

Ministry of Housing and Urban Affairs Schemes

Housing for All (URBAN)

- It envisions Housing for All by 2022 and it subsumes Rajiv Awas yojana and Rajiv Rinn Yojana.
 - It seeks to address the housing requirement of urban poor including slum dwellers through following programme
1. Central assistance to Urban Local Bodies (ULBs) and other implementing agencies for **Slum rehabilitation** with participation of private developers.
 2. Promotion of **Affordable Housing for weaker section** through Credit Linked Subsidy
 3. Affordable Housing in Partnership with Public & Private sectors
 4. Subsidy for beneficiary-led **individual house construction**
- It covers all 4041 statutory towns as per Census 2011 with focus on 500 Class I cities in three phases.
 - **Centre and state will be** funding in the ratio of 75:25 and in case of North Eastern and special category States in the ratio of 90:10.
 - **Beneficiaries** - Urban poor who does not own a pucca house, Economically Weaker Section (EWS) and Lower Income Groups (LIG – eligible only for credit linked subsidy scheme).
 - States/UTs have flexibility to redefine the annual income criteria with the approval of Ministry.
 - Under the mission, a beneficiary can avail of benefit of **one component only**.
 - HUDCO and NHB have been identified as **Central Nodal Agencies (CNAs)** to channelize this subsidy to the lending institutions.
 - Credit Linked Subsidy – It is an interest subsidy available to a loan amounts upto Rs 6 lakhs at the rate of 6.5 % for tenure of 20 years or during tenure of loan whichever is lower.
 - The houses will be allocated preferably in the name of Women in the family.
 - Rajiv Awas Yojana - It envisages a "Slum Free India" with inclusive and equitable cities in which every citizen has access to basic civic infrastructure and social amenities and decent shelter.
 - Rajiv Rinn Yojana - Rajiv Rinn Yojana (RRY) is an instrument to address the housing needs of the EWS/LIG segments in urban areas, through enhanced credit flow.

Credit Linked Subsidy Scheme

- CLSS is an interest subsidy scheme under Pradhan Mantri Awas Yojana (URBAN)-Housing for All.
- Credit Linked Subsidy is an interest subsidy available to a loan amounts upto Rs.6 lakhs at the rate of 6.5 % for tenure of 20 years or during tenure of loan whichever is lower.
- It is for purchase/construction/extension/improvement of house to cater Economical Weaker Section (EWS)/Lower Income Group (LIG)/Middle Income Group (MIG).
- Union cabinet has recently increased the carpet area of houses eligible for interest subsidy.

20.3 Deendayal Antyodaya Yojana

- It aims to uplift the urban poor by enhancing sustainable livelihood opportunities through skill development.
- It is an integration of National Urban Livelihood Mission (NULM) & National Rural Livelihood Mission (NRLM).
- NULM aims at universal coverage of the urban poor for skill development and credit facilities.

- It focuses on organizing urban poor in their strong grassroots level institutions, creating opportunities for skill development and helping them to set up self-employment venture by ensuring easy access to credit.
- It is aimed at providing shelter equipped with essential services to the urban homeless in a phased manner and also addresses livelihood concerns of the urban street vendors.
- Funding will be shared between the Centre and the States in the ratio of 75:25. For North Eastern and Special Category - the ratio will be 90:10.

PAISA

- Portal for Affordable Credit and Interest Subvention Access is a centralized electronic web platform for processing interest subvention on bank loans to beneficiaries under DAY-NULM.
- Allahabad Bank is the nodal bank for this portal.
- It enables the government to connect directly with the beneficiaries and ensuring greater transparency and efficiency in delivery of services.
- All the States & UTs, all SCBs, RRBs and Cooperative Banks are expected to deploy this portal.

AMRUT

- Atal Mission for Rejuvenation and Urban Transformation's focus is on infrastructure creation that has a direct link to provision of better services to the citizens.
 - It ensures that every household has access to a tap with assured supply of water and a sewerage connection.
 - It proposes to increase the amenity value of cities by developing greenery and well maintained open and reduce pollution by switching to public transport or constructing facilities.
 - 500 cities will be covered under the Scheme
1. All Cities and Towns with a population of over 1 lakh with notified Municipalities, including Cantonment Boards (Civilian areas),
 2. All Capital Cities/Towns of States/ UTs, not covered in above,
 3. All Cities/ Towns classified as Heritage Cities by MoUD under the HRIDAY Scheme,
 4. Thirteen Cities and Towns on the stem of the main rivers with a population above 75,000 and less than 1 lakh, and
 5. Ten Cities from hill states, islands and tourist destinations (not more than one from each State).
- This scheme is a new avatar of the Jawaharlal Nehru National Urban Renewal Mission (JNNURM).
 - Unlike JNNURM, AMRUT will not appraise individual projects and appraise only State Annual Action plans.
 - It is a centrally Sponsored Scheme and funds will be allocated to states and Union territories.
 - The states will transfer funds to Urban Local Bodies within 7 days of transfer by central government and no diversion of funds.
 - Central assistance will be to the extent of 50% of project cost for cities and towns with a population of up to 10 lakhs and one-third of the project cost for those with a population of above 10 lakhs.
 - (Note: Some of the inadmissible components under AMRUT are Power, Telecom, Health, Education and Wage employment programme and staff component and Purchase of land for projects or project related works, Staff salaries of both the States/ULBs. The list is not exhaustive.)

Smart Cities

- The objective is to promote sustainable and inclusive cities that provide core infrastructure and give a decent quality of life to its citizens, a clean and sustainable environment and application of Smart Solutions.
- The focus is on creating a explicable model which are meant to set examples that can be replicated both within and outside the Smart City, catalyzing the creation of similar Smart Cities in various regions and parts of the country.
- Core infrastructure elements
 1. Water Supply
 2. Assured electricity supply
 3. Sanitation, including solid waste management
 4. Efficient urban mobility and public transport
 5. Affordable housing, especially for the poor
 6. Robust IT connectivity and digitalization
 7. Good governance, especially e-Governance and citizen participation
 8. Sustainable environment
 9. Safety and security of citizens, particularly women, children and the elderly
 10. Health and education.
- Selection Process—Each state will get at least one smart city.
- Each aspiring city competes for selection as a smart city in what is called a ‘City Challenge’. There are two stages in the selection process.
- The State/UT begins with shortlisting the potential smart cities.
- The first stage of the competition will be intra-state based on the criteria specified and the highest scoring potential smart cities will be recommended to MoUD. The 100 such potential smart cities nominated by all the States and UTs will prepare Smart City Plans which will be rigorously evaluated in the Stage-2 of the competition for prioritizing cities for financing.
- The chosen ones will get Central fund of Rs 500 crore in the course of 5 years.
- Implementation -By Special Purpose Vehicles (SPV) which will be promoted by the State/UT and the Urban Local Body (ULB) jointly both having 50:50 equity shareholding.

HRIDAY

- National Heritage City Development and Augmentation Yojana (HRIDAY) is focused on holistic development of heritage cities.
- The main objective of HRIDAY is to preserve character of the soul of heritage city and facilitate inclusive heritage linked urban development in partnership with State Government
- The duration of HRIDAY schemes would be Four Years starting from December 2014 (i.e. Till December 2018).
- It is a central sector scheme with broadly focus on four theme areas i.e. Physical Infrastructure, Institutional Infrastructure, Economic Infrastructure & Social Infrastructure for reviving and revitalizing the soul of Heritage City.
- The projects can be funded directly or through support from other stakeholders including private sector.
- Coverage (12 Cities) - Ajmer, Amravati, Amritsar, Badami, Dwarka, Gaya, Kanchipuram, Mathura, Puri, Varanasi, Velankanni, Warangal.

- It supports development of core heritage infrastructure projects that include revitalization of urban infrastructure for areas around heritage assets.

Urban Reform Incentive Fund

- It aims to provide States with incentives to undertake essential urban sector reforms.
- The Ministry has proposed to increase Reform Incentive Fund from Rs 500 crore during 2017-18 to over Rs 3,000 crore per year over the next three years.
- The reforms to be undertaken by the States to receive incentives under URIF improve the responsiveness of local real estate markets, increase resource mobilization in Urban Local Bodies (ULBs), provide rigorous accounting of the management of public funds.
- The incentives given to the states will be on a grant basis.
- URIF receive funds from International Bank for Reconstruction and Development (IBRD) and Government of India.

Affordable Housing Fund

- Government has announced a dedicated affordable housing fund under the National Housing Bank (NHB) to boost demand and supply of low-cost homes.
- It will receive fund from priority sector lending shortfall and fully serviced bonds authorised by the Government of India.
- National Housing Bank Act is being amended to transfer its equity from the Reserve Bank of India to the government.
- In Budget 2018, the government had announced infrastructure status to affordable housing.
- It will enable these projects to avail benefits such as lower borrowing rates, tax concessions and increased flow of foreign and private capital.

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