

**GOVERNMENT OF INDIA  
HOUSING AND URBAN POVERTY ALLEVIATION  
LOK SABHA**

STARRED QUESTION NO:236

ANSWERED ON:12.03.2010

HOUSING SCHEMES

Aaron Rashid Shri J.M.;Ajmal Shri Badruddin

**Will the Minister of HOUSING AND URBAN POVERTY ALLEVIATION be pleased to state:**

- (a) whether the Government has made any assessment of the requirement/shortage and actual availability of housing units in the country;
- (b) if so, the details thereof, State-wise;
- (c) the details of the housing schemes implemented in the country and funds allocated and released thereunder alongwith the number of houses constructed during each of the last three years and the current year, scheme-wise and State-wise;
- (d) whether the housing schemes run by the Government have been able to meet the housing needs of the people;
- (e) if so, the details and the success achieved in this regard alongwith the details of the utilisation of funds allocated thereunder by the State Governments during the aforesaid period, scheme-wise and State-wise; and
- (f) the measures taken by the Government to solve the problem of housing and to achieve the targets fixed for the purpose alongwith the requirements of funds in this regard?

**Answer**

THE MINISTER OF HOUSING & URBAN POVERTY ALLEVIATION (KUMARI SELJA)

(a) to (f) : A Statement is laid on the Table of the Sabha.

**STATEMENT**

STATEMENT REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION NO. 236 FOR 12.3.2010 REGARDING HOUSING SCHEMES

(a)&(b): A Technical Group constituted by the Ministry in 2006 to assess the urban housing shortage has estimated that at the end of the 10th Five Year Plan (2007-08), the total housing shortage in the country was 24.71 million. The State-wise distribution of housing shortage projected by the Technical Group is given at Annexure I.

(c),(d)&(e): The Central Government has launched several schemes in the recent years to encourage the State Governments to participate in social housing in urban areas. In 2005, the Government launched the Jawaharlal Nehru National Urban Renewal Mission (JNNURM), to make provision, inter-alia, of housing and basic services for the urban poor by a holistic and integrated development of slums in specified cities under the Sub Mission Basic Services to the Urban Poor (BSUP) and in other cities and towns under the Integrated Housing and Slum Development Programme (IHSDP). A total of 468 projects under BSUP and 862 projects under IHSDP for construction/upgradation of 10,09,791 and 4,69,757 houses respectively have been approved so far all over the country. The Year-wise and State-wise details of projects and dwelling units are given at Annexure II. Statewise and yearwise details of releases made are annexed as Annexure III. Details of State-wise and Year-wise Central Share Utilization are given at Annexure IV.

In December 2008, another new scheme – Interest Subsidy Scheme for Housing for the Urban Poor (ISHUP) was announced for providing interest subsidy to make housing loans affordable and within the repayment capacity of Economically Weaker Sections (EWS)/ Low Income Group (LIG). The scheme makes available loans upto Rs.1 lakh through Commercial Banks/Housing Finance Companies for the purposes of construction/acquisition of houses with an interest subsidy of 5% through the two central Nodal agencies, namely National Housing Bank (NHB) and Housing & Urban Development Corporation Ltd.(HUDCO). A subsidy of Rs. 36,82,887/- has so far been released to NHB for onward release to 531 beneficiaries through the sanctioning bank i.e. State Bank of India in the state of Andhra Pradesh. The scheme is a beneficiary driven demand-based scheme and so far, proposal from no other state/union territory has been received from the central nodal agencies.

(f): An investment of Rs. 361318.10 crore is estimated to be required for meeting the housing requirement of 26.53 Million dwelling units during the 11th Plan Period.

The Union Government has formulated the first urban area focused 'National Urban Housing & Habitat Policy, 2007 (NUHHP:2007)' to promote sustainable development of habitat in the country with a view to ensuring equitable supply of land, shelter and services at

affordable prices to all sections of society. The Policy gives aim, direction and urgency to the efforts at every level to redress the causes behind the shortfall and reach out for "Affordable Housing For All" with special emphasis on vulnerable sections of society such as Scheduled Castes/Scheduled Tribes, Backward Classes, Minorities and the urban poor. Financial and other support is provided to the States towards this target through the schemes detailed above.