

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 3191
TO BE ANSWERED ON DECEMBER 18, 2025
AFFORDABLE HOUSING PARTNERSHIP**

NO. 3191. SMT. JUNE MALIAH:

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

- (a) whether the Government intends to increase the Central assistance per dwelling unit under Affordable Housing in Partnership (AHP) vertical in response to increased construction cost, if so, the details thereof and if not, the reasons therefor;**
- (b) whether the Government is not increasing the Central assistance only because it would take more time and if so, the details thereof; and**
- (c) whether the Government has conducted any survey on increased cost of construction, if so, the details thereof along with its impact on urban landless, Economically Weaker Section (EWS) households and if not, the reasons therefor?**

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

(a) to (c): Ministry of Housing and Urban Affairs (MoHUA) has been implementing 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. The implementation period of PMAY-U scheme, which was earlier up to 31.03.2022, has been extended up to 31.12.2025 to complete sanctioned houses without changing the funding pattern and implementation methodology.

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. PMAY-U 2.0 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).

AHP vertical of PMAY-U 2.0 is implemented through two models:

Model-1: Construction of houses by Public Sector agencies and parastatals.

Model-2: Private sector AHP projects- Ownership of house by purchase from whitelisted private sector projects through Housing Voucher.

As per PMAY-U 2.0 guidelines, States/UTs are required to formulate 'Affordable Housing Policy' and adopt key reforms to attract private investment and create an enabling eco-system for augmenting the affordable housing stock in the country including the metro cities.

As per the scheme guidelines of PMAY-U 2.0, the fund required for purchase/construction of houses under the scheme is shared between the Central Government, State/UT Government/Urban Local Bodies (ULBs)/Implementing agencies and the beneficiaries. The funding under PMAY-U 2.0 is to provide a nudge to the beneficiaries and enable them to construct their houses by arranging funds from other sources as well. However, States/UTs may provide their enhanced share as per PMAY-U 2.0 guidelines to reduce the burden on beneficiaries. Government Assistance under BLC/AHP verticals of PMAY-U 2.0 for North-eastern States, Uttarakhand, Himachal Pradesh, UTs of Jammu & Kashmir, Puducherry and Delhi have been fixed at a ratio of 90:10. For Remaining UTs, the Central & State sharing ratio is 100:0 whereas for other States it is on 60:40. There is no proposal to revise the Central Assistance for the scheme. In order to enhance the affordability of the houses, State/UT share is mandatory under PMAY-U 2.0. Apart from the minimum State/UT share, the State/UT Governments may also provide additional top-up share to increase affordability.

Further, Government of India has restructured Credit Risk Guarantee Fund Trust for Low-Income Housing (CRGFTLIH) for Economically Weaker Section (EWS) /Low Income Group (LIG). The scheme aims to enhance the credit accessibility and worthiness of eligible households by extending the guarantee on the housing loan taken from Scheduled Commercial Banks, HFCs etc. It also aims to help eligible beneficiaries of PMAY-U 2.0 belonging to EWS/LIG through affordable home loans from financial institutions to complete their homes on time, thereby directly contributing to the program's objectives. States/UTs are also expected to facilitate home loan to PMAY-U 2.0 beneficiaries through tripartite agreement.
