1.What is PMAY-U 2.0?

Pradhan Mantri Awas Yojana-Urban 2.0 (PMAY-U 2.0) aims to provide Central Assistance to eligible families/beneficiaries through States/UTs/PLIs to construct, purchase or rent affordable houses in urban areas.

2.What would be the implementation period of PMAY-U 2.0?

The scheme will be implemented for a period of 5 years from 2024 to 2029.

3.How can States/UTs participate in PMAY-U 2.0?

As per Scheme guidelines, the States/UTs may participate in PMAY (U) 2.0 after signing a MoA with the Ministry of Housing and Urban Affairs (MoHUA)

4.What is the eligibility criteria for seeking benefit under the scheme?

Families belonging to EWS/LIG/MIG segments, living in urban areas, having no pucca house either in his / her name or in the name of any member of his / her family anywhere in the country are eligible to purchase/construct or rent a house under PMAY-U 2.0.

5.Whether the curtailed beneficiary under PAMY-U, can avail the benefit under PMAY (U) 2.0?

NO, the houses sanctioned under PMAY-U which got curtailed by CSMC after 31.12.2023 due to any reason on the recommendation of States/UTs, houses will not be sanctioned in PMAY-U 2.0 to those beneficiaries.

6.Can a beneficiary choose to get benefit from PMAY-G or PMAY-U 2.0 if the territorial extant lies in verge of Urban or Rural areas?

Beneficiaries may avail benefits in either PMAY-G or PMAY-U 2.0, depending on their jurisdiction.

7.What happens if I have availed benefits from housing schemes in the past?

Applicants who have availed benefits from any housing scheme of Central Govt., State Govt., or Local Self Govt. in the last 20 years will not be eligible for PMAY-U 2.0..

8.What is the definition of a pucca house under PMAY-U 2.0?

A 'Pucca' house is defined as an all-weather dwelling unit having roof and wall are made up of sturdy, modern, and durable materials like burnt bricks, stones packed with cement or lime, cement concrete, timber, Galvanized Iron (GI) sheets, asbestos sheets, machine-made tiles etc. regardless of whether the floor is Kutcha.

9.What is the definition of beneficiary family under the scheme?

A beneficiary is defined as a family comprising of husband, wife and unmarried children.

10.What is the definition of EWS, LIG and MIG for the purpose of the scheme

EWS households are defined as households with an annual income up to ₹3 lakh. LIG households are defined as households with an annual income from ₹3 lakh up to ₹6 lakh. MIG households are defined as households with an annual income from ₹6 lakh up to ₹9 lakh.

11.What should be the composition of one completed pucca house?

A new pucca house under PMAY-U 2.0 will have atleast 2 rooms, kitchen and a toilet/bathroom.

12.What are the basic facilities provided in a pucca house under PMAY-U 2.0?

A pucca house under PMAY-U 2.0 will mandatorily have basic facilities such as kitchen, toilet, electricity and water connection.

13.What is the coverage of PMAY-U 2.0?

PMAY-U 2.0 covers all statutory towns as per Census 2011 and towns notified subsequently. It also includes Notified Planning Areas and areas within the jurisdiction of Industrial Development Authorities, Special Area Development Authorities, Urban Development Authorities, or any such Authority under State legislation entrusted with urban planning and regulation functions.

14.Will the newly notified towns be included in PMAY-U 2.0?

Yes, towns notified during implementation period of PMAY-U 2.0 will also be included under the scheme based on gazette notifications of States/UTs with approval from the Ministry of Housing and Urban Affairs (MoHUA).

15.Is PMAY-U 2.0 focussing on any special group of beneficiaries?

Yes, the scheme also focusses on special groups such as Safai Karmi, Street Vendors identified under Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PMSVANidhi) Scheme and different artisans under Pradhan Mantri-Vishwakarma Scheme, Anganwadi Workers, Building and other Construction Workers (BoCW), slum dwellers/chawls and other groups identified during operation of the scheme.

16.Whether scheme will provide preferences to any social group?

Yes, preference under the scheme will also be given to Widows, Persons with Disabilities, Transgenders, persons belonging to Scheduled Castes/Scheduled Tribes, and Minorities.

17.What are the different verticals under the scheme?

The PMAY-U 2.0 will be implemented through four verticals as under:

1. Beneficiary Led Construction (BLC)

2. Affordable Housing in Partnership (AHP)

3. Affordable Rental Housing (ARH)

4. Interest Subsidy Scheme (ISS)

18.How to choose a vertical to avail scheme benefits?

The Beneficiaries can choose from any one of the four verticals of the Scheme with the help of State/UTs/ULBs/PLIs or by submitting online application through Unified Web Portal of the PMAY-U 2.0.

19.How beneficiary can apply for the housing under the scheme?

The beneficiaries meeting the eligibility criteria defined under the scheme, may submit the application in defined format through Unified Web Portal of the PMAY-U 2.0, Common

Service Centres (CSC) or by visiting the concerned Urban Local Bodies/Municipalities they are residing in.

20.What documents needs to be submitted along with the application form under the scheme?

The beneficiary need to submit copy of their Adhar Card, bank account details, undertaking for meeting eligibility criteria as per prescribed format, land ownership documents in case of BLC or any other documents specified by the States/UTs/ULBs/PLIs.

21.What is the admissible house size under various verticals of PMAY-U 2.0?

Houses upto 45 sqm, 60 sqm, 120 sqm carpet area will be supported under BLC/AHP, ARH, ISS verticals respectively. The Scheme will support construction of houses of not less than 30 sqm carpet area along with basic infrastructure.

22.What is meaning of carpet area?

The area enclosed within the walls, actual area to lay the carpet. This area does not include the thickness of the inner walls.

23.How is the housing demand assessed under PMAY-U 2.0?

Cities will undertake a assessment of housing demand through suitable means in both online and offline modes. During the demand survey cities shall include all eligible beneficiaries including the special focus groups.

24.What is the City Wise Plan?

The city-wise plan will include total and annual housing demand of eligible beneficiaries in the city, including details of special focus group beneficiaries and the selected interventions under different verticals.

25.How does PMAY-U 2.0 aim to enhance housing affordability?

PMAY-U 2.0 aims to enhance housing affordability for EWS, LIG, and MIG segments by providing financial assistance and support, making it easier for eligible urban families to construct/purchase/rent a house.

26.How Women empowerment is promoted under the scheme?

The scheme guidelines mandate ownership of the house to be in the name of female head of the household or in joint ownership with the male member.

27.What is difference in Central Sector Scheme and Centrally Sponsored Scheme?

Central Sector Scheme are those that are implemented by a Central Agency and 100% funded by the Central Government. Centrally Sponsored Scheme (CSS) are those that are funded directly by the Central Ministries/Departments and implemented by the States/UTs or their agencies.

28.What function will MIS have under PMAY-U 2.0?

The MIS of PMAY-U 2.0 will be used to monitor and evaluate the scheme on Unified Web Portal which will be accessible to all stakeholders such as States/UTs/ULBs/CNAs/PLIs etc. It will have a real-time progress on key performance indicators, dashboards, and analytics to enable informed decision-making by program managers and policymakers. The MIS will have the facility for the beneficiaries to apply and track their application status on real-time basis.

29.Whether the Government will provide benefits under Pradhan Mantri Awas Yojana - Urban 2.0 (PMAY-U 2.0) to the beneficiaries from the weaker sections of society including slum dwellers, SCs/STs, minorities, widows and people with disabilities?

As per the scheme guidelines of PMAY-U 2.0, preference under the Scheme is given to Widows, Single Women, Persons with Disabilities, Senior Citizens, Transgenders, persons belonging to Scheduled Castes/Scheduled Tribes, Minorities and other weaker and vulnerable sections of the society. Special focus is given to Safai Karmi, Street Vendors identified under PMSVANidhi Scheme and different artisans under Pradhan Mantri-Vishwakarma Scheme, Anganwadi workers, building and other construction workers, residents of slums/chawls and other groups identified during operation of PMAY-U 2.0. The scheme guidelines are available at https://pmay-urban.gov.in/pmay-u-2.0-guidelines.

30.How the Government will ensure that the unified web portal is user-friendly and accessible to all stakeholders, particularly to those with limited digital literacy?

A robust and unified web portal has been developed to monitor the scheme. This web portal is user friendly and accessible to all stakeholders and has the facility for the beneficiaries to

apply online and track their application status on real-time basis. States/UTs, ULBs/Implementing Agencies, beneficiaries and all concerned stakeholders will have accessibility to upload all requisite information. A mobile-friendly interface is also developed with offline functionality and multi-lingual support with enhanced accessibility and inclusivity. The feedback from the various stakeholders is taken to improve the usability of web-portal.

31.What are the details of the funding pattern by the concerned stakeholders under all four verticals of the Scheme, viz. Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), Affordable Rental Housing (ARH) and Interest Subsidy Scheme (ISS) ?

As per the scheme guidelines of PMAY-U 2.0, the fund required for construction/ purchase of houses under the scheme, except for ISS is shared between the Central Government, State/UT Government/ULBs/Implementing Agencies and the identified eligible beneficiaries. A fixed amount of Central Assistance is provided by Government of India under different verticals and mandatory State share has been provisioned under the scheme as mentioned below:

S. No	States/UTs	PMAY-U 2.0 Verticals		
		BLC & AHP	ARH	ISS
1	Assam, Arunachal Pradesh, Meghalaya, Manipur, Mizoram, Nagaland, Tripura, Sikkim, Himachal Pradesh, Uttarakhand, UTs of Jammu and Kashmir, Puducherry and Delhi	Central Govt. - ₹2.25 lakh per unit State Govt. - Min. ₹0.25 lakh per unit		
2	All other UTs	Central Govt. - ₹2.50 lakh per unit	Technology Innovation Grant Central Govt.: ₹3,000/Sqm. per unit State Govt.: ₹2,000/Sqm. per unit	Home Loan Subsidy – up to ₹1.80 lakh (Actual Release) per unit by Government of India as Central Sector Scheme
3	All other States	Central Govt. - ₹1.50 lakh per unit State Govt. - Min. ₹1.00 lakh per unit		

32.Is it mandatory to submit caste certificate in SC and ST Category?

PMAY-U 2.0 is providing housing for all eligible beneficiaries. Further Preference under the Scheme will be given to Widows, single women, Persons with Disabilities, Senior Citizens, Transgenders, persons belonging to Scheduled Castes/ Scheduled Tribes, Minorities and other weaker and vulnerable sections of the society. However, the proof of persons belonging to the preference group is required for records.

33.Whether woman ownership is mandatory in case of construction cases, i.e. land has already been purchased in the name of male member before implementation of PMAY-U 2.0 ?

The houses constructed/acquired/purchased with Central Assistance under the Scheme should be in the name of the female head of the household or in the joint name of the male head of the household and his wife and only in cases when there is no adult female member in the family, the house can be in the name of male member of the household. In cases where the applicant is a widower, unmarried, separated person, or transgender, the house will be made in the individual's name. In case of death of beneficiary(s), the legal heir of the beneficiary will get the benefit under the scheme.

34.Is there a mechanism to monitor the quality of the houses at regular intervals once the houses are completed or under construction

Yes, to ensure the quality of houses being constructed under PMAY-U 2.0 will be monitored by the Third Party Quality Monitoring Agencies (TPQMA) on regular basis. Any issue related to construction will be addressed by the concerned States/UTs.

35.How are complaints regarding the quality and condition of the houses resolved?

Complaints of received during the implementation of PMAY-U 2.0 scheme is forwarded to the concerned State/UT for appropriate action. Additionally, Centralised Public Grievance Redress and Monitoring System (CPGRAMS) is available to the citizens to lodge their grievances to the public authorities on any subject related to service delivery including PMAY-U 2.0. Apart from this, the applicants also have option of filling complaint through PMAY-U 2.0 portal for redressal of grievance.

36.What measures will be taken to ensure that houses under the PMAY-U 2.0 are not sub-leased/rented out by the beneficiaries?

House constructed under PMAY-U 2.0 Scheme only for residential purpose and shall not be used for any other activities. The Beneficiaries shall not sell-out/transfer/sub¬leased/rented out the house constructed under PMAY-U 2.0 Scheme for a period of five years from the date of completion of house.

37.What are provisions under PMAY-U 2.0 for beneficiaries who don't have land and are houseless?

In the case of landless beneficiaries, States/UTs at their own expense may provide heritable, but non-transferable land rights (pattas) to the family, making them eligible beneficiaries under the BLC vertical. Further the beneficiaries can also avail benefits under Affordable Housing in Partnership (AHP) and Interest Subsidy Scheme (ISS) verticals of PMAY-U 2.0 as per their choice and eligibility any one of the vertical.

38.Do the married woman need to provide Aadhaar details of father and mother to avail the benefit under PMAY-U 2.0?

No. As per scheme guidelines para 1.3, 3.5; a married women is part of husband's family therefore it is required to provide the Aadhaar details of father in-law and mother in-law while filling the family

member detail at Unified Web Portal.

39.The Aadhaar details of deceased parents is mandatory or not, to avail the PMAY-U 2.0 benefit

No, Aadhaar details of deceased parents are not mandatory to provide. However, the applicant is required to provide their names in personal detail at Unified

Web Portal while filling the Application form. Eg: if the applicant father is dead, then the applicant can choose the option as "late" under 'Father's name as per Aadhaar' and provide father's name.

40.Do an orphan person have to provide Aadhaar details of parents to avail the benefit under PMAY-U 2.0?

If the applicant has been brought up in an orphanage, child care institution, or by a state-approved guardian due to the absence of biological parents, then he/she is not required to provide the details of parents to avail benefit of the scheme.

The applicant has to upload a certificate issued from the Competent Authority in the personal detail at Unified Web Portal while filling the Application form.

41.Do an Divorcee/ deserted/ destitute woman has to provide Aadhaar details of husband to avail the benefit under PMAY-U 2.0?

No. If the applicant comes under divorcee / destitute/ deserted category, she is not required to provide the Aadhaar details of husband.

However, she has to upload the Legal Separation Certificate (Issued by Court of law/ abandonment certificate issued by concerned Competent Authority.)