

## Pradhan Mantri Awas Yojana (Urban)

# E-NEWSLETTER

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शहर के मध्यम वर्ग के लिए भी पहली बार घर खरीदने के लिए मदद दी जा रही है।

अब तक साढ़े 12 लाख से ज्यादा शहरी मध्यम वर्गीय परिवारों को भी घर खरीदने के लिए लगभग 28 हज़ार करोड़ रुपए की मदद दी जा चुकी है: PM

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शहरों का जीवन आसान बनाने के लिए आधुनिक पब्लिक ट्रांसपोर्ट से लेकर हाउसिंग तक चौरफा काम चल रहा है।

यहां आगरा से ही प्रधानमंत्री आवास योजना की शुरुआत हुई थी।

इस योजना के तहत शहरी गरीबों के लिए 1 करोड़ से ज्यादा घर स्वीकृत हो चुके हैं: PM

**Hardeep Singh Puri** @HardeepPuri

Replying to @HardeepPuri

ARHCs will offer dignified living spaces to these migrants who move to urban centres in search of employment but are forced to live in squalor. ARHC website will bring in ease of access to essential information for ULBs, private institutions & interested public/private entities.

**Durga Shanker Mishra** @Secretary\_MoHUA

ARHCs Scheme is getting encouraging response from States/UTs to give wings to Hon'ble PM's vision of an #AtmaNirbharBharat! Delighted to share that in Chandigarh, 352 ARHC Units have been allotted to families of urban migrants/ poor, who have started occupying them.

## PMAY(U) PROGRESS

Houses Sanctioned  
**1.09 Crore**

Houses Grounded  
**70 Lakh**

Houses Completed  
**40 Lakh**

Total Investment  
**₹ 6.54 Lakh Cr**

Central Assistance  
Committed  
**₹ 1.72 Lakh Cr**

Central Assistance  
Released  
**₹ 80,624 Cr**

## Chandigarh, Gujarat Become First Movers Towards Affordable Rental Housing



ARHCs Houses in Surat & Rajkot, Gujarat

On June 14, 2020, the Union Cabinet approved the Affordable Rental Housing Complexes (ARHCs) sub-scheme under the Pradhan Mantri Awas Yojana-Urban (PMAY-U) for the urban migrants/poor. They come to cities for employment opportunities and need decent rental housing in affordable rates close to their work places. In order to address this need, the Ministry of Housing & Urban Affairs (MoHUA) initiated the ARHCs. Gujarat and the Union Territory of Chandigarh have become the first movers in this regard. RFPs have been issued for ARHCs in Surat and Rajkot.

For utilising government-funded vacant flats, The Chandigarh Administration has converted 2,195 vacant houses at Maloya-1 into ARHCs. The allotment process is underway even as Divyang beneficiaries are being given accommodation on the ground floor.

Till now, 29 States/UTs have signed a Memorandum of Understanding (MoU) for ARHCs. The sub-scheme is a major step forward towards providing Ease of Living to Urban migrant/poor by giving them access to dignified living close to their workplace. It is in line with the Hon'ble Prime Minister's clarion call of 'AtmaNirbhar Bharat'.



ARHCs Houses in Maloya, Chandigarh



## Message from JS & MD (HFA)

Shri Amrit Abhijat

Pradhan Mantri Awas Yojana-Urban (PMAY-U) has led us into some unique uncharted territories. I call them unique because as the Mission traversed, every challenge that we overcame, has cleared the path towards achieving 'Housing for All' by 2022, as envisioned by the Hon'ble Prime Minister.

On November 25, 2020, PMAY-U's Credit Linked Subsidy Scheme (CLSS) Awas Portal (CLAP) completed one year of its inception. Extending benefits to citizens through this robust and transparent system, we enabled more than 4 Lakh CLSS beneficiaries avail interest subsidy of ₹ 8,850 Cr since the launch of CLAP. CLAP has proved for beneficiaries allowing them to track their applications. CLSS tracker has been used more than 3,40,000 times successfully! Approximately 12.26 Lakh CLSS beneficiaries have received subsidy amounting to ₹ 27,868 Cr so far. The figures speak for themselves and underlines the success of a well intended and thought out web based real time monitoring system for Direct Benefit Transfer of subsidy under the PMAY-U.

Another critical milestone the Mission achieved pertains to Affordable Rental Housing Complexes (ARHCs) sub-scheme, launched under the PMAY(U) as part of initiatives under the 'AtmaNirbhar Bharat'. ARHCs is the first of its kind initiative for providing dignified living space to urban migrants/poor and, I note with great happiness that major headways are being made towards the initiative's implementation. Even as Memorandum of Agreements (MoAs) have been signed with 29 States/UTs, Gujarat and UT of Chandigarh have become first movers by identifying existing Government vacant houses and furthering allotment processes. The UT of Chandigarh has identified 2,195 such houses, out of which 1,216 have been already allotted to urban poor families. In Gujarat, RFPs have been issued for Rajkot and Ahmedabad whereas concessionaire has been selected for Surat.

PMAY-U draws its credibility from the life transformation and ease of living it brings to beneficiaries through a safe and secured pucca house. As curtains come down on the year 2020 in the next few days, we look back at our efforts with satisfaction. We hope to work harder towards bringing more and more smiles and enabling empowered lives!

My best wishes!

## Review Meeting with States/ UTs on Light House Projects Progress

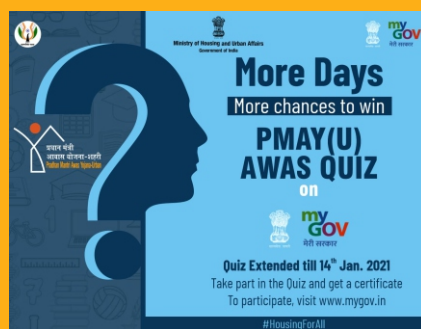
On December 3, 2020, Secretary of MoHUA, Shri Durga Shanker Mishra chaired a meeting with States officials to review the preparedness of Light House Projects (LHPs) at six locations in six States that are Madhya Pradesh, Uttar Pradesh, Tripura, Tamil Nadu, Jharkhand and Gujarat under the Global Housing Technology Challenge (GHTC) India.

Joint Secretary and Mission Director (Housing for All), Shri Amrit Abhijat interacted with States and shared that under GHTC-India 54 innovative construction technologies were identified, out of which six distinct technologies are being showcased at six places

in the country as Light House Projects (LHPs). These LHPs will act as live laboratories for learning and knowledge dissemination among all stakeholders.



## More days, more chances to win ! Date extended for PMAY(U) Awas Quiz



More than 1,00,000 people across India have participated in the PMAY-U Awas Quiz which MoHUA has initiated in association with MyGov on the 151st birth anniversary of Mahatma Gandhi with an objective to create awareness about Pradhan Mantri Awas Yojana-Urban (PMAY-U) Mission among the citizens, stakeholders and beneficiaries.

Earlier, PMAY-U Awas Quiz was available on My Gov's website (<https://quiz.mygov.in/>) from November 2 to 15, 2020, but the date has been extended till January 14, 2021, after seeing the overwhelming response among citizens. This extension would open the door for more participation and learning about PMAY-U Mission.

## Happiness of owning a pucca house is unique: CLSS (MIG) beneficiary

Smt Shilpa Sharma and her husband Shri Ajay Sharma were staying in a rental property in the Pink City of Jaipur, Rajasthan. Shilpa is a homemaker and her husband is an advocate by profession. Shilpa shares that the rental house did not have sufficient space and a major portion of the income was spent on the house rent. With the increase in rental over a period causing a financial strain on the family, they had always wanted to have a comfortable house of their own with sufficient space. She shared that she came to know about PMAY-U scheme announced by the Government of India from a nearby financial institution and found it a blessing in disguise. The subsidy support gave them the confidence to go for construction of



CLSS - MIG beneficiary Smt Shilpa Sharma

their very own house. They approached one of the Central Nodal Agencies of PMAY-U i.e The State Bank of India (SBI) and applied for home loan under the PMAY-U scheme. The loan was promptly sanctioned and subsidy benefit received. Shilpa shares that they are happy and comfortable in their own spacious new home.

## Kerala : Embarking on Transformation Journey



PMAY (U) Beneficiary Shri Gopal and Smt Ambika Gopal

The Pradhan Mantri Awas Yojana-Urban, with the cooperation of State Government of Kerala, has helped in transforming lives of a group of laundry workers (Dhobis) who had migrated from Andhra Pradesh and settled in Kollam (Kerala) almost a century ago. A group of 20 families have been provided houses under the PMAY-U, built exclusively by an all women construction group working under the 'Kudumbashree Mission' - an initiative towards self employment and empowerment of women.

The group of families involved in laundry services had settled in the heart of the city, popularly referred to as 'Alakkukuzhi' or the 'laundry pit'. From extremely poor living conditions which did not have even proper drainage facilities, they have been rehabilitated in newly constructed houses having two bedrooms, one sit-out, kitchen, hall and bathroom.

'Kudumbashree Mission' acted as the mentor of the construction group as well as the contractor to the Municipal Corporation. The

project worth more than Rs 1 crore was completed by the Kudumbashree team ensuring high quality of construction, time limits, and without any escalation of costs.

Shri Gopal and Smt Ambika Gopal, who were inhabitants of 'Alakkukuzhi' (Dhobi colony) slum, now live in an aesthetically designed house with all basic amenities. "The new house has given us new identity and social acceptance. Now, we share our address with a sense of pride," says PMAY-U beneficiary, Shri Gopal.

Kudumbashree Mission not only brought transformation in the life of 20 families but also empowered the women construction group by giving them training and work opportunities.

Smt Rameeha Madhu, a member of the women construction group of Kudumbashree, says, "It was my long term desire to earn myself and to provide a better living to my family. I got the opportunity to construct houses under PMAY-U. Now, I am able to earn better and support my family. I renovated my house using the money I earned from this construction work."



Women Construction Group under Kudumbashree Mission

## One Year Completion of CLSS Awas Portal (CLAP)

On November 25, 2020, CLSS Awas Portal (CLAP) successfully completed one year of its establishment/ launch with a user base of 7 lakh application IDs. Last year, the Hon'ble MoS (I/C), Shri Hardeep S Puri had launched this portal with an objective to provide a real time facilitation of data to the stakeholders and beneficiaries.

CLAP is a web based real time monitoring system, where all stakeholders i.e. MoHUA, Central Nodal Agencies, Primary Lending Institutions, beneficiaries and citizens are integrated in a real time environment.

The portal facilitates processing of applications along with tracking of subsidy status by beneficiaries. CLAP has been instrumental in enabling prospective beneficiaries track their applications since November 25, 2019. So far, this portal has been used over 3,40,000 times successfully. Till now, more than 4 lakh Credit Linked Subsidy Scheme (CLSS) MIG beneficiaries have availed interest subsidy of ₹ 8,850 Cr. So far, a total of 12.25 lakh CLSS beneficiaries have received subsidies amounting to ₹ 27,868 Cr.

All the three Central Nodal Agencies i.e National Housing Bank (NHB), Housing and Urban Development Corporation (HUDCO), State Bank of

India (SBI) & 342 Primary Lending Institutions have been successfully using the CLAP platform with great efficacy & transparency, thereby leading to increased credibility in implementation of PMAY-U Mission.

Pradhan Mantri Awas Yojana (Urban)

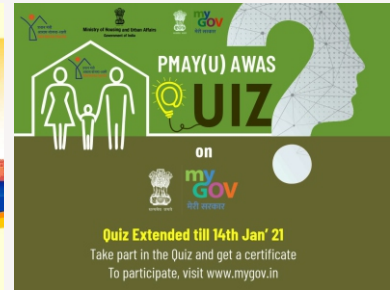
1 Year Celebration of CLSS Awas Portal (CLAP)

www.pmayuclap.gov.in

CLSS Awas Portal (CLAP): A web based monitoring system where all stakeholders i.e. MoHUA, Central Nodal Agencies, Primary Lending Institutions, Beneficiaries and Citizens are integrated in real time environment.

# Media Corner

## Infographics



## Social Media Post

