

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 2029
TO BE ANSWERED ON JULY 30, 2026**

INCREASING DEMAND FOR AFFORDABLE HOUSING

NO. 2029 DR. KIRSAN NAMDEO:

Will the Minister of Housing and Urban Affairs be pleased to state:

- (a) whether the Government is aware that rapid urbanisation has resulted in increasing demand for affordable housing, basic civic amenities and sustainable urban infrastructure across the country;**
- (b) if so, the details of the various schemes and programmes being implemented by the Government for providing affordable housing, improving urban infrastructure and ensuring better living conditions for urban citizens during the last five years;**
- (c) the details of the funds allocated, sanctioned and utilised under such schemes, State-wise including Maharashtra;**
- (d) whether the Government has assessed the shortage of affordable housing and gaps in urban infrastructure in smaller towns, aspirational districts and tribal-dominated areas and if so, the details thereof; and**
- (e) the corrective measures being taken to address these challenges?**

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

(a) to (e): Rapid Urbanization results in increasing demands for affordable housing, basic civic amenities, water and sustainable urban infrastructure. The rapid growth of urban areas due to increasing economic activities, employment opportunities and migration has necessitated planned urban development with adequate housing and infrastructure facilities. Land' and 'Colonisation' are State subjects. Therefore, schemes related to housing, water, other basic civic amenities and sustainable urban infrastructure for their citizens are implemented by States/Union Territories (UTs) in their respective areas.

However, Ministry of Housing and Urban Affairs (MoHUA) supplements the efforts of States/UTs, including the State of Maharashtra, through various Missions, such as Pradhan Mantri Awas Yojana - Urban (PMAY-U) & PMAY-U 2.0, Swachh Bharat Mission - Urban (SBM-U) & SBM-U 2.0, Atal Mission for Rejuvenation and Urban Transformation (AMRUT) & AMRUT 2.0, Metro Rail Projects, PM-eBus Sewa Scheme, Urban Challenge Fund (UCF) etc.

MoHUA has been implementing PMAY-U since 25.06.2015 to provide all weather pucca houses with basic civic amenities to eligible urban beneficiaries across the country including the State of Maharashtra. 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 including beneficiaries from smaller towns, aspirational districts and tribal-dominated areas.

PMAY-U & PMAY-U 2.0 adopts a demand driven approach and no target has been fixed by the Government. States/UTs assess the requirement through their Urban Local Bodies (ULBs)/Implementing Agencies in their respective jurisdictions. Eligible citizens apply through Unified Web Portal of PMAY-U 2.0 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 by the States/UTs. The Scheme Guidelines and Unified Web Portal for submitting the online applications can be accessed through <https://pmay-urban.gov.in>.

Under PMAY-U and PMAY-U 2.0, a total of 127.68 lakh houses including 16.20 lakh under PMAY-U 2.0 have been sanctioned by the Ministry, so far. Out of which, 121.03 lakh houses have been grounded and 99.07 lakh are completed/ delivered to the beneficiaries across the country as on 13.07.2026. A total of ₹2,12,483 crore of Central Assistance has been approved of which ₹1,80,582 crore has been released to States/UTs based on the compliances submitted by them. State/UT-wise detail of the Central Assistance sanctioned, released and utilized during the last five years and since inception are enclosed at Annexure.

Under SBM-U funds were provided to States/UTs, inter alia, for constructing Community/Public Toilets (CT/PTs) and Individual Household Latrines (IHHLs). CTs and IHHLs primarily serve underprivileged households, while PTs cater to the general public and floating population. Further, SBM-U 2.0 has been launched on 1st October 2021 in all Urban Local Bodies (ULBs)/cities, with objective of attaining 100% Garbage Free Cities (GFC). Central Assistance is provided for setting up various types of waste processing facilities, Used Water Management and Toilets components as well as Information Education Communication (IEC) and Capacity Building activities.

Under SBM-U 2.0, central assistance of ₹36,465 crore has been allocated, of which ₹9,205 crore has been released to States/UTs including ₹ 1,079 crore in the State of Maharashtra as on date.

The Government of India launched the AMRUT in June 2015 to ensure basic urban infrastructure in selected 500 cities of the country with focus on water supply, sewerage and septage management, storm water drainage, non-motorized urban transport and development of green spaces. Further, AMRUT 2.0 scheme has been launched on 1st October 2021 in all Urban Local Bodies (ULBs)/cities, enabling the cities to become 'self-reliant' and 'water secure'. Under AMRUT, States/UTs have taken up 6,007 projects worth ₹83,491 crore. A total ₹34,901 crore have been released to States/UTs for the projects including ₹ 3,356 crore in Maharashtra, of which ₹33,444 crore has been utilised. Under AMRUT 2.0, a total of ₹ 23,752 crore has been released/ Mother Sanction issued to the States/ UTs for projects under AMRUT 2.0 including ₹ 3,760 crore in Maharashtra, of which ₹19,942 crore has been utilized.

MoHUA has notified various guiding documents to help cities/ULBs/States/UTs regarding urban transport. Apart from policy initiatives, at present about 1,159 kms of Metro Rail Network (including 82.15 km of RRTS) is operational in 26 cities of the country. Also, PM-eBus Sewa Scheme was launched on 16th August 2023 with an aim to augment bus operations in urban areas with deployment of 10,000 electric buses for 116 cities across 26 States/UTs. As on 10.07.2026, more than 200 infrastructure projects in 100+ cities

(Behind-the-Meter Power & Civil Infrastructure) have been sanctioned amounting to ₹1352 crore including ₹373 crore for the State of Maharashtra. Apart from this, bus Operational Subsidy of ₹11.79 crore have also been released for 4 cities including ₹2.67 crore for Nagpur (Maharashtra).

The Urban Challenge Fund (UCF) scheme has been operationalized since 15th April, 2026. UCF supports the development and strengthening of urban infrastructure through implementation of transformative and impactful projects under three verticals namely Cities as Growth Hubs, Creative Redevelopment of Cities and Water and Sanitation. So far, 33 projects have been approved/ accorded in-principle approval including 3 projects from the state of Maharashtra with total project cost of ₹1983 crore and Central assistance of ₹478 crore.

State/UT-wise details of physical and financial progress since inception and during last five years under PMAY-U & PMAY-U 2.0

Sr. No.	Name of the State/ UT	Physical Progress & Financial Progress since Inception						Details of Central Assistance During Last five years (FY 2021-22 to 2025-26) (₹ in Cr.)	
		Houses (Nos)			Central Assistance (₹ in Cr.)			Approved	Released and Utilised**
		Sanctioned	Grounded	Completed/ Delivered	Approved	Released	Utilised		
1	A&N Island	261	261	234	4.11	3.72	2.88	0.06	2.82
2	Andhra Pradesh	19,67,971	18,70,787	11,38,126	29,998.47	24,072.20	23,516.10	9,797.99	13,765.87
3	Arunachal Pradesh	14,287	13,005	9,495	315.84	241.70	220.54	171.80	102.11
4	Assam	2,21,943	1,84,600	1,48,507	3,745.19	2,589.04	2,495.70	1,219.59	1,519.48
5	Bihar	4,66,855	4,25,630	2,02,188	7,233.78	5,023.48	4,478.86	2,707.06	2,066.73
6	Chandigarh	1,286	1,286	1,286	28.88	28.88	28.88	6.75	6.75
7	Chhattisgarh	3,46,253	3,08,753	2,68,384	5,451.02	4,698.44	4,317.81	2,261.45	1,879.29
8	DNH & DD	10,712	10,712	10,454	217.05	211.18	203.30	63.39	71.65
9	Delhi	33,625	33,625	33,625	705.42	705.42	705.41	123.47	123.47
10	Goa	3,180	3,180	3,180	74.88	74.88	74.88	16.64	16.64
11	Gujarat	11,35,670	10,40,736	9,93,987	22,636.54	20,571.78	20,132.74	9,435.22	9,334.68
12	Haryana	1,36,108	87,475	74,658	2,473.67	1,692.00	1,579.95	568.10	426.71
13	Himachal Pradesh	14,034	13,429	12,142	244.91	228.67	214.49	98.22	92.53
14	J&K	45,982	43,907	35,961	734.44	544.40	524.53	294.05	192.74
15	Jharkhand	2,43,343	2,10,794	1,70,450	3,814.87	3,215.92	3,066.03	1,207.00	819.76
16	Karnataka	5,78,080	4,98,868	4,06,720	9,700.42	7,778.04	7,454.11	1,428.21	2,603.73
17	Kerala	1,62,251	1,55,725	1,43,267	2,701.65	2,500.31	2,426.83	822.27	998.94
18	Ladakh	1,138	1,071	1,009	33.63	26.74	19.65	3.84	9.04
19	Madhya Pradesh	10,39,941	9,98,165	9,10,322	16,984.38	16,101.17	15,665.11	5,382.66	6,594.50
20	Maharashtra	13,84,240	12,16,585	10,74,552	25,358.64	20,446.21	19,988.54	10,053.14	9,405.93
21	Manipur	56,047	51,225	24,046	867.95	614.80	553.11	163.48	219.48
22	Meghalaya	8,692	4,580	3,138	160.83	85.05	53.96	52.39	47.80
23	Mizoram	40,704	39,361	34,262	635.91	534.13	520.53	31.02	331.36
24	Nagaland	37,223	32,164	30,228	630.52	496.98	433.31	29.95	170.80
25	Odisha	2,37,116	2,01,292	1,74,404	3,681.50	2,916.21	2,608.64	1,550.25	1,077.50
26	Puducherry	19,752	19,269	12,923	337.93	273.86	226.65	148.73	101.05
27	Punjab	1,58,768	1,35,494	1,05,497	2,714.22	2,197.59	1,922.97	1,225.69	887.02
28	Rajasthan	3,80,646	3,44,873	2,76,804	6,662.95	5,858.36	5,481.00	3,876.34	3,198.06
29	Sikkim	301	301	220	5.91	5.91	5.91	2.03	2.03
30	Tamil Nadu	6,85,715	6,73,709	6,32,085	11,238.61	10,891.76	10,690.10	2,262.32	3,762.24
31	Telangana	3,89,372	2,73,453	2,29,673	6,552.38	4,168.95	3,940.59	2,554.84	1,262.13
32	Tripura	92,213	88,966	82,942	1,516.78	1,374.81	1,342.97	313.98	315.43
33	Uttar Pradesh	21,60,179	20,41,278	17,25,799	33,628.24	30,248.01	28,827.05	11,928.79	13,588.13
34	Uttarakhand	67,089	65,866	56,244	1,220.92	1,114.36	1,070.64	530.91	543.65
35	West Bengal	6,27,055	6,11,396	5,38,363	10,085.96	8,962.76	8,830.38	2,530.55	3,674.46
Total		128 Lakh	121 Lakh~	99 Lakh~	2.12 Lakh Cr.	1.81 Lakh Cr.*	1.74 Lakh Cr.	72,862.19*	79,214.53*

*Excludes ₹ 123.52 Cr. Sanctioned under ISS vertical of PMAY-U 2.0.

** Includes Central Assistance released during the year against the houses sanctioned in preceding years.

~ Includes completed (3.42 lakh and grounded (4.01 lakh) houses of JnNURM