



## Chapter - 20 Housing & Urban Affairs

The Ministry of Housing and Urban Affairs (MoHUA) oversees policy formulation and program monitoring for urban housing and development. Urban development is governed by state jurisdiction, with the Constitution mandating the delegation of functions to urban local bodies.

- The UN's 2030 agenda underscores the importance of sustainable cities to foster inclusive, safe, resilient, and sustainable human settlements.
- Census data from 2011 reveals that 31.2% of India's population is urban, projected to soar to 575 million by 2030.
- Urban areas house 31.16% of the nation's populace. Presently, urban India contributes 65% to the country's GDP (to ascend to 70% by 2030).

### Pradhan Mantri Awas Yojana (PMAY) - Housing for All (Urban)

- The Ministry of Housing and Urban Affairs launched the Pradhan Mantri Awas Yojana - Urban (PMAY-U) in 2015 to provide all-weather pucca houses with basic amenities like water supply and electricity to eligible beneficiaries in urban areas nationwide, including those under development authorities.
- The scheme primarily targets the Economically Weaker Section (EWS) and Lower Income Groups (LIG), with Middle Income Group (MIG) also eligible for interest subsidies under the Credit Linked Subsidy Scheme (CLSS) until March 2021.

### Smart City Mission

- Launched in 2015
- Aims to develop cities with core infrastructure and high-quality living standards
- Focuses on smart solutions for sustainability and cleanliness
- **Core infrastructure elements include:**
  - Adequate water supply
  - Assured electricity supply
  - Sanitation and solid waste management
  - Efficient urban mobility and public transport
  - Affordable housing
  - Robust IT connectivity and digitalization
  - Good governance and citizen participation
  - Sustainable environment
  - Safety and security of citizens
  - Health and education
- Emphasises sustainable and inclusive development, selects 100 Smart Cities through competitive rounds
- Each city sets up Special Purpose Vehicles (SPVs), City Level Advisory Forums (CLAFs), and appoints Project Management Consultants (PMCs)

### Jawaharlal Nehru National Urban Renewal Mission (JnNURM)

- Launched in 2005 as the first flagship scheme
- **Implemented by MoHUPA with two components:**

- Basic Services for Urban Poor (BSUP)
- Integrated Housing and Slum Development Programme (IHSDP)
- Aims for integrated development of slums, providing shelter and basic services
- Initially for seven years, extended to March 2015 for ongoing projects
- 65 Mission Cities identified based on population, cultural, and tourist importance
- Project cost shared based on population and location:
  - BSUP: 50:50 for cities over 1 million, 80:20 for smaller cities, 90:10 for North Eastern and Special category States
  - IHSDP: 80:20 for smaller cities, 90:10 for North Eastern and Special category States
- Since 2015, continued as **Atal Mission for Rejuvenation and Urban Transformation (AMRUT)**

## **Atal Mission for Rejuvenation and Urban Transformation (AMRUT)**

- Centrally sponsored scheme launched in 2015 with a total outlay of one lakh crore rupees
- **Central Assistance of 50,000 crore rupees spread over 2015-2020**
  - Requires 50,000 crore rupees from states and Urban Local Bodies (ULBs)
- Covers Urban Local Bodies with a population of one lakh or more, capital cities, HRIDAY cities, cities along main rivers, hill states, islands, and tourist destinations, totaling 500 cities
- Thrust areas include **water supply, sewerage and septage management, stormwater drainage, green spaces, non-motorized urban transport, and capacity building**
  - Focuses on universal access to potable water, improved sewage treatment capacities, city park development, reform implementation, and capacity building
  - Water supply component includes rehabilitating old systems, rejuvenating water bodies, and recharging groundwater
- Features include recycling/reuse of wastewater, reducing non-revenue water, and exploring septage management possibilities

## **National Heritage City Development and Augmentation Yojana (HRIDAY)**

- Launched in 2015
- Aims to integrate urban planning, economic growth, and heritage conservation
- **Implemented in 12 identified cities:**
  - Ajmer, Amaravati, Amritsar, Badami, Dwarka, Gaya, Kanchipuram, Mathura, Puri, Varanasi, Velankanni and Warangal

## **Deendayal Antyodaya Yojana - National Urban Livelihoods Mission**

- Centrally sponsored scheme implemented by the Ministry of Housing and Urban Affairs since 2013
  - Aims to reduce poverty and vulnerability of urban poor households nationwide
  - Covers all statutory towns decided by states based on local needs and capability
- **Major components include:**
  - **Social Mobilization and Institutional Development (SM&ID):** Mobilisation of urban poor into Self-Help Groups (SHGs) for thrift and credit-based activities
  - **Employment through Skill Training and Placement (EST&P):** Skill development for sustainable livelihoods
  - **Self-Employment Programme (SEP):** Interest subvention on loans for self-employment ventures
  - **Support to urban street vendors:** Pro-vendor planning, skill development, micro-enterprise support
  - **Innovative and Special Projects (I&SP):** Promotes sustainable urban livelihoods through partnership approaches

## **PM SVANidhi Scheme**

- **Launched in response to the Covid-19 pandemic and lockdowns**
  - Aimed at providing credit for working capital to street vendors to resume their businesses
  - Part of the '**Atmanirbhar Bharat package**'

- Offers collateral-free working capital loans up to ₹10,000 for one year
- **Provides incentives such as:**
  - Interest subsidy of 7% per annum on regular loan repayment
  - Cash-back of up to ₹1,200 per annum on prescribed digital transactions

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