

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 559
TO BE ANSWERED ON FEBRUARY 06, 2025
ALLOCATION OF HOUSES UNDER PMAY-U**

NO. 559. SMT. PRATIMA MONDAL:

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

- (a) whether it is a fact that the Pradhan Mantri Awas Yojana - Urban (PMAY-U) has failed to adequately address the needs of the landless urban poor as 83 per cent of houses provided under the scheme are catering the need of only those who already possess land or have access to capital, if so, the details thereof and if not, the reasons therefor; and**
- (b) whether the Government plans to address this exclusionary approach and increase housing allocations for economically weaker sections and slum dwellers and if so, the details thereof?**

ANSWER

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

- (a) & (b): No. 'Land' and 'Colonization' are State subjects. Therefore, schemes related to housing for their citizens are implemented by States/Union Territories (UTs) including providing land to the landless urban poor to construct the house. 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 with an aim to provide all weather pucca houses with basic civic amenities to eligible urban beneficiaries across the country with the vision of 'Housing for All'.**

The scheme has been implemented through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), In-Situ Slum Redevelopment (ISSR) and Credit Linked Subsidy Scheme (CLSS). The scheme provided flexibility to States/UTs to propose projects for beneficiaries including landless urban poor & slum dwellers to avail the benefit under any vertical as per their preference and eligibility criteria. Various States/UTs provide land patta/rights to the landless beneficiaries as per their local regulations and applicable policies. Moreover, beneficiaries not having land may choose AHP/ISSR vertical to get the house in a multi-storied housing projects under the scheme.

PMAY-U is a demand driven scheme. Selection of beneficiaries, under various verticals preferred by the beneficiaries, formulation of projects and execution is done by States/UTs. States/UTs prepare project proposals and after approval of State Level Sanctioning and Monitoring Committee (SLSMC), headed by Chief Secretary of the State/UT, these are submitted to the Ministry for sanctioning of admissible Central Assistance by Central Sanctioning and Monitoring Committee (CSMC).

Based on the project proposals submitted by States/UTs, as on 27.01.2025, a total of 118.64 lakh houses have been sanctioned by the Ministry, out of which 112.50 lakh have been grounded and 90.25 lakh are completed/delivered to the beneficiaries across the country. The scheme period, which was earlier up to 31.03.2022, has further been extended up to 31.12.2025, except for CLSS vertical of the scheme, to complete all the houses sanctioned without changing the funding pattern and implementation methodology.

Further, based on the learning from the experiences of 9 years 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 through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in

Partnership (AHP), Affordable Rental Housing (ARH) and Interest Subsidy Scheme (ISS). PMAY-U is a demand driven scheme and families belonging to Economically Weaker Section (EWS)/Low Income Group (LIG)/Middle Income Group (MIG) category including slum dwellers, living in urban areas, having no pucca house anywhere in the country, are eligible to purchase or construct a house under PMAY-U 2.0.

As per scheme guidelines, in the case of landless beneficiaries, States/UTs at their own expense may provide heritable, but non-transferable land rights (pattas) to the family, making them eligible beneficiaries under BLC vertical. Landless people may also avail benefits under AHP and ISS verticals of PMAY 2.0 scheme. States/UTs are advised to provide land for Affordable Housing Projects.
