

GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 1985
TO BE ANSWERED ON MARCH 21, 2022
ACHIEVING THE GOAL OF HOUSING FOR ALL

NO. 1985. SHRI PRABHAKAR REDDY VEMIREDDY:

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

- (a) with a little over 50 lakh houses completed and delivered under PMAY-U out of the sanctioned 1.13 crore houses, how Government will move forward to achieve the goal of 'Housing for all' by 2022;
- (b) in view of States reeling with severe financial crunch due to COVID-19, whether there is any proposal before Government to help States financially or giving interest-free loans to achieve the target; and
- (c) if not, the reasons therefor?

ANSWER
THE MINISTER OF STATE IN THE
MINISTRY OF HOUSING AND URBAN AFFAIRS
(SHRI KAUSHAL KISHORE)

(a): In pursuance of the Government's vision of "Housing for All", Ministry of Housing and Urban Affairs (MoHUA) is implementing Pradhan Mantri Awas Yojana-Urban (PMAY-U) since 25.06.2015 for giving Central assistance to States/ Union Territories (UTs) for providing all-weather pucca houses to all eligible urban households. PMAY-U addresses affordable housing requirement in urban areas through four verticals: (i) Beneficiary-led individual house construction or enhancement (BLC) (ii) Affordable Housing in Partnership (AHP) (iii) Credit-Linked Subsidy Scheme (CLSS) and (iv) "In-Situ" Slum Redevelopment (ISSR).

States/ UTs have undertaken demand survey under PMAY-U for assessing actual demand of housing for eligible beneficiaries. Total assessed demand of houses as validated by States/ UTs in the year 2017 under the scheme is 112.24 lakhs. However, demand of housing being dynamic in nature, additional housing demand of urban households who became eligible during implementation of the scheme were also covered under PMAY-U.

Based on the project proposals submitted by States/ UTs, more than 115 lakh houses have been sanctioned across the country; out of which, 56.20 lakh have been completed/ delivered to beneficiaries and remaining are at various stages of construction/ grounding.

Out of the total sanctioned houses, more than 29 lakh houses have been sanctioned during the last two years. Completion of projects generally takes 12-18 months under BLC vertical and 24-36 months under AHP vertical of the Scheme. Therefore, there is always a lag between sanctioning, construction and completion of houses.

The mission period is upto 31.03.2022 and no additional houses will be sanctioned after that. States/ UTs have been advised to ground and complete all remaining sanctioned houses within the stipulated timeline as per Detailed Project Reports.

(b)& (c): This Ministry provides different levels of Central assistance to States/ UTs for each beneficiary under following four verticals of the Scheme:

S. No.	Vertical	Central assistance to each beneficiary		
1.	Beneficiary-led individual house construction/ enhancement (BLC)	₹1.50 lakh		
2.	Affordable Housing in Partnership (AHP)	₹1.50 lakh		
3.	“In-situ” Slum Redevelopment (ISSR)	₹ 1.00 lakh		
4.	Credit Linked Subsidy Scheme (CLSS)	Category (Annual household income)	Loan Amount	Interest subsidy
		Economically Weaker Section (up to ₹3,00,000)	up to ₹6 lakhs	6.5 %
		Low Income Group (from ₹3,00,001 to ₹6,00,000)		

As per PMAY-U Guidelines, there is no provision for providing interest free loan to States/ UTs and presently no such proposal is under consideration in this Ministry.
