

**GOVERNMENT OF INDIA**  
**MINISTRY OF HOUSING AND URBAN AFFAIRS**  
**LOK SABHA**

**UNSTARRED QUESTION NO. 3122**  
**TO BE ANSWERED ON DECEMBER 21, 2023**

**HOUSING STOCK IN URBAN AREAS**

**NO.3122. SHRI GNANATHIRAVIAM S.:**

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

- (a) whether it is a fact that the Government proposes to build houses in urban areas of Tamil Nadu and if so, the details thereof;**
- (b) whether it is also a fact that the main hurdle in filling the housing stock is shortage of land in urban areas, stringent land use regulations, inadequate infrastructure to support more housing neighbourhoods, rising cost of constructions material, insufficient financing, restricted mortgage financing and rent control laws and if so, the reaction of the Government thereto;**
- (c) whether lending agencies had signed Memorandum of Understanding with the Government nodal agencies for extending financial support to housing projects under Housing Mission; and**
- (d) if so, the details thereof?**

**ANSWER**

**THE MINISTER OF STATE**

**IN THE MINISTRY OF HOUSING AND URBAN AFFAIRS**

**(SHRI KAUSHAL KISHORE)**

**(a): 'Land' and 'Colonization' are State subjects. Schemes related to housing for urban poor in their respective areas are implemented by States/UTs. However, the Ministry of Housing and Urban Affairs is supplementing the efforts of States/UTs by providing Central Assistance under Pradhan Mantri Awas Yojana- Urban (PMAY-U) 'Housing for All' Mission since 25.06.2015 to provide pucca houses with basic amenities to all eligible urban beneficiaries across the**

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country including the State of Tamil Nadu. The scheme has four verticals namely, Beneficiary-led individual house construction/enhancements (BLC), Affordable Housing in Partnership (AHP), “In-Situ” Slum Redevelopment (ISSR) and Credit Linked Subsidy Scheme (CLSS).

Implementation of the PMAY-U Scheme in States/UTs including assessment of demand, formulation of projects, selection of beneficiaries etc. are done by the respective State/UT Governments as per scheme guidelines. Based on project proposals submitted by State of Tamil Nadu, more than 6.81lakh houses have been sanctioned as on 04.12.2023. Of the sanctioned houses, 6.61 lakh have been grounded for construction; of which 5.49 lakh are completed/ delivered to beneficiaries.

(b) to (d): Under PMAY-U, Government of India is providing its fixed share as Central Assistance of ₹1.0 lakh under In-Situ Slum Redevelopment (ISSR), ₹1.5 lakh for Affordable Housing in Partnership (AHP) and Beneficiary Led Individual Construction or Enhancement (BLC) verticals of PMAY-U. Under Credit Linked Subsidy Scheme (CLSS) vertical of PMAY-U, an interest subsidy at the rate of 6.5% which amounts upto ₹2.67 lakh per house is provided for beneficiaries of Economically Weaker Sections (EWS) and Low Income Group (LIG) category. The remaining cost of the house as per DPR is shared by States/UTs/Urban Local Bodies (ULBs)/Beneficiaries.

It has been observed that major challenges faced in creating housing stock include insufficient urban planning, high land price and scarce land availability especially in metros, fluctuation in prices of construction materials, delay in getting statutory clearances/NoCs/building plan approvals, provision of requisite physical and social infrastructure etc.

As per the PMAY-U scheme guidelines, States/ UTs are advised to ensure convergence with relevant Central Government schemes such as Swachh Bharat Mission (U), Atal Mission for Rejuvenation and Urban Transformation (AMRUT), National Urban Livelihood Mission (NULM) etc. and other State Schemes to provide basic amenities/ benefits to beneficiaries of PMAY-U projects. Financial Institutions like HUDCO also extend loans to various Government agencies involved in housing projects.