

**GOVERNMENT OF INDIA  
MINISTRY OF HOUSING AND URBAN AFFAIRS  
LOK SABHA  
UNSTARRED QUESTION NO. 4577  
TO BE ANSWERED ON MARCH 19, 2026  
AFFORDABLE HOUSING UNDER PMAY-U**

**NO. 4577. DR. SHRIKANT EKNATH SHINDE:  
DR. D. PURANDESWARI:  
SHRI NARESH GANPAT MHASKE:  
SHRI SHRIRANG APPA CHANDU BARNE:  
SHRI RAVINDRA DATTARAM WAIKAR:  
SMT. BHARTI PARDHI:**

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

- (a) whether the Government has announced new measures to promote affordable housing under Pradhan Mantri Awas Yojana-Urban (PMAY-U) 2.0 across the country, if so, the details thereof, State-wise particularly in Maharashtra, Andhra Pradesh and Madhya Pradesh and if not, the reasons therefor;**
- (b) the key objectives and target beneficiaries identified under PMAY-U 2.0 including provisions for economically weaker sections, low-income groups and middle-income households;**
- (c) the financial outlay, implementation timeline and allocation framework proposed under PMAY-U 2.0, State-wise;**
- (d) the policy measures adopted to enhance private sector participation, urban infrastructure integration and ease of approvals; and**
- (e) whether these initiatives are aligned with the long-term urbanisation and inclusive housing objectives of the Ministry of Housing and Urban Affairs, if so, the details thereof?**

**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. 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.

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 with Central assistance of about ₹1.60 lakh Crores over five years. Under the scheme, beneficiaries from Economically Weaker Sections (EWS)/ Low Income Group (LIG)/ Medium Income Group (MIG) category, living in urban areas, having no pucca house anywhere in the country are eligible to avail the benefit.

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.

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 and there are no fixed State/Union Territories (UTs) wise targets. Under the schemes, States/UTs conduct demand survey in their respective jurisdiction and validate the beneficiaries to ascertain eligibility. 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/Urban Local Bodies (ULBs) validate the beneficiaries as per the eligibility criteria of the scheme guidelines.

Based on the demand for housing in the urban areas, States/UTs prepare project proposals and after approval of State Level Sanctioning and Monitoring Committee (SLSMC), these are submitted to the Ministry for sanctioning of admissible Central Assistance by Central Sanctioning and Monitoring Committee (CSMC) in phased manner.

**The timeline for completion of projects varies from State to State and generally it takes 12-36 months in different verticals of the scheme and as per DPRs of respective projects. The completion timeline for houses depends on various factors like availability of encumbrance free land, statutory compliances for start of construction, arrangement of funds by beneficiaries etc.**

**PMAY-U 2.0 scheme is aligned with Sustainable Development Goal on Sustainable Cities and Communities. It supports States/UTs for formulation and implementation of 'Affordable Housing Policies' to incentivize private sector participation through appropriate regulatory, fiscal and institutional measures for increasing the supply of affordable housing stock in urban areas. States/UTs are required to undertake reforms and provide incentives to promote private sector investment, as outlined in Para 14.2 of the PMAY-U 2.0 guidelines. The scheme guidelines are available at <https://pmay-urban.gov.in/uploads/guidelines/Operational-Guidelines-of-PMAY-U-2.pdf>. Some of the reforms are listed below:**

- **Nominal (less than 1%) Stamp duty/ Registration Charges for houses (up to 60 sqm) registered under PMAY-U 2.0.**
- **50% additional Floor Area Ratio (FAR) with Transferable Development Rights (TDR) facility free of cost and built-up area used for EWS/LIG, not to be counted in overall FAR of the project.**
- **Mandatory reservation of 5% of built-up area for EWS/LIG housing in all housing projects beyond 10,000 sqm built-up area or 5,000 sqm plot area.**
- **Reservation of Land/ Area for Affordable Housing in relevant Scheme/ Policy/ Building Byelaws and inclusion of Affordable Housing Zones in the Master Plans/ Town Planning Schemes.**
- **Adoption of Model Tenancy Act (drafted and sent by MoHUA) by enacting the fresh State legislation or amending the exiting tenancy law in order to promote rental housing segment.**

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