

Pradhan Mantri Awas Yojana - Urban (PMAY-U)

Prelims: Current events of national and international importance | Schemes

Why in news?

The PMAY-U is one of the initiatives by the Ministry of Housing and Urban Affairs to enhance urban housing and development.

*Land & Colonisation - **State subjects.***

- **PMAY-U 2.0** - It is the **revamped version** of Pradhan Mantri Awas Yojana.
- **Launched on** - September 17, 2024, this new phase will be implemented for a period of five years, from 2024 to 2029.
- It is also known as Prime Minister's Housing Scheme (Urban).
- **Original PMAY-U** - Launched on June 25, 2015, with the goal of providing housing for all in urban areas.
- **Aim** - To provide **all-weather pucca houses** to all eligible urban households across the country with the **vision of 'Housing for All'**.
- **Implemented** - Under the Ministry of Housing and Urban Affairs
- **4 Verticals/Components** -
 - Beneficiary Led Construction (BLC),
 - Affordable Housing in Partnership (AHP),
 - Interest Subsidy Scheme (ISS) and
 - Affordable Rental Housing (ARH)
- **Beneficiaries** - Families belonging to EWS, lower & middle income segments including slum dwellers, women, PwDs, and senior citizens having no pucca house anywhere in the country, are eligible to purchase or construct a house under PMAY-U 2.0.
- **Financial Assistance** - Under PMAY-U 2.0, **1 crore additional families of urban India** will receive financial support of **up to Rs. 2.50 lakh** by the Government to construct or purchase a pucca house in cities.
- **Progress Achieved** -

- 122.06 lakh houses sanctioned (including 10.43 lakh under PMAY-U 2.0).
- Out of which 113.85 lakh houses grounded.
- 96.02 lakh houses completed/delivered as of 24 Nov 2025.
- **Affordable Housing Policy** - States/UTs must frame AHP to provide various reforms and incentives for public/private agencies includes measures like nominal (<1%) stamp duty/registration charges for houses up to 60 sqm.
- **Regulatory Frameworks -**
 - **Real Estate (Regulation and Development) Act (RERA), 2016** - To ensures transparency and accountability in real estate.
 - **Model Tenancy Act (MTA)** - To balance the tenant-landlord rights and provides speedy dispute resolution.
 - **Transit Oriented Development (TOD)** - To integrate land use and transport planning to develop compact growth centres near transit stations.
 - It encourages mixed land-use, reduces pollution/congestion, and ensures EWS housing allocation.

References

1. [PIB | Initiatives to Enhance Urban Housing and Development](#)
2. [PMAY-U | PMAY-U 2.0](#)