

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 1070
TO BE ANSWERED ON FEBRUARY 05, 2026
URBAN HOUSING SHORTAGES**

NO. 1070. SMT. SANGEETA KUMARI SINGH DEO:

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

- (a) whether the Government has reviewed the persistent urban housing shortage of nearly twenty million units, of which over ninety five per cent pertains to Economically Weaker Sections and Low-Income Groups, despite substantial budgetary allocations over successive Five-Year Plans and if so, the details thereof;**
- (b) whether the Government proposes targeted interventions to prevent the growth of slums and squatter settlements, particularly in metropolitan cities where a significant proportion of the population resides in informal housing and if so, the details thereof;**
- (c) whether balanced economic and physical development of rural areas, small and medium towns and cities with populations below five lakh is being pursued to reduce migration pressure on metropolitan cities and if so, the details thereof; and**
- (d) the measures being considered to strengthen coordination among financial institutions, State Governments, Urban Local Bodies and planners to ensure effective implementation of housing policies and sustainable urban development?**

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

- (a) & (b): '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, including slum dwellers. 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 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).**

PMAY-U & PMAY-U 2.0 are demand driven schemes. Demand of housing for different segments of the society being dynamic in nature and Government of India has not fixed any target for construction of houses. Based on the demand for housing in the urban areas, States/UTs prepare project proposals and after approval of the State Level Sanctioning and Monitoring Committee (SLSMC), these are submitted to the Ministry for sanctioning of admissible Central Assistance by the Central Sanctioning and Monitoring Committee (CSMC) in phased manner.

Based on the project proposals submitted by States/UTs, a total of 122.28 lakh houses, including 10.66 lakh under PMAY-U 2.0, have been sanctioned under the schemes by the Ministry, so far across the country including metropolitan cities. Of the sanctioned houses, 114.84 lakh houses have been grounded for construction, of which 97.02 lakh are completed/delivered to the beneficiaries as on 22.01.2026. Against the sanctioned houses, more than 29 lakh beneficiaries are slum dwellers.

(c) & (d): Apart from PMAY-U and PMAY-U 2.0, MoHUA supplements efforts of States/UTs through various Missions, such as Atal Mission for Rejuvenation and Urban Transformation (AMRUT) & AMRUT 2.0, Swachh Bharat Mission - Urban (SBM-U) & SBM-U 2.0 and PM e-Bus Sewa to help in improving the urban infrastructure, service delivery and economic opportunities in small and medium towns and cities, thereby contributing to balanced urban development and helping to reduce migration pressure on metropolitan cities.
