



KAMARAJ IAS ACADEMY
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Union Cabinet approves extension of PMAY-Urban 'Housing for All Mission' upto 31st Dec 2024

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Union Cabinet has approved continuation of Pradhan Mantri Awas Yojana-Urban (PMAY-U) - Housing for All Mission up to **31st December 2024**

Pradhan Mantri Awas Yojana – Urban (PMAY-U), a flagship Mission of Government of India being implemented by **Ministry of Housing and Urban Affairs (MoHUA)**, was **launched on 25th June 2015**.

The Mission addresses urban housing shortage among the EWS/LIG and MIG categories including the slum dwellers by ensuring a pucca house to all eligible urban households by the year 2022, when Nation completes 75 years of its Independence.

PMAY(U) adopts a **demand driven approach** wherein the Housing shortage is decided based on demand assessment by States/Union Territories.

The Mission covers the **entire urban area** consisting of Statutory Towns, Notified Planning Areas, Development Authorities, Special Area Development Authorities, Industrial Development Authorities or any such authority under State legislation which is entrusted with the functions of urban planning & regulations.

The Mission **promotes women empowerment** by providing the ownership of houses in name of female member or in joint name.

The scheme has hence been divided into four verticals as given below:

- i. 'In-situ Slum Redevelopment (ISSR)
- ii. Credit Linked Subsidy Scheme (CLSS)
- iii. Affordable Housing in Partnership (AHP)
- iv. Beneficiary-led Individual House Construction/ Enhancement (BLC-N/ BLC-E)

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Plot A P.127, AF block, 6 th street, 11th Main Rd, Shanthi Colony, Anna Nagar, Chennai, Tamil Nadu 600040

Phone: **044 4353 9988 / 98403 94477** / Whatsapp : **09710729833**



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