

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 859
ANSWERED ON 27/07/2026**

ENHANCING URBAN HOUSING THROUGH PMAY-U 2.0 IMPLEMENTATION

859. SHRI SAT PAUL SHARMA:

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

- a) the total number of urban houses earmarked for Jammu and Kashmir under PMAY- Urban 2.0 and the timeline for achieving saturation in the Union Territory;
- b) whether Government has sanctioned any Affordable Rental Housing Complexes (ARHCs) in industrial hubs such as Samba and Bari Brahmana for migrant urban labourers; and
- c) the steps being taken by the Central Government to simplify the Interest Subsidy Scheme (ISS) for middle-class families in Jammu and Kashmir who do not own land but wish to purchase apartments?

ANSWER

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

- (a) : Ministry of Housing and Urban Affairs (MoHUA) has been implementing Pradhan Mantri Awas Yojana - Urban (PMAY-U) since 25.06.2015 to provide all weather pucca houses with basic civic amenities to eligible urban beneficiaries across the country. 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. 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). The Scheme Guidelines may be accessed at <https://pmay-urban.gov.in/uploads/guidelines/Operational-Guidelines-of-PMAY-U-2.pdf>.

PMAY-U and PMAY-U 2.0 adopts a demand driven approach and no target has been fixed by the Government. States/Union Territories (UTs) assess the requirement through their Urban Local Bodies (ULBs)/Implementing Agencies in their respective jurisdictions. Eligible citizens are also allowed to 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>. Based on the demand survey and selection of beneficiaries, the project proposals are prepared and approved by the State Level Sanctioning and Monitoring Committee (SLSMC) headed by the Chief Secretary of States/UTs for further consideration of release of Central Assistance by the Central Sanctioning and Monitoring Committee (CSMC).

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Based on the project proposal submitted by States/UTs, 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 45,982 houses including 2,120 under PMAY-U 2.0 have been sanctioned for UT of Jammu & Kashmir so far, of which 43,907 have been grounded and 35,961 completed. UT Government is encouraged to further submit the proposals for houses as per the Scheme Guidelines to achieve saturation.

- (b) : MoHUA launched Affordable Rental Housing Complexes (ARHCs) as a sub-scheme of PMAY-U in July 2020 to address the housing need faced by migrant workers, urban poor and informal sector labourers from Economically Weaker Section (EWS)/Low Income Group (LIG) category across the country. This scheme has been implemented through two models. Under Model-1, a total of 336 units of houses has been converted into the ARHCs in Jammu & Kashmir.

Further, based on the learnings of ARHCs, a dedicated vertical of Affordable Rental Housing (ARH) has been provisioned under PMAY-U 2.0. 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>. ARH vertical of PMAY-U 2.0 aims to promote construction of affordable rental housing close to the workplaces of the intended beneficiaries including urban migrants/ industrial workers/working women/students/urban poor etc. The ARH vertical is implemented through two models:

Model-1: Converting existing Government funded vacant houses into ARH through Public Private Partnership (PPP) mode or by Public Agencies.

Model-2: Construct, Operate and Maintain rental housing by Private/Public Entities for urban poor, working women, employees of Industries, Industrial Estates, Institutions and other eligible EWS/LIG families.

In this regard, an Expression of Interest (EoI) has been issued by the Ministry for submission of project proposals for construction of new ARH units by all interested Public/Private Entities under PMAY-U 2.0. The web link for EoI is at <https://pmay-urban.gov.in/ARH-EOI.pdf>. The UT Government of Jammu & Kashmir is encouraged to submit proposals under ARH for construction of rental houses for migrant urban labourers.

- (c): Under the ISS component of PMAY-U 2.0, eligible beneficiaries, including households belonging to the EWS, LIG and Middle Income Group (MIG) with annual incomes of up to ₹3 lakh, ₹6 lakh and ₹9 lakh, respectively, are eligible to avail the interest subsidy across the country for the purchase or construction of a house including the Union Territory of Jammu & Kashmir. For availing the benefit under ISS vertical, eligible beneficiaries are required to register their demand through Unified web-portal of PMAY-U 2.0. Subsequently, the application is forwarded to the concerned Primary Lending Institutions (PLIs) for further necessary action as per his/her eligibility criteria. The Scheme permits assistance for purchase of apartments from projects approved by the competent authority and does not mandate ownership of land in cases of purchase of ready-built or under-construction dwelling units.