

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 2249
TO BE ANSWERED ON FEBRUARY 12, 2026
AFFORDABLE HOUSING SCHEMES**

NO. 2249. MS SAYANI GHOSH:

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

- (a) whether it is true that housing has become increasingly unaffordable for large sections of the population, despite the implementation of various housing schemes since 2014, if so, the details thereof;**
- (b) the trend in house prices, land prices and household incomes during the last ten years and whether housing affordability has improved or worsened, if so, the details thereof along with the reasons therefor;**
- (c) whether it is a fact that land policy failures, speculative real estate practices and rising input costs have contributed to high housing prices, particularly in urban and peri-urban areas, if so, the details thereof;**
- (d) whether the Government has assessed the limited impact of affordable housing schemes in controlling market prices or meeting actual demand from low and middle-income households, if so, the details thereof; and**
- (e) whether real estate developers availing Government incentives, subsidies or regulatory relaxations are being effectively monitored to ensure delivery of genuinely affordable housing, if so, the details therefor?**

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

- (a) to (e): 'Land' and 'Colonisation' are State subjects. Therefore, Government policies and schemes related to affordable housing for their citizens are implemented by States/Union Territories (UTs) in their respective urban areas. Housing is also constructed by various private agencies in accordance with applicable real estate practices and State policies and is sold in the open market to the general public, including households from the Economically Weaker Section (EWS)/Low Income Group (LIG)/Middle Income Group (MIG)/High Income Group (HIG) categories, based on their affordability. Market prices include both construction costs and the cost of land for the project. Consequently, data relating to State housing policies, housing schemes and trends in housing and land prices are not maintained by this Ministry.**

However, Ministry of Housing and Urban Affairs (MoHUA) supplements efforts of States/UTs by providing Central Assistance under Pradhan Mantri Awas Yojana – Urban (PMAY-U) and PMAY-U 2.0 with an aim to provide all weather pucca houses with basic civic amenities to eligible urban beneficiaries of EWS/LIG and MIG categories across the country at affordable rates. 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.

In addition, PMAY-U 2.0 supports States/UTs for formulation and implementation of ‘Affordable Housing Policies’ to incentivize private sector participation through appropriate regulatory, fiscal and institutional measures to make the housing stock affordable in urban areas. The Scheme Guidelines can be accessed at <https://pmay-urban.gov.in/uploads/guidelines/Operational-Guidelines-of-PMAY-U-2.pdf>.

Further, Government of India has restructured Credit Risk Guarantee Fund Trust for Low Income Housing (CRGFTLIH) for EWS/LIG to enhance the credit accessibility and worthiness of eligible households by extending the guarantee on the housing loan taken from Scheduled Commercial Banks, Housing Finance Companies (HFCs) etc. thereby making the houses affordable.

In addition, special Home Loan Products are developed by Department of Financial Services (DFS) with Banks to help beneficiaries of informal sectors. States/UTs are also expected to facilitate home loan to PMAY-U 2.0 beneficiaries through tripartite agreement.

To support affordable housing, Central Government has taken various steps such as reduction in Goods and Services Tax (GST) on under-construction Affordable Housing project from 8% to 1% without Input Tax Credit (ITC) and Infrastructure status to Affordable Housing by including it in Harmonised List of Infrastructure. Further, GST on cement has also been reduced recently from 28% to 18%, which is one of the major construction materials and its lower prices will help in reducing the construction costs and make housing more affordable.

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. 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.

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.

The Central Government has been continuously engaging in deliberations with the respective State and UT Governments, as well as other stakeholders, to address issues related to the housing sector and to promote affordable housing.
