



Affordable Rental Housing (ARH) under PMAY(Urban) Bhalwal, Jammu

Providing Dignified Living for Urban Migrants and Low-Income Workers



Latitude: 32.833701
Longitude: 74.804501
Elevation: 402.44±6 m
Accuracy: 3.4 m
Azimuth: 19° (N)
Pitch: 10.5° (1.7°)
Time: 26-11-2024 10:54
Note: DHP EWS BHALWAL

Powered by AngleCam

JAMMU & KASHMIR HOUSING BOARD
Mission Directorate – PMAY (Urban)

A/D Block, Green Belt Park, Gandhi Nagar, Jammu

Affordable Rental Housing (ARH) at Bhalwal, Jammu

Preface

Housing is not merely a physical space; it is a basic human right and a vital component of social welfare, as recognized by the Directive Principles of State Policy in the Constitution of India. In light of the growing demand for affordable rental housing, particularly among urban migrants and low-income workers, the Ministry of Housing and Urban Affairs (MoHUA) has launched the Affordable Rental Housing (ARH) initiative. This program is aligned with the Government of India's vision of Aatmanirbhar Bharat (Self-Reliant India), fostering collaboration between the public and private sectors to develop, operate, and maintain well-managed rental housing complexes.

The Affordable Rental Housing (ARH) project in Bhalwal, Jammu, is a key initiative under the Pradhan Mantri Awas Yojana-Urban (PMAY-U). It seeks to provide sustainable and affordable rental solutions to economically weaker sections (EWS) and migrant workers. Initially conceived as a Demonstration Housing Project (DHP), the project was reimagined through the 12th State Level Sanctioning and Monitoring Committee (SLSMC) meeting to better address the evolving needs of the urban workforce. With the integration of innovative construction technologies, the project ensures affordability, energy efficiency, and disaster resilience, supporting inclusive and sustainable urban development.

Located close to major workplaces, the ARH, Bhalwal, is designed to offer dignified and comfortable rental accommodations, thus reducing commuting burdens and enhancing the overall well-being of residents. By addressing critical housing gaps, promoting economic mobility, and fostering sustainable urban growth, this initiative is a testament to the government's commitment to creating inclusive and resilient urban spaces.



Affordable Rental Housing (ARH) at Bhalwal, Jammu

ARH Complex Bhalwal: Highlights

The ARH Complex, Bhalwal, located in Jammu, is a strategically positioned housing project aimed at providing affordable and sustainable living solutions for urban migrants, workers, and low-income individuals. Situated just 17 km from Jewel Chowk, Jammu, the complex is designed to meet the diverse housing needs of its residents through well-planned accommodations and modern infrastructure.

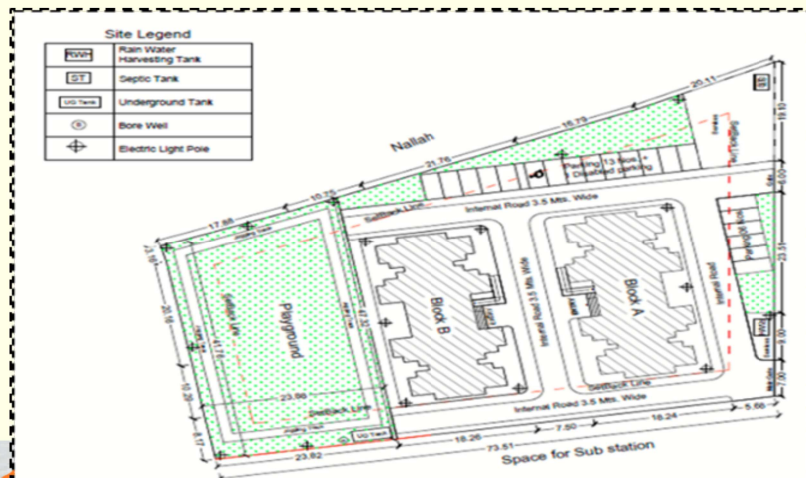
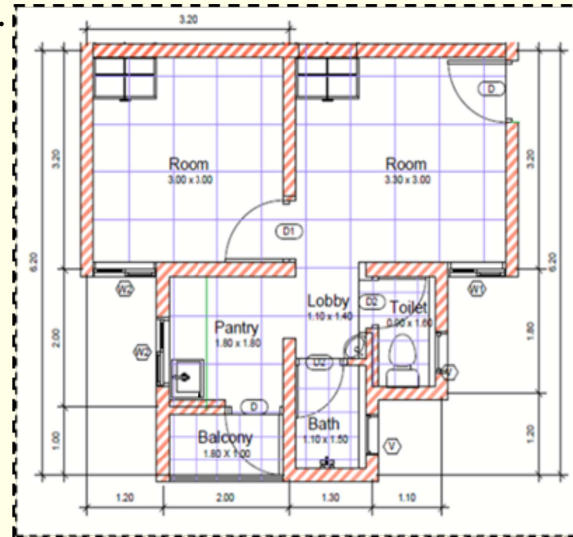
Accommodation Details

The ARH Complex features **40 G+2 units**, comprising a mix of 1BHK apartments and dormitory-style housing, offering comfortable and affordable rental housing for individuals and families.

- ✓ **Unit Configuration:** 1BHK apartments and dormitory-style housing
- ✓ **Carpet Area per Unit:** 35.35 sq.m.
- ✓ **Total Built-Up Area:** 2,054 sq.m.
- ✓ **Total Plot Area:** 4,048 sq.m.

Each unit includes:

- ✓ **Bedroom:** 1
- ✓ **Living Room:** 1
- ✓ **Kitchen:** 1
- ✓ **Bathroom:** 1
- ✓ **WC:** 1
- ✓ **Balcony with Washing Area:** 1



Affordable Rental Housing (ARH) at Bhalwal, Jammu

Amenities & Infrastructure

The ARH Complex is equipped with essential amenities and modern infrastructure, ensuring a high-quality living experience for its residents.

Essential Amenities:

- ✓ **Water Supply & Sanitation:** Continuous access to clean water, with efficient waste management systems in place.
- ✓ **Community Facilities:** Green spaces and open areas designed for recreational activities and community engagement.
- ✓ **Security:** 24x7 security services, including surveillance cameras and on-site security guards, providing a safe and protected living environment.
- ✓ **Waste Management:** Environmentally responsible waste collection and disposal systems, promoting sustainability.

Infrastructure Provisions:

- ✓ **Roads & Paved Walkways:** Well-planned roads and pathways that ensure convenient and easy accessibility within the complex.
- ✓ **Rainwater Harvesting:** A sustainable system for water conservation through the capture and storage of rainwater.
- ✓ **Solar-Powered Streetlights:** Energy-efficient streetlights that not only ensure security but also contribute to sustainability.
- ✓ **Parking:** Designated parking spaces within the complex, allowing for convenient and organized parking for residents.
- ✓ **Pick & Drop Services:** E-rickshaw services available on a chargeable basis for residents, providing easy connectivity from the Bhalwal Matador Stand to the Complex.



Affordable Rental Housing (ARH) at Bhalwal, Jammu

The ARH Complex in Bhalwal is designed to provide a safe, sustainable, and comfortable living environment for its residents, helping to meet the housing needs of urban migrants and low-income individuals while supporting the growth of the local community.

Eligibility Criteria and Application Process for ARH Bhalwal

Eligibility Requirements:

1. **Citizenship & Residency:** The applicant must be an Indian citizen and have migrated or relocated to Jammu for employment, education, or a long-term tourist visit.
2. **Income Criteria:** Applicants must belong to EWS (income \leq ₹3 lakh) or LIG (income ₹3-6 lakh) categories and currently reside in rented accommodations or informal settlements in Jammu.
3. **Family Capacity:** Flats will be allotted to families with a maximum of five members.
4. **Mandatory Documents:** Applicants must provide an Aadhaar card and proof of income, employment, or education. Applications are to be submitted via the **J&K Housing Mission website: www.jkhm.in**.
5. **Exclusion:** Government employees are ineligible for this scheme.

Required Documents:

✓ For Students:

- ✓ Passport-size photograph
- ✓ Bonafide Certificate from the educational institution
- ✓ Income certificate of parents
- ✓ Permanent address proof (Voter ID, Passport, Driving License, or Electricity Bill)
- ✓ Affidavit in the prescribed format

✓ For Labourers:

- ✓ Passport-size photograph
- ✓ Labour card/certificate from the Labour Department/E Shram Card
- ✓ Employer certificate
- ✓ Income certificate



Affordable Rental Housing (ARH) at Bhalwal, Jammu

- ✓ Permanent address proof
- ✓ Affidavit in the prescribed format

- ✓ **For Workers in Industries, Market & Trade Associations, Educational, Health & Hospitality Sectors, Street Vendors, Rickshaw Pullers, and Tourists:**
 - ✓ Passport-size photograph
 - ✓ Employment certificate
 - ✓ Income certificate
 - ✓ Permanent address proof
 - ✓ Affidavit in the prescribed format
 - ✓ Certificate of preference (as per the application form)

Additional Documents:

- ✓ Residence proof (Electricity Bill, Phone Bill, Bank Passbook, etc.)
- ✓ Affidavit in the prescribed format
- ✓ Proof of income (Revenue Department or Employer Certificate)
- ✓ Aadhaar card
- ✓ For students: Certificate from the institution (admission and course completion dates)
- ✓ Annual family income certificate
- ✓ Any other relevant supporting documents.

All documents must be submitted online through the J&K Housing Mission website.

For more details and to apply, visit: www.jkhm.in

Application Procedure

Prospective applicants can apply for the scheme exclusively through the **online mode** by visiting the official **J&K Housing Mission website: <https://www.jkhm.in/>**. The application process involves the following steps:

1. Online Form Submission:

- ✓ Applicants must fill out the online application form with accurate details.



Affordable Rental Housing (ARH) at Bhalwal, Jammu

- ✓ A scanned copy of the required documents must be uploaded before final submission.

2. Application Fee Payment:

- ✓ A non-refundable application fee of **Rs. 500/- (Rupees Five Hundred Only)**, along with applicable charges, must be paid online through the designated **payment gateway** on the website.

3. Confirmation Notification:

- ✓ Upon successful submission, a confirmation **SMS** will be sent to the registered mobile number.

4. Verification of Original Documents:

- ✓ Applicants must submit original documents, including an **undertaking on Affidavit/self-attested copies**, as and when requested for verification.

Important Notes:

- ✓ **Incomplete Applications:** Any application submitted without the requisite **supporting documents** will be rejected **without prior notice**.
- ✓ **Applicants or their family members who have already been allotted a flat at ARHC Sunjwan, Jammu, will not be eligible to apply.**



Affordable Rental Housing (ARH) at Bhalwal, Jammu

Rent Deed/Agreement

This Rent deed/agreement is made on this _____ day of _____ 2025 by Jammu & Kashmir Housing Board, herein after called the Lessor/Owner, **Party Of the first part.**

AND

Sh./Smt. _____ S/o _____ R/
o _____,

(herein after called as beneficiary), **Party of the Second Part**, (The expression of the term, beneficiary and the beneficiary shall mean and include their legal heirs, successors, assigns, representative etc.) with regard to Flat No. _____ in Block No. _____ situated at ARH, Bhalwal, Jammu, on monthly rent basis initially for a period of 2 years which shall further be extendable up to 5 years and subsequently in calendar years as per need of the allottee subject to following terms and conditions.

NOW THIS RENT AGREEMENT WITNESSETH AS UNDER: -

1. That the allotment shall be made initially for a period of 2 years and which shall further be extendable up to 5 years and subsequently in calendar years as per the need of the beneficiary from the date of handing over Physical possession of the said flat.
2. That the beneficiary shall pay as the monthly rent of Rs. 3500/- (Three thousand and five hundred only) per month, excluding electricity or any other charges applicable for any services so provided.
3. Rent will be enhanced annually by 4%, subject to maximum increase of 20% in aggregate, over a period of 5 years, effective from the date of signing of rent agreement. However, the Jammu & Kashmir Housing Board will at liberty to review the rent fee at any time and the beneficiary shall have no objection.
4. That the beneficiary shall have to deposit 2-month advance rent as security deposit which shall be returned to him at the time of vacation of the property/accommodation in good condition and after report about good condition of the flat/accommodation from the concerned DGM.
5. That the monthly rent fee shall be paid by the 10th day of every month to which it relates and no separate demand letter will be issued for this purpose. In case of delay, interest @10% per month. will be levied for the



Affordable Rental Housing (ARH) at Bhalwal, Jammu

delayed period, in addition to further action as per the terms and conditions of the allotment.

6. That the flat shall be used by the beneficiary exclusively for residential purpose and for any other purposes and shall not make any additions or alternations in the flat/accommodation.
7. That the beneficiary shall not subject, assign by way of General Power of Attorney or otherwise part the possession of the flat in favour of any other person.
8. That the beneficiary shall maintain the flat in good condition and ensure that no damage is caused to the structure and shall carry out the regular maintenance of the flat at their/his/her own cost.
9. That the beneficiary shall take the electricity from respective department. The electricity and water charges of the said flat shall be paid by him.
10. That the beneficiary shall intimate to the J&K Housing Board/Deputy General Manager, J&K Housing Board, within 30 days of the occurrence of any change in composition of family, failing which it shall be presumed that such additional member is not a member of the family of the beneficiary for the purpose of the scheme.
11. That the beneficiary shall abide by the Terms and Condition of the Deed of Agreement/Rent and provisions of the Affordable Rental Housing (ARH) as amended from time to time and shall also abide by the provisions of the J&K Housing Act 1976.
12. That it will be the joint responsibility of the beneficiary of the block to safe guard the common area/services and in case of any damage or theft, the recovery shall be made from the beneficiary of the block concerned.
13. That the beneficiary shall not sublet any part of the above said demised premised premises to anyone else under any circumstances.
14. That the beneficiary shall abide by all the bye-laws, rules and regulation, of the local authorities in respect of the premises and shall not do any illegal activities in the said premises.
15. That the beneficiary shall keep the said premises in clean & hygienic condition and shall not do or causes to be done any act which may be a nuisance to other.



Affordable Rental Housing (ARH) at Bhalwal, Jammu

16. That the beneficiary Shall not store/Keep any offensive, dangerous, explosive or highly Inflammable articles in the said premises/flat and shall not use the same for any unlawful activities.
17. That the allotment/possession of the flat made in favour of the beneficiary shall be liable to be revoked any time without any prior notice, in the event of contravention of any of the above Terms and Condition and of the Deed of Agreement/Rent. The beneficiary shall peacefully hand over the vacant possession of the flat in good condition to the J&K Housing Board, within the stipulated period.
18. That at any point of time, if it has come to the knowledge of the Board that the beneficiary has secured the allotment of flat in his favour by furnishing false/misleading information or suppressing of the facts, the allotment made in his favour shall be cancelled by the competent Authority and he/she shall be liable for criminal proceeding under the law as well.
19. In case of default in payment of rent for continuous two months eviction proceeding shall be initiated under J&K Housing Board Act 1976 and rent shall be recovered as arrears of land revenue.
20. Failure to vacate the premises after the agreement's expiry shall result in rent being doubled for the first 60 days and subsequently shall be evicted as mandated under J&K Housing Board Act 1976.
21. That the beneficiary shall handover peaceful vacant possession of the flat in good condition on surrender/expiry/cancellation/ termination of the allotment.

In witnesses whereof, both the parties have hereunto subscribed their hand at Jammu on this the _____ day of _____ 2025 in presences of the following Witnesses

WITNESSES: -

J&K Housing Board

(Lessor/Owner)

1. _____

(Beneficiary)



Affordable Rental Housing (ARH) at Bhalwal, Jammu

2. _____

Declaration Form

(DMJ/LO/PS/2022-23/12347-60 dated 10-01-2023)

Particulars of Owner

1. Name of the Owner: DGM, J&K Housing Board, Housing Unit - II, Shastri Nagar, Jammu.
2. Address of Property: **Affordable Rental Housing Complex (ARH), Bhalwal Jammu.**

Particulars of Beneficiary

1. Name: _____
2. S/O or D/O or W/O _____
3. Contact No _____
4. Detail of family members: -

Space for Passport size
photograph of
beneficiary

S.No.	Name	Aadhar No	Relationship with the beneficiary
1.			
2.			
3.			
4.			
5.			

5. Permanent Address

Police Station

Name _____ District _____ State _____

6. Enclose copy of any one identity proof: - Passport/ Voter Card/ Driving License/

Declaration

I Shri/Smt _____ S/O or D/O or W/O _____
Vill. /Town _____ P/S _____ has
occupied the flat No _____ Block _____ on rent at ARH, Bhalwal, Jammu
from the **J&K Housing Board.**



Affordable Rental Housing (ARH) at Bhalwal, Jammu

**Signature of Owner
Beneficiary**

Signature of

Affidavit

I, [Name], S/o, D/o [Father's/Mother's Name], resident of [Address], do hereby solemnly affirm and declare as under:

1. That neither I nor any of my family members are in possession of house in Jammu.
2. That neither I nor my spouse or dependent family members have ever been allotted any house/flat on lease, hire, purchase, freehold, leased, One Room Tenements, or under Site & Services basis by the Jammu & Kashmir Housing Board, Jammu, or any other Government agency till the date of possession of the flat under the Affordable Rental Housing Scheme (ARH).
3. That neither I nor my spouse or dependent family members own or have been allotted any house/flat on lease, hire purchase, freehold, or lease basis at Jammu by the respective Government or its agencies till the date of possession of the flat under the Affordable Rental Housing Scheme (ARH).
4. That I shall not make any addition or alteration to the flat allotted to me.
5. That I shall use the allotted flat exclusively for residential purposes.
6. That I shall not sublet, assign, or otherwise part with the possession of the allotted flat.
7. That I shall abide by the provisions of "The Affordable Rental Housing Scheme (ARH)" of the Ministry of Housing and Urban Affairs (MoHUA), Government of India, as amended from time to time.
8. That if it is found that the flat/rental accommodation has been obtained by me through misrepresentation, false information, or suppression of material facts, the allotment made in my favor shall be liable to cancellation by the competent authority, and I shall be subject to legal action, including criminal proceedings under the provisions of the Indian Penal Code or any other applicable law.
9. That I shall hand over peaceful and vacant possession of the flat in good condition upon surrender, expiry, cancellation, or termination of the agreement.

Place: Jammu

Date: [DD/MM/YYYY]



Affordable Rental Housing (ARH) at Bhalwal, Jammu

DEPONENT

VERIFICATION

I, [Name], the above-named deponent, do hereby verify that the contents of this affidavit are true and correct to the best of my knowledge and belief, and nothing has been concealed therein.

Verified at: Jammu

Date: [DD/MM/YYYY]

DEPONENT



Affordable Rental Housing (ARH) at Bhalwal, Jammu

Terms of Reference (TOR)

1. Introduction

This Terms of Reference (ToR) document outlines the guidelines, responsibilities, and conditions governing the rental of flats at Affordable Rental Housing Complex (ARH) located in Bhalwal, Jammu, under the jurisdiction of the Jammu & Kashmir Housing Board. The objective is to provide affordable rental accommodation for eligible beneficiaries in accordance with the provisions of the Affordable Rental Housing Scheme (ARH) and the J&K Housing Act, 1976.

2. Scope of Allotment

The flats shall be allotted for a minimum tenure of three (2) years, extendable up to five (5) years, and subsequently in calendar years as per the requirement of the allottee.

The allotment shall be on a monthly rental basis, and possession shall be handed over upon completion of the required formalities.

Each flat shall accommodate a maximum of five (5) persons per family.

3. Rental Terms and Conditions

- i. **Monthly Rent:**
- ii. The beneficiary shall pay a monthly rent of Rs. 3,500/- (Three thousand and five hundred only), excluding charges for electricity, water, and any other applicable utilities or services.
- iii. **Annual Rent Increase:**
- iv. The rent shall be subject to an annual increase of 4%. The cumulative increase in rent over a five-year period shall not exceed 20%.
- v. **Rent Revision by the Housing Board:**
The Jammu & Kashmir Housing Board reserves the right to review and revise the rent from time to time. The beneficiary shall have no objections or claims in this regard.
- vi. **Parking Charges:**



Affordable Rental Housing (ARH) at Bhalwal, Jammu

- a. **Four-Wheelers** (e.g., cars, motorized rickshaws): Rs. 250/- per month
- vii. **Two-Wheelers:** Parking for one two-wheeler is free of charge. If the beneficiary owns **more than one two-wheeler, a parking fee of Rs. 100/- per additional vehicle per month will apply.**
- viii. **Dormitory Charges:**
 - a. **Per Bed:** Rs. 100/- per day

4. Security Deposit & Payment Conditions

A two-month advance rent shall be deposited as a security amount, refundable upon vacating the flat in good condition and forfeited security deposit in case of defaulter without prior notice.

Rent shall be payable by the 10th of each month, and delays shall attract an interest charge of 10% per month.

5. Usage & Maintenance

The flat shall be used strictly for residential purposes.

No structural alterations or modifications shall be made by the beneficiary.

The beneficiary shall be responsible for routine maintenance and repairs at their own cost.

Common areas and services shall be jointly safeguarded by all allottees in the block, and any damage shall be recoverable from them collectively.

6. Utility Services & Compliance

- a) The beneficiary shall obtain an electricity connection from the respective department and bear all associated charges. Additionally, the beneficiary shall be responsible for paying water and sanitation charges.
- b) The beneficiary shall comply with all local authority by-laws, rules, and regulations.
- c) **No air conditioners (AC) and heaters shall be allowed to be installed in the flats.**

7. Restrictions & Prohibitions



Affordable Rental Housing (ARH) at Bhalwal, Jammu

Subletting, assignment, or parting with possession of the flat is strictly prohibited.

The beneficiary shall not store hazardous, inflammable, or explosive materials in the premises.

Illegal activities or any act causing nuisance to other residents shall not be permitted.

8. Legal & Termination Clauses

The Jammu & Kashmir Housing Board reserves the right to cancel or revoke the allotment without prior notice in case of any breach of terms and conditions.

If any false information or misrepresentation is found at any stage, the allotment shall be cancelled, and legal action shall be initiated against the beneficiary.

In case of default in payment of rent for continuous two months eviction proceeding shall be initiated under J&K Housing Board Act 1976 and rent shall be recovered as arrears of land revenue.

Failure to vacate the premises after the agreement's expiry shall result in rent being doubled for the first 60 days and subsequently shall be evicted as mandated under J&K Housing Board Act 1976.

The beneficiary shall hand over peaceful possession of the flat upon the expiry, surrender, or termination of the allotment.

9. Dispute Resolution

Any dispute arising under this agreement shall be resolved amicably between the parties. If unresolved, the matter shall be subject to the jurisdiction of the competent courts in Jammu only.



Affordable Rental Housing (ARH) at Bhalwal, Jammu

