

Pradhan Mantri Awas Yojana - Urban

Details (Pradhan Mantri Awas Yojana - Urban)

A flagship mission implemented by MoHUA, addressing urban housing shortage. All eligible beneficiaries under all components of the scheme should have an Aadhaar/ Aadhaar Virtual ID. ■ The objective of the scheme is to improve the affordability of land and property amidst the continuous surge in prices. PMAY is a Credit Linked Subsidy Scheme (CLSS) and is also known by the name "Housing for All by 2022".

Objectives (Pradhan Mantri Awas Yojana - Urban)

- ■ The objective of the scheme is to improve the affordability of land and property amidst the continuous surge in prices.

Important Features (Pradhan Mantri Awas Yojana - Urban)

- The beneficiaries include Economically Weaker Section (EWS) / Low Income Group (LIG) and Middle Income Group (MIG) categories, including slum dwellers, by ensuring a pucca house to all eligible urban households by 2022.
- All eligible beneficiaries under all components of the scheme should have an Aadhaar/ Aadhaar Virtual ID.

Benefits (Pradhan Mantri Awas Yojana - Urban)

- Slum rehabilitation of eligible Slum Dwellers with participation of private developers using land as a resource. Promotion of Affordable Housing through Credit Linked Subsidy Scheme (CLSS). EWS: Annual Household Income up to Rs.3,00,000
- house sizes upto 30 sq.m
- LIG: Annual Household Income from Rs.3,00,001 to Rs.6,00,000
- house sizes upto 60 sq.m
- MIG I: Annual Household Income from Rs. 6,00,001 to Rs. 12,00,000
- house sizes upto 160 sq.m
- MIG II: Annual Household Income from Rs.12,00,001 and 18,00,000
- house sizes upto 200 sq.m Affordable Housing in Partnership with Public & Private sectors: Central Assistance per EWS house in projects where 35% of houses are for EWSs Subsidy for Beneficiary
- Led individual house construction /enhancement: For individuals of EWS category requiring individual house (separate project for such beneficiaries)

Eligibility (Pradhan Mantri Awas Yojana - Urban)

- 1. The family identifies as one of the following
- a) Economically Weaker Section (EWS): households with annual income up to ■ 3,00,000. b) Low Income Group (LIG): households with annual income between ■ 3,00,001 and ■ 6,00,000. c) Middle Income Group
- 1 (MIG
- 1): households with annual income between ■ 6,00,001 and ■ 12,00,000. d) Middle Income Group
- 2 (MIG
- 2): households with annual income between ■ 12,00,001 and ■ 18,00,000. 2. The applicant or his/her family members must not be owning a pucca house in any part of the country. 3. The family must comprise of husband/wife and unmarried children. 4. The town/city in which the family resides must be covered under the scheme. 5. The family MUST NOT have previously availed the benefits of any housing
- related schemes set up by the Government of India.

Application Process (Pradhan Mantri Awas Yojana - Urban)

- Step 1: Visit the Official Website of PMAY-Urban .
- Step 2: Select the 'Citizen Assessment' option and click on the applicable choice: "For Slum Dwellers" or "Benefits under other three components".

- Step 3: Enter your Aadhaar Card details.
- This will redirect you to the online application form.
- In the form, fill in all the mandatory details, and upload the required documents.
- The details to be filled include name, contact number, other personal details, bank account and income details, among others.
- Step 4: At the bottom of the form, click 'Save' and enter the Captcha code.
- The application is now complete and a print can be taken at this stage for future reference.

Documents Required (Pradhan Mantri Awas Yojana - Urban)

- Aadhaar Number (or Aadhaar/ Aadhaar Enrolment ID) Self-Certificate / Affidavit as Proof of Income. Identity and Residential Proof (PAN card
- Voter ID
- Driving License) Proof of Minority Community (if the applicant belongs to a Minority Community) Proof of Nationality EWS Certificate / LIG Certificate / MIG Certificate (as applicable) Salary Slips IT Return Statements Property Valuation Certificate Bank Details and Account Statement Affidavit / Proof that the applicant does not own a 'pucca' house Affidavit / Proof that the applicant is constructing a home under the scheme

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