

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 4576
TO BE ANSWERED ON MARCH 19, 2026**

REVISION OF ELIGIBILITY CRITERIA UNDER PMAY-U

NO. 4576. SHRI KONDA VISHWESHWAR REDDY:

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

- (a) whether the Government proposes to enhance the unit assistance and permissible carpet area under Pradhan Mantri Awas Yojana-Urban (PMAY-U) considering the steep increase in construction material costs, labour charges and land prices and if so, the details thereof;**
- (b) whether any recent assessment has been conducted on the adequacy of the present cost norms across States, especially in rapidly urbanising and peri-urban regions and if so, the details thereof;**
- (c) whether the Government is considering rationalisation of eligibility criteria in view of changing socio-economic conditions, where possession of limited assets such as a small four-wheeler or an RCC roof may not necessarily indicate financial capacity to construct a pucca house without assistance and if so, the details thereof; and**
- (d) whether greater flexibility would be provided to all States to ensure that genuinely deserving families are not excluded and if so, the details thereof?**

ANSWER

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

- (a) to (d): '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. 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) with an aim to provide all weather pucca houses with basic civic amenities to eligible urban beneficiaries across the country. The scheme period of PMAY-U has been extended up to 30th September 2026 for completion of under-construction houses and release of funds through SNA-SPARSH module.**

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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).

Under the schemes, selection of beneficiaries under BLC and AHP vertical is done by respective State/UT/Urban Local Body (ULB) as per Scheme Guidelines based on the following criteria:

- i. Not owning pucca house in his/her name or any other family member's name, anywhere in India.**
- ii. Belonging to Economically Weaker Section (EWS) with annual household income of up to ₹3 lakh.**
- iii. Ownership of land to avail benefit under BLC vertical.**

The scheme guidelines do not prescribe exclusion solely on the basis of ownership of assets such as a small four-wheeler or similar conditions. Eligibility under the scheme is primarily based on income category and housing status, including the condition that the beneficiary family does not own a pucca house anywhere in India and has not availed benefits under any Central housing scheme.

Further, under ARH vertical, eligible beneficiaries of EWS/Low Income Group (LIG) categories up to income limit of ₹6 lakh can avail the benefit of rental housing at affordable rate.

Further, under ISS vertical, beneficiaries of EWS/LIG and Middle Income Group (MIG) categories up to income limit of ₹9 lakh per annum are eligible to get subsidy on home loans for purchase/re-purchase/construction of houses.

PMAY-U and PMAY-U 2.0 are demand-driven schemes. As per the scheme guidelines, selection of beneficiaries under different verticals through suitable means and formulation & execution of projects are undertaken by the States/UTs, ensuring that genuinely deserving families are not excluded. States/UTs have been provided flexibility to identify eligible beneficiaries based on local conditions and requirements, in accordance with the broad guidelines of the scheme, so that assistance reaches deserving households.

Eligible citizens are also allowed to apply through Unified Web Portal of PMAY-U 2.0 and register their demand with all details on the portal. States/UTs/ULBs validate the beneficiaries as per the eligibility criteria of the scheme guidelines and selection/scrutiny of beneficiary lists are done at multiple levels in the States/UTs. The Scheme Guidelines and Unified Web Portal for submitting the online applications can be accessed through <https://pmay-urban.gov.in>.

Based on the project proposal submitted by States/UTs, a total of 125.15 lakh houses including 13.67 lakh under PMAY-U 2.0, have been sanctioned by the Ministry, so far across the country. Of the sanctioned houses, 116.57 lakh houses have been grounded; of which 97.30 lakh are completed/delivered to the beneficiaries as on 02.03.2026.

The scheme guidelines of PMAY-U 2.0 have been prepared after a series of consultations with States/UTs and a large number of other stakeholders. As per the Scheme Guidelines, the fund required for purchase/construction of houses under the scheme is shared between the Central Government, State/UT Governments/ 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.

A fixed amount of Central Assistance is provided by Government of India under different verticals and mandatory State share has been provisioned under the scheme. There is no proposal to enhance Central Assistance under the scheme.

In order to minimize impact of increasing cost of construction material, labour charges and land prices, State/UT share is made mandatory under PMAY-U 2.0. Further, State and UT may enhance their share to improve the affordability of houses and also facilitate home loan to the PMAY-U 2.0 beneficiaries.
