

**GOVERNMENT OF INDIA
RURAL DEVELOPMENT
LOK SABHA**

UNSTARRED QUESTION NO:180
ANSWERED ON:26.07.2010
NATIONAL RURAL HOUSING AND HABITAT POLICY
Naik Dr. Sanjeev Ganesh

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) whether the Government is planning to launch National Rural Housing and Habitat Policy;
- (b) if so, the details thereof;
- (c) whether the amount provided under Indira Awaas Yojana (IAY) is still insufficient for the village poor to replace its temporary structure with a permanent dwelling; and
- (d) if so, the steps the Government is taken for providing more funds under this scheme ?

Answer

MINISTER OF THE STATE IN THE MINISTRY OF RURAL DEVELOPMENT (SHRI PRADEEP JAIN 'ADITYA')

(a)&(b): Yes Sir, the Government is planning to launch National Rural Housing and Habitat Policy. A Draft "National Rural Housing and Habitat Policy" has been prepared after detailed discussions with the State Governments and other stakeholders and has been circulated to the concerned Ministries/ Departments along with a Draft Note for the Cabinet, for their comments. The Goal of the Policy is to ensure adequate and affordable housing for all and to facilitate development of sustainable and inclusive habitats by expanding Government support, promoting community participation, self-help and public-private partnership within the framework of Panchayati Raj.

(c): The grant provided to an IAY beneficiary is the unit assistance and not the actual unit cost. The beneficiary is expected to put his own labour for construction of the house. In addition, an IAY beneficiary can avail funds from the Total Sanitation Campaign (TSC) for construction of sanitary latrine. He or she can also avail a loan of up to Rs. 20,000/- from a nationalized bank at an interest rate of 4% per annum under the Differential Rate of Interest (DRI) Scheme.

(d): The Government has enhanced the unit assistance for IAY houses w.e.f. 1.4.2010 from Rs. 35,000/- to Rs. 45,000/- in plain areas and from Rs. 38,500/- to Rs. 48,500/- in hilly/difficult areas.