

GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 3405
ANSWERED ON 23/03/2026

SHORTAGE OF URBAN HOUSING

3405. SHRI IMRAN PRATAPGARHI:

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

- (a) whether Government is aware of recent reports indicating that the urban affordable housing shortage may reach nearly 30 million units by 2030;
- (b) if so, the details thereof and the key factors contributing to the projected shortfall, including urban migration, rising land costs and slow project completion;
- (c) whether Government has undertaken any time-bound assessment of current demand-supply gaps in major cities;
- (d) the concrete measures proposed to augment affordable housing stock;
- (e) the targets, budgetary allocations and timelines fixed to address the impending crisis; and
- (f) whether this conversation is helpful so far?

ANSWER

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

- (a) to (f): ‘Land’ and ‘Colonization’ are State subjects, the primary responsibility of assessment of housing need and providing housing for their citizens for different segments of the society lies with the State/Union Territory (UT) Governments. 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 June 25, 2015 to provide pucca house in urban areas 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 support 1 crore additional eligible beneficiaries in next five years.

PMAY-U and PMAY-U 2.0 are demand driven schemes with no fixed housing targets by the Government of India. As per the guidelines, States/UTs are responsible for identifying beneficiaries, planning and executing projects and allotting completed houses. Citizens can apply through the Unified Web Portal of PMAY-U 2.0, where States/UTs/Urban Local Bodies (ULBs) verify applications at multiple levels based on eligibility criteria. After demand assessment and beneficiary validation, States/UTs prepare project proposals, which are approved by the State Level Sanctioning and Monitoring Committee (SLSMC) and then submitted to the Ministry for sanction of Central Assistance by the Central Sanctioning and Monitoring Committee (CSMC) in phased manner. The Scheme Guidelines and Unified Web Portal for submitting the online applications can be accessed through <https://pmay-urban.gov.in>.

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.

The Government has proposed several measures to augment affordable housing stock in urban areas. As per the Scheme Guidelines of PMAY-U 2.0, States/UTs have to formulate an “Affordable Housing Policy” to provide various reforms and incentives to Public/Private agencies on time bound basis to develop affordable housing ecosystem. PMAY-U 2.0 supports States/UTs to formulate ‘Affordable Housing Policy’. These reforms aim at incentivizing private sector participation through appropriate regulatory, fiscal and institutional measures for increasing the supply of affordable housing stock in urban areas. In addition, the Government is also promoting rental housing through the Affordable Rental Housing vertical of PMAY-U 2.0 to increase the availability of formal affordable rental housing for urban migrants and workers.

Further, NITI Aayog has prepared a detailed approach paper to promote and enable affordable housing and released its report in December 2025 namely ‘A Comprehensive Framework to Promote Affordable Housing’. The report may be seen on the website of NITI Aayog at https://niti.gov.in/sites/default/files/2026/01/A_Comprehensive_Framework_to_Promote_Affordable_Housing.pdf. The report has been shared with all concerned stakeholders for further necessary action.
