



Initiatives to Enhance Urban Housing and Development

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‘Land’ and ‘Colonisation’ are State subjects. Therefore, schemes related to housing and development for their citizens are implemented by States/Union Territories (UTs). However, Ministry of Housing and Urban Affairs (MoHUA) supplements the efforts of States/UTs by providing Central Assistance to provide pucca house to eligible beneficiaries across the country through Pradhan Mantri Awas Yojana – Urban (PMAY-U). The PMAY-U scheme is implemented through four verticals. The scheme period of PMAY-U has been extended upto 31.12.2025 to complete sanctioned houses without changing the funding pattern and implementation methodology.

Based on the learning 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), Interest Subsidy Scheme (ISS) and Affordable Rental Housing (ARH). The scheme guidelines of PMAY-U 2.0 are available at <https://pmay-urban.gov.in/uploads/guidelines/Operational-Guidelines-of-PMAY-U-2.pdf>.

Based on project proposals submitted by the States/UTs, a total of 122.06 lakh houses including 10.43 lakh under PMAY-U 2.0, have been sanctioned by the Ministry since inception of the scheme by the Ministry. Out of which 113.85 lakh houses have been grounded and 96.02 lakh are completed/delivered to the beneficiaries across the country, as on 24.11.2025.

As per the scheme guidelines of PMAY-U 2.0, Public/Private sector agencies are encouraged to construct houses for Economically Weaker Section (EWS) beneficiaries under AHP vertical. States/UTs have to formulate “Affordable Housing Policy” to provide various reforms and incentives to Public/Private agencies including reduction of stamp duty on time bound basis to develop affordable housing ecosystem. PMAY-U 2.0 supports States/UTs to formulate ‘Affordable Housing Policy’.

Further, in order to protect the interest of homebuyers and to ensure transparency and accountability in the Real Estate Sector, Parliament has enacted the Real Estate (Regulation and Development) Act, 2016 [RERA].

To ensure a transparent rental market, the Central Government formulated the Model Tenancy Act (MTA) to balance the rights of tenants and landlords and provide a speedy dispute resolution mechanism. Additionally, ARH vertical under PMAY-U 2.0 specifically addresses the need for adequate rental stock for urban dwellers. Under PMAY-U 2.0, States/UTs have been mandated to formulate Affordable Housing Policy (AHP) incorporating various reforms. One of the reforms is Nominal (less than 1%) Stamp Duty/Registration Charges for houses (up to 60 sqm.) registered under PMAY-U 2.0.

The larger role of Transit Oriented Development (TOD) is to integrate landuse and transport planning to develop compact growth centres within the influence zone on either side of the transit stations i.e., areas within walking distance. The TOD approach seeks to promote the use of public transport by developing high density zones in the influence area, which would increase the share of transit and walk trips made by the residents/workers to meet the daily needs and also result in reduction in pollution and congestion in the influence area. It also promotes all the basic needs of work/job, shopping, public amenities, entertainment in the influence zone with mixed land-use development which would reduce the need for travel in larger cities. Further, it also integrates the EWS and affordable housing in the influence zone by allocating a prescribed proportion of built-up area for them in the total housing supply.

This information was given by the Minister of State for Housing & Urban Affairs, Shri Tokhan Sahu in a written reply in the Lok Sabha today.

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