

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 103**

TO BE ANSWERED ON JANUARY 29, 2026

**HOUSING NEEDS OF EWS AND MIGRANT WORKFORCE IN FATEHGARH
SAHIB**

NO. 103. DR. AMAR SINGH:

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

- (a) whether the Government has examined the housing needs of Economically Weaker Sections (EWSs) and the migrant workforce in Fatehgarh Sahib region, particularly in industrial areas such as Mandi Gobindgarh, Sirhind and nearby labour-intensive clusters;**
- (b) if so, the details of Government's support for affordable housing, rental housing complexes and slum redevelopment projects in Fatehgarh Sahib Lok Sabha Constituency along with the number of beneficiaries and housing units constructed; and**
- (c) the measures proposed to be taken by the Government for improving affordability, ensuring transparent beneficiary selection, strengthening urban basic services in new housing sites and providing dignified rental accommodation for industrial workers and families residing in Fatehgarh Sahib belt?**

ANSWER

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

(a) to (c): 'Land' and 'Colonisation' are State subjects. Therefore, schemes related to housing for their citizens including migrant workforce are implemented by States/Union Territories (UTs) in their respective areas. However, Ministry of Housing and Urban Affairs (MoHUA) supplements efforts of States/UTs by providing Central Assistance under Pradhan Mantri Awas Yojana - Urban (PMAY-U) since 25.06.2015 with an aim to provide all weather pucca houses with basic civic amenities to all eligible urban beneficiaries across the country.

MoHUA launched Affordable Rental Housing Complexes (ARHCs) as a sub-scheme of PMAY-U to provide dignified living to urban migrants/poor near their workplace.

Beneficiaries of ARHCs are urban migrants/poor from Economically Weaker Section (EWS)/Low Income Group (LIG). They include labour, urban poor (street vendors, rickshaw pullers, other service providers etc.), industrial workers, and migrants working with market/trade associations, educational/health institutions, hospitality sector, long term tourists/visitors, students or any other persons of such category.

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 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).

ARH vertical of PMAY-U 2.0 aims to promote creation of rental housing for EWS/LIG beneficiaries including migrant workers and other poor who do not want to own a house but require housing for short term basis. ARH vertical is implemented through two models:

- i. Model-1: Converting existing Government funded vacant houses into ARH through PPP mode or by Public Agencies,**
- ii. 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.**

ARH vertical of PMAY-U 2.0 aims to create a conducive environment by incentivizing Public/Private Entities to leverage

investment for creating affordable rental housing stock. It promotes the creation of adequate rental housing for eligible EWS/LIG beneficiaries including industrial workers who do not want to own a house but require housing for short term basis. As per scheme guidelines of PMAY-U 2.0, Public/Private Entities can construct, operate and maintain ARH projects containing Single/Double bedroom unit or dormitory beds to provide accommodation for eligible beneficiaries.

Based on the proposals received from State Government of Punjab, a total of 1.21 lakh houses have been sanctioned by the Ministry under PMAY-U. Out of which, more than 1.19 lakh have been grounded and 1.01 lakh are completed/delivered to the beneficiaries in the urban areas, including living in slums. A total of 2,077 houses have been sanctioned under PMAY-U for Fatehgarh Sahib Lok Sabha Constituency, of which 1,817 have been completed. No proposal has been received from the State of Punjab under ARHCs.

PMAY-U & PMAY-U 2.0 are demand driven schemes. As per the Scheme Guidelines of PMAY-U, selection of beneficiaries under different verticals through suitable means, formulation & execution of projects are done by States/UTs. Eligible citizens are also allowed to apply through Unified Web Portal of PMAY-U 2.0 and register their demand with all details on the portal. States/UTs/Urban Local Bodies (ULBs) validate the beneficiaries as per the eligibility criteria of the scheme guidelines and selection/scrutiny of beneficiary lists are done at multiple levels in the States/UTs. The Scheme Guidelines and Unified Web Portal for submitting the online applications can be accessed through <https://pmay-urban.gov.in>.

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 Governments/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.

In order to enhance the affordability of the houses under PMAY-U 2.0, State/UT share is made mandatory. Apart from the minimum State/UT share, the State/UT Governments may also provide additional top-up share to increase affordability. 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, 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, there by directly contributing to the program's objectives. In addition, special Home Loan Products are developed by Department of Financial Services (DFS) with Banks to help Beneficiaries of informal sectors. States/UTs are also expected to facilitate home loan to PMAY-U 2.0 beneficiaries through tripartite agreement.

In order to facilitate the provision of civic amenities and infrastructure development including at new housing sites, States/UTs are encouraged to explore public-private participation mode of project implementation and ensure convergence of the scheme with various other Centrally Sponsored Scheme and Missions including Smart Cities Mission (SCM), Atal Mission for Rejuvenation and Urban Transformation 2.0 (AMRUT 2.0), PM SVANidhi, PM Surya Ghar: Muft Bijli Yojana etc. and other relevant Schemes. In addition to convergence with Central schemes, States/UTs are also encouraged to explore convergence with relevant State schemes.
