under the Mission.

It is said that a woman makes your home worth living and we cannot agree more to the fact. A woman is the creator of the home in true sense. For her, family is everything. If your family is happy there's nothing more you want in life.

If a house is owned by the woman, it gives her a sense of confidence and dignified approach to life. It results in women being more assertive in the overall household democracy and decision-making process. The delight and the happiness on owning a house is evident as expressed by women as under:

7.4 Employment Generation

Not only is the Scheme providing smiles to people, but also generating employment opportunities. The large scale investment in the Scheme has propelled a cascading effect on the economy due to its backward and forward linkages which impact about 130 sectors of the economy like steel, cement, glass, brick, wood and certain consumer durables etc. The current investment made in the Scheme an estimated 624 crore person days of employment translating into 223 lakh jobs including both direct and indirect in nature might have been created.

7.5 Economic Dividends

It is estimated that so far, construction activity under the Mission would have consumed approximately 745 lakh MT of cement and 169 lakh MT of steel, as a much-needed impetus for the economy. In addition to this, other ancillary industries like hardware, fixture, paints, furniture, etc. create additional industrial activities. In effect, it created a corresponding impact on the economy.

Mrs. Indira E.K, a single mother from Thrissur, Kerala “Yes, I have constructed my own house with strong walls and roof. The new house has brought a sense of security to me and my daughter. A strong roof and locked doors remained a dream for me until I heard about PMAY (U)”.

Mrs. Sagunthala of Kanchipuram, Tamil Nadu narrated that “PMAY (U) has helped my family to move in the house with spacious hall, kitchen with gas connection, bed room and toilet with water supply from a congested rental house using common toilet. Now my daughter has all liberty to run, shout climb on stairs, riding on cycle within the house. In my new house myself and my girl child feel secured using in-house toilet”.

Expressing her pride Mrs. Reena Bisht from Gauchar, Uttarakhand says “our house is not only protecting us from difficult weather conditions but has also enhanced our standard of living. PMAY (U) has brought a sense of pride in our lives”.

7.6 Inclusive Spectrum of beneficiaries

The design of the Scheme carries ethos of inclusivity and promotes equity, providing equal opportunity to all, irrespective of gender, caste, creed or religion. The implementation process gives preference to women, SC/ST/OBCs, minorities, persons with disabilities and transgender.

7.7 Ease of Doing Business

Sanction of nearly 71 lakh houses under BLC component is a testimony for creation of enabling provisions due to which such a large number of beneficiaries are able to construct their houses without getting into hassles of building plan approval. Pre-approved designs are circulated by States/UTs as per the reform agenda under the Scheme, to construct the houses without any hindrance.

Similarly, these reforms have promoted Ease of Doing Business (EoDB) in the housing sector which is reflected in approval of more than 21 lakh houses under AHP vertical of the Scheme. At the same time, it has attracted significant private sector investment, where a large number of projects under AHP vertical of the Scheme are being constructed using private land. At the same time, these reforms have also propelled construction of houses by private developers for more than 17.69 lakh beneficiaries of CLSS with an overall central investment to tune of Rs. 1.87 lakh crores.



Analysis of implementation mechanism of earlier housing Schemes reveals various limitations as outlined below

| Sl. No. | Parameters | Past Housing Schemes | PMAY-U |
|---------|---------------------------------|---|---|
| 1 | Coverage | Limited coverage of towns/cities. JnNNURM implemented in 939 towns and RAY in 122 towns | All 4476 Statutory towns/cities are covered. In addition, Notified Planning Areas and areas of Development/Special Area/Industrial Development Authorities are also covered |
| 2 | Beneficiary | Focus on slum dwellers | Inclusion of all eligible beneficiaries of urban areas based on income and other defined criteria. |
| 3 | Income group | Only EWS category included | Beneficiaries of LIG and MIG category also included. |
| 4 | Approach | Supply based | Demand and supply based |
| 5 | Performance | Approval of 13.46 lakh in 10 years with construction of 8.04 lakh houses | Sanction of 1.14 crore in 7 years with grounding of 93.4 lakh houses. |
| 6 | Interest subsidy Scheme | Provided to 18,166 beneficiaries in instalments | Benefit transferred to 17.69 lakh beneficiaries including MIG with upfront transfer of subsidy to the loan account. |
| 7 | Governance Structure | Centralised in delivery, concentrating the power to approve or reject projects with the Central Government. | Keeping ethos of cooperative federalism, power of appraisal and approval of projects delegated to States/UTs |
| 8 | Implementation mechanism | Construction of houses for slums | 4 verticals are provided to the beneficiaries to choose from based on their preferences. |
| 9 | Use of IT | Limited use of information technology | Intensive use of MIS system for data handling, validation, tracking duplication of beneficiaries, online MPR |
| 10 | Use of Space Technology | Used only for mapping | Used for stage-wise Geo-tagging of houses/projects to track progress on ground. |
| 11 | Funding Mechanism | Transfer of fund to the beneficiary through conventional systems | Fund is directly transferred to Aadhar-linked bank accounts of beneficiaries on DBT mode eliminating the role of middlemen. |



| | | | |
|----|---------------------------------------|--|---|
| 12 | Use of Construction technology | Conventional construction technologies | Adoption of new, alternate, disaster resilient, fast and cost effective technologies. |
| 13 | Convergence | Less focus on convergence with other Schemes | Converged with other Central/State sponsored Schemes and Schemes of other Ministries through Angikaar |
| 14 | Tenure | Ownership based | Other than ownership, rental for urban poor/migrants also included |



Chapter 8 : Way Forward

The saga of reforms in the affordable housing sector has come long way and has witnessed remarkable shift in last few years. This reform-oriented development has yielded exemplary results which is endorsed by success of PMAY-U crossing milestone of sanctioning more than 1 crore houses. In the coming years, the Mission will ensure completion and delivery of all sanctioned houses. This would be achieved by providing hand holding support and regular flow of funds to the States/UTs. In order to boost slum redevelopment under the Scheme, a new strategy is being formulated in consultation with States/UTs to motivate Private/Public agencies to participate in the Scheme more actively.

In addition, promotion of new construction technologies will be continued while ensuring timely completion of LHPs and further replications of these technologies in India. Support to be provided to Incubation Centres for making Potential Technologies market ready through ASHA-India. Further new technologies would be identified by organising Biannual Exhibition-cum-Conference, Implementation of recently launched ARHCs would be focussed upon so that urban poor/migrant get decent house near their workplace at affordable cost. Engagement with State/UT Governments and land-owning agencies including Public & semi public/Private will be strengthened to enable faster construction and operation of ARHCs.

While urban areas continue to be centers of economic growth, the Government of India shall continue to develop urban infrastructure which is 'future-ready'. Housing development will be focused on energy efficiency, offsetting carbon emissions and utilisation of indigenous and disaster resilient construction technologies. Embarking on the journey of inclusive growth in the Amrit Kaal, the focus will be on meeting the urban housing shortage on one hand, and curtailing the growth of slums in our urban centers. Housing policies will pave way for preventing future growth of slums as well.



Our Footprint

Success Stories

Himachal Pradesh has come up with a successful model of linking beneficiaries who are not able to construct their houses due to financial constraints. Self Help Group (SHGs) came as a ray of hope and beneficiary, Smt. Asha Devi w/o Shri Chunni Lal, was linked with her area's SHG. She was given a loan of ₹25,000 at 4% interest rate through SHG - bank linkage programme help to her towards house construction. Now she has her own pucca house with all basic amenities.



Smt. Asha Devi
Kangra,
Himachal Pradesh



Smt. Lalamati Choudhury
Dhubri, Assam

Smt. Lalamati Choudhury is a 82 year old beneficiary of PMAY-U Assam. After her daughter's marriage, she was living alone in her kuccha house and was facing a lot of problems like weather, electricity, water etc. Constructing her pucca house by herself would never have been possible. PMAY-U, Assam has made her dream a reality by giving pucca house. Now, she earns by selling corn and papad fry etc. in front of her pucca house.

PMAY(U) with the cooperation of State Govt. has brought a new hope in the lives of residents of Aasha Nagar locality of Rajnandgaon, Chhattisgarh. 61 families were living here in unorganised Kutchha houses since 1984. PMAY(U) helped Maya Bai (45) & her husband Bhimrao (60) who is a rickshaw puller to gain dignity, both are affected by leprosy. Smt. Maya Bai shares 'this pucca house brings a sense of security & safety but also brought about a transformation in our live'.



Smt. Maya Bai,
Rajnandgaon, Chhattisgarh



A self reliant, PMAY Urban beneficiary Smt. Sashi Kumar from Assam sets an example of women empowerment by earning from her own pucca house. She started her own Handloom business and sells in the local market. Pucca house has not only given her a sense of security and safety but also brought about a transformation in her life. Beneficiary Smt. Sashi shares 'a roof above your head can open door to new financial opportunities to her family'.

Smt. Sashi
Kamrup, Assam



Smt Ambika & Shri Gopal
Kollam, Kerala

PMAY Urban contributed in transforming lives of a group of laundry workers (Dhobis) by providing a pucca house to 20 dhobi families. These houses were built by women construction group working under 'Kudumbashree Mission'- an initiative towards self-employment. Smt. Ambika Gopal & Shri Gopal who were inhabitants of 'Alakkukuzhi' (Dhobi colony) slum now live in their own pucca house. 'The new house has given us new identity and social acceptance. Now, we share our address with a sense of pride,' says Smt Ambika Gopal.



Smt. Kantijan is from Ragogarh Vijaypur, Madhya Pradesh. She had a kuccha house in the past, which was in a very dilapidated state and difficult to live. There was no kitchen, no toilet nor electricity & water in the house. She shares 'I never thought that owning a pucca house would become a reality to me, but due to the PMAY Urban, I am living in a my own pucca house with respect & security'. My house now has gas cylinder, electricity, water, all the amenities that have changed my life completely.

Smt. Kantijan
Guna,
Madhya Pradesh

PMAY(U) is empowering women by providing work opportunities in the construction sector. ULBs have trained about 1500 women as Rani mistry in the convergence with NULM/ Civil Society (Jharkhand). Earlier, women were recognized only as unskilled laborers and paid less than the male masons. They usually helped in providing cement, brick, sand and water to Raj Mistry. After becoming the “Rani Mistry”, PMAY(U) beneficiary Smt. Sunita had not only recovered from this gender discrimination, she has also become financially strong and developed a sense of self-confidence.



**Smt Rani
Sahibganj,
Jharkhand**



**Smt Indra Nayak
Puri, Odisha**

A large number of beneficiaries have benefited from the PMAY(U) Mission and so has Indira Nayak, a widow who hails from Puri. She had to struggle a lot earlier. However, things changed when she got her own pucca house. She says, Earlier, in extreme weather conditions, I had to take shelter at my neighbour's home, keep my things with them for security. But now, I have a roof over my head, I no longer have to take help from others. It brought her a new sense of dignity, confidence and a safe future for my family'.



Shri Ningthoujam Priyokumar Singh and his wife had a dream of owning a pucca house for a long time. Being farmers and parents of two children their dream remained unfulfilled. He constructed an all-season pucca house for his family with the financial assistance he received under PMAY (U) scheme. His entire family now has no worry for the cold winters or the monsoon rains. He shares 'PMAY (U) scheme is indeed a boon for him and his family'.

**Shri N.P. Singh
Thoubal, Manipur**

“Hakki Pikkis” a nomadic tribe, originated in Andhra Pradesh. They used to traditionally make a living through hunting & trapping birds in the forest and selling them in nearby villages. Nearly 29 families having a population of 120 live on the edges of the National Highways, empty places, bus stands and railway stations etc. But now they have their own pucca house under the BLC vertical of PMAY (U). These families have a shelter safeguarding them from all weather conditions and give them sense of belongings.



Hakki Pikkis Group
Udupi ,Karnataka



Smt Jasmeet Kaur
Moonak, Punjab

Beneficiaries of PMAY(U) were encouraged to contribute to the Swachh Bharat Mission's campaign 'My Garbage My Responsibility programme' by doing Home Composting. More than 1000 beneficiaries participated in this convergence and also were being recognised and awarded. Municipal Council Moonak, Khanauri and Bhadson had achieved 15th, 23rd and 61st rank respectively in Swachh Survekshan 2020 in North India.

PMAY(U) beneficiary Smt Harmida from Mairang, Meghalaya not only got her own pucca house under PMAY(U) Mission but she also got a complete transformation. She shares that training on Waste Segregation & Water Conservation under the ANGIKAAR campaign 2019 helped her do organic farming. Also, she got the LPG gas connection. Smoke free kitchen in her own pucca house made her cooking joyful and healthy.



Smt. Hamida Kharmawlong
West Khasi Hills, Meghalaya

Smt. Santara Devi is a 45 year old beneficiary of PMAY-U from Uttar Pradesh. Her husband is a vegetable vendor and the couple faced immense hardships in supporting the education of their children and building a pucca house. Their house lacked toilet, having a disproportionate negative impact on the women of the household. Because of PMAY-U they were able to build their own pucca house which in their own words has brought a new light in the household.



Smt.SantaraDevi
Varanasi, Uttar Pradesh



Smt.Bhanu Ghosh
West Tripura, Tripura

Smt. Bhanu Ghosh used to live in a mud wall house and we always hoped for living in a pucca house of our own. As we earned meagre amount from selling pakoras, it was impossible for us to build our own pucca house. Living in a mud wall house made our lives difficult during rainy season. It also affected our health as we could not maintain proper hygiene living in a mud wall house. We happily constructed our pucca house fulfilling in our lifelong dream with the help of the fund received and our little savings the staffs of Mohanpur Municipal Council also helped us in building our house by giving us suggestions to build our house at a low cost measure.



Smt. Mungi Santhi
Krishna District, Andhra Pradesh

Smt. Mungi Santhi lived and her husband earned their livelihood by collecting waste papers and used plastic bottles etc and sell them to the agents. The house in which they lived earlier was not having pucca walls and roof, due to which their family suffered a lot and exposed to Sun light during summer and rainwater during rainy seasons. They didn't have toilet and were living in miserable condition. It was impossible for her family to built an own pucca house with the meagre income. With the help of PMAY-U, They could able to complete the house and are living happily and leading comfortable life. The dignity of their family has increased manifold in the society.

**For more Information
on PMAY(U)**



**For more Information
on GHTC**



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