

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 3447
TO BE ANSWERED ON MARCH 12, 2026**

**TARGETED INCOME GROUP UNDER AFFORDABLE RENTAL HOUSING
COMPLEXES SCHEME**

NO. 3447. SHRI ANURAG SHARMA:

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

- (a) the income groups identified and targeted by the Government under the Affordable Rental Housing Complexes (ARHCs) vertical of PMAY-U 2.0; and**
- (b) whether the Government has set any targets in terms of the number of private/public agencies and the estimated timeline for their enrolment for the construction of ARHCs and if so, the details thereof?**

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) in July 2020 to address the housing need faced by migrant workers, urban poor, and informal sector labourers. This scheme has been implemented through two models.

Further, based on the learnings of ARHCs, a dedicated vertical of Affordable Rental Housing (ARH) has been provisioned under PMAY-U 2.0 which 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. from Economically Weaker Section (EWS)/Low Income Group (LIG) category across the country. The ARH vertical is implemented through two models:

Model-1: Converting existing Government funded vacant houses into ARH through Public Private Partnership 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.

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>.

Through this vertical, enabling eco-system is created by incentivizing Public/Private Entities to leverage investment for creating affordable rental housing stock. These include fast-tracked, single-window approvals through a green-channel process; 50% additional Floor Area Ratio (FAR) with free Transferable Development Right (TDR); exemptions from land conversion and statutory charges; and parity of municipal service charges with residential projects to further encourage participation and reduce construction costs. Further, increased Technology Innovation Grant (TIG) of ₹5,000 per sqm. of carpet area has been provisioned to incentivize public and private entities to build new ARH units.
