

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 2614
ANSWERED ON 16/03/2026**

HOUSING FOR YOUNG ADULTS

2614. SHRI SATNAM SINGH SANDHU:

Will the Minister of HOUSING AND URBAN AFFAIRS be pleased to state:

- (a) the steps taken to ensure affordable housing for young adults, particularly first-time homebuyers;
- (b) the extent to which existing housing schemes cater specifically to youth and young working professionals;
- (c) the measures taken to promote financial independence among youth through credit access and rental housing models; and
- (d) whether any youth-focused housing policy is under consideration?

ANSWER

**THE MINISTER OF STATE IN THE MINISTRY OF HOUSING AND URBAN AFFAIRS
(SHRI TOKHAN SAHU)**

- (a) to (d): ‘Land’ and ‘Colonization’ are State subjects. Therefore, schemes related to housing for their citizens including young adults, first-time homebuyers, working professionals etc. are implemented by States/Union Territories (UTs). However, Ministry of Housing and Urban Affairs (MoHUA) supplements the efforts of States/UTs by providing Central Assistance under Pradhan Mantri Awas Yojana - Urban (PMAY-U) since 25.06.2015 to provide all weather pucca houses with basic civic amenities to eligible urban beneficiaries including youth and working professionals across the country.

Based on the learnings from the experiences of implementation of PMAY-U, MoHUA has revamped the scheme and launched PMAY-U 2.0 ‘Housing for All’ Mission with effect from 01.09.2024 for implementation in urban areas across the country to construct, purchase and rent a house by 1 crore additional eligible beneficiaries at affordable cost in next five years. The scheme is implemented through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), Affordable Rental Housing (ARH) and Interest Subsidy Scheme (ISS). Under ISS vertical all eligible beneficiaries including young adults and working professionals having annual household income up to ₹9 lakh may avail 4% interest subsidy up to ₹1.8 lakh for the housing loan up to ₹25 lakh with the house value up to ₹35 lakh.

In addition, MoHUA launched Affordable Rental Housing Complexes (ARHCs) as a sub-scheme of PMAY-U in July 2020 to provide affordable rental accommodation to urban migrants, students and young professionals, thereby expanding housing options beyond home ownership. Based on the learnings of ARHCs, a dedicated vertical of Affordable Rental Housing (ARH) has been provisioned under PMAY-U 2.0. The basic purpose of the ARH vertical is to promote construction of affordable rental housing close to the workplaces of the intended beneficiaries. By promoting housing near employment hubs and workplaces, the scheme aims to reduce travel time and expenses, improve productivity and quality of life and create more inclusive and sustainable urban communities.

Based on the project proposals submitted by States/UTs, a total of 125.15 lakh houses, including 13.67 lakh under PMAY-U 2.0, have been sanctioned by the Ministry, so far across the country. Of the sanctioned houses, 116.57 lakh houses have been grounded, of which 97.30 lakh are completed/delivered to the beneficiaries as on 02.03.2026.
