

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 2772
ANSWERED ON 18/08/2025**

AFFORDABLE RENTAL HOUSING FOR MIGRANTS AND URBAN POOR

2772. SHRI BABUBHAI JESANGBHAI DESAI:

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

- (a) the current status of Affordable Rental Housing Complexes (ARHCs) across the country;
- (b) the number of beneficiaries covered so far under PMAY-Urban in Tier-2 and Tier-3 cities;
- (c) whether Government plans to revise urban housing norms to address rising cost and land shortage particularly in the State of Gujarat; and
- (d) the steps taken to improve access to housing credit and urban infrastructure for the poor and migrant workers?

ANSWER

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

(a) & (b): Ministry of Housing and Urban Affairs (MoHUA) launched Affordable Rental Housing Complexes (ARHCs) as a sub-scheme of Pradhan Mantri Awas Yojana - Urban (PMAY-U) to provide dignified living to urban migrants/poor near their workplace in the country. This scheme is implemented through two models:

- i. Model-1: Utilizing existing Government funded vacant houses constructed under Jawaharlal Nehru National Urban Renewal Mission (JNNURM) and Rajiv Awas Yojana (RAY) to convert into ARHCs through Public Private Partnership (PPP) or by Public Agencies,
- ii. Model-2: Construction, Operation & Maintenance of ARHCs by Public/Private Entities on their own available vacant land.

The operation guidelines are available at <https://arhc.mohua.gov.in/filesUpload/Operational-Guidelines-of-ARHCs.pdf>.

Under Model-1, so far, 5,783 existing Government funded vacant houses have been converted into ARHCs in different States/Union Territories (UTs). Under Model-2, MoHUA has approved proposals for construction of 83,298 new ARHC units in 7 States, of which 36,450 have been completed and remaining are under different stages of initiation/construction. The State/UT-wise number of ARHCs sanctioned and completed under both models under Model-2 by the Ministry in the country are at Annexure.

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. The scheme period has been extended up to 31.12.2025 to complete sanctioned houses without changing the funding pattern and implementation methodology. Further, 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 including Tier-2 and Tier-3 cities 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), Affordable Rental Housing (ARH) and Interest Subsidy Scheme (ISS).

Based on the project proposal submitted by States/Union Territories (UTs), a total of 119.31 lakh houses including 7.15 lakh under PMAY-U 2.0, have been sanctioned under PMAY-U by the Ministry, so far. Out of which 112.98 lakh houses have been grounded and 93.81 lakh are completed/delivered to the beneficiaries across the country, as on 04.08.2025.

(c) & (d): The scheme guidelines of PMAY-U 2.0 have been prepared after a series of consultations with States/UTs including State of Gujarat and a large number of other stakeholders. As per the scheme guidelines of PMAY-U 2.0, the fund required for purchase/construction of houses under the scheme is shared between the Central Government, State/UT Government/ULBs/Implementing agencies and the beneficiaries. The funding under PMAY-U 2.0 is to provide a nudge to the beneficiaries and enable them to construct their houses by arranging funds from other sources as well. A fixed amount of Central Assistance is provided by Government of India under different verticals and mandatory State share has been provisioned under the scheme. However, States/UTs may provide their enhanced share as per PMAY-U 2.0 guidelines to reduce the burden on beneficiaries. The remaining cost of the house as per Detailed Project Report (DPR) is shared by ULBs, implementing agencies and beneficiaries. There is no proposal to increase the per dwelling unit Central Assistance under the scheme.

States/UTs are advised to facilitate low-cost credit facility to the beneficiaries by signing the Tripartite Agreement between banks, beneficiaries and States. Further, Government of India has restructured Credit Risk Guarantee Fund Trust for Low-Income Housing (CRGFTLIH) for Economically Weaker Section (EWS)/Low Income Group (LIG). The scheme aims to enhance the credit accessibility and worthiness of eligible households by extending the guarantee on the housing loan taken from Scheduled Commercial Banks, Housing Finance Companies (HFCs) etc. It also aims to help eligible beneficiaries of PMAY-U 2.0 belonging to EWS/LIG through affordable home loans from financial institutions to complete their homes on time, thereby directly contributing to the program's objectives.

Annexure referred in reply to RS USQ No. 2772 due for answer on 18.08.2025

A. State/UT-wise details of the existing Govt. funded vacant houses converted into ARHCs for the beneficiaries under Model-1 of the scheme:

S. No.	Name of State/UT	Name of City	No. of vacant houses converted into ARHCs
1	Chandigarh	Chandigarh	2,195
2	Gujarat	Surat	528
3		Ahmedabad	1,376
4		Rajkot	698
5	Rajasthan	Chittorgarh	480
6	Jammu & Kashmir	Jammu	336
7	Uttarakhand	Lalkuan	100
8		Dehradun	70
Total			5,783

B. State/UT-wise details of ARHC units sanctioned and construction completed by Public/Private Entities under Model-2 of the scheme:

S. No.	Name of		Name of Entity	Total Units sanctioned	Construction completed
	State	City			
1	Tamil Nadu	Sriperumbudur	SPR City Estates Pvt. Ltd.	18,112	6,160
2		Sriperumbudur	SPR Construction Pvt. Ltd.	4,994	4,994
3		Hosur	Tata Electronic Pvt. Ltd.	13,500	6,576
4		Chennai	State Industries Promotion Corporation of Tamil Nadu	18,720	18,720
5		Chennai	Chennai Petroleum Corporation Ltd.	1,040	-
6		Chennai	SPR Construction Pvt. Ltd.	5,045	-
7	Chhattisgarh	Raipur	Indian Oil Corporation Ltd.	2,222	-
8	Assam	Kampur Town	Guwahati Refinery Indian Oil Corporation Ltd.	2,222	-
9	Uttar Pradesh	Prayagraj	Indian Oil Corporation Ltd.	1,112	-
10	Gujarat	Surat	Mitsumi Housing Pvt. Ltd.	453	-
11	Telangana	Nizampet	Sivani Infra Pvt. Ltd.	14,490	-
12	Andhra Pradesh	Kakinada	Coastal Developers Pvt. Ltd.	736	-
13		Vizianagram	Coastal Developers Pvt. Ltd.	652	-
Total				83,298	36,450