PMAY-Urban 2.0: Centre approves over 1.93 lakh more houses

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News

The 10th meeting of the Central Sanctioning and Monitoring Committee (CSMC), held in New Delhi on 16 Oct 2026 and chaired by Satendra Singh, Secretary, Ministry of Housing and Urban Affairs (MoHUA), approved over 1.93 lakh more houses for 11 States under Pradhan Mantri Awas Yojana – Urban 2.0 (PMAY-U 2.0). They include Uttar Pradesh (73,182), Bihar (52,866), Telangana (18,120), West Bengal (16,559) and Gujarat (14,290), under the Beneficiary Led Construction (BLC) and Affordable Housing in Partnership (AHP) verticals. Total PMAY-U 2.0 sanctions now stand at 20.80 lakh houses.

Key facts

Meeting	10th CSMC meeting, 16 Oct 2026, New Delhi
Approved	1.93 lakh+ houses, 11 States (most – UP 73,182; Bihar 52,866); Tamil Nadu not in this list
Total	20.80 lakh houses under PMAY-U 2.0; 97% (20.16 lakh) in women's sole or joint names
Both phases	PMAY-U + 2.0: 1.27 crore+ sanctioned, 1.01 crore completed
Assistance	Up to ₹2.50 lakh per house; EWS / LIG / MIG families with income up to ₹9 lakh a year

Background

- History: PMAY-Urban was launched on 25 June 2015. The Union Cabinet approved PMAY-U 2.0 in Aug 2024 – 1 crore urban poor and middle-class families over 5 years, with central assistance of ₹2.30 lakh crore. It is run by the Ministry of Housing and Urban Affairs (MoHUA). Rural housing is under PMAY-Gramin – Ministry of Rural Development.
- Four verticals: (1) Beneficiary Led Construction (BLC); (2) Affordable Housing in Partnership (AHP); (3) Affordable Rental Housing (ARH) – for migrant workers, students and working women; (4) Interest Subsidy Scheme (ISS) – interest subsidy on home loans.
- Polity: the 74th Amendment (1992) gave urban local bodies 18 functions in the 12th Schedule. Registering houses in women's sole or joint names is a key feature of the scheme.

Tamil Nadu link: Tamil Nadu was not in this round. Urban housing in the State is implemented by the Tamil Nadu Urban Habitat Development Board (TNUHDB; formerly the Slum Clearance Board, 1970). For rural areas, the 'Kalaignar Kanavu Illam' scheme (2024–25 Budget) replaces huts with concrete houses – target 8 lakh houses by 2030; 1 lakh houses in 2024–25 at ₹3.5 lakh each (Rural Development & Panchayat Raj Department).

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