

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

STARRED QUESTION NO:391
ANSWERED ON:20.08.2010
HOUSING FOR THE POOR
Sinha Shri Shatrughan

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

- (a) the number and percentage of population, whose housing needs have been met with;
- (b) whether a large percentage of population do not have access to housing;
- (c) if so, the details thereof;
- (d) whether the Government proposes to formulate a new housing scheme especially for the poor urban citizens of the country for ensuring housing to them within a fixed period of time; and
- (e) if so, the details thereof?

Answer

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

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

STATEMENT

STATEMENT REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION NO. 391 FOR 20.8.2010 REGARDI HOUSING FOR THE POOR

(a) to (c) : The Technical Group constituted by the Ministry in 2006 to assess the urban housing shortage in the country has estimated that at the end of the 10th Five Year Plan(2007-08), the total housing shortage in the country for the 663 lakhs households in urban areas taking into account congestion and obsolescence factors was 247 lakhs. Thus, only 62.73% of the urban households had access to adequate housing.

Further, according to the estimates made in the Census 2001, the total housing shortage in rural areas throughout the country was 148.33 lakh houses.

(d) & (e) : 'Land' and 'colonisation' being state subjects, it is for the State Governments to formulate suitable schemes to address the shortages in housing. However, the Central Government has taken several measures in recent years to address the housing shortage in urban areas of the country. These include the following:-

i) National Urban Housing & Habitat Policy, 2007 has been announced. It advocates recommendations aimed at improvements in policy, regulatory, financial and technology regimes for accelerated growth of housing stock to overcome shortages and achieve the objective of "Affordable Housing For All".

ii) The Ministry is also implementing schemes for providing affordable housing to urban poor.

The Jawaharlal Nehru National Urban Renewal Mission (JNNURM), launched by the Government in the year 2005 caters to provision of housing and basic services to urban poor in slums in 65 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).

The Interest Subsidy Scheme for Housing the Urban Poor (ISHUP) provides for interest subsidy on housing loans to the Economically Weaker Sections (EWS) and Low Income Group (LIG) as part of credit-enablement measures and encourages those households to avail of loan facilities through Commercial Banks/Housing Finance Companies for the purposes of construction/acquisition of houses and avail 5% subsidy in interest payment for loans upto Rs. 1 lakh.

The scheme of Affordable Housing in Partnership seeks assembly of land for construction of affordable housing and provides Central Government assistance towards provision of internal and external infrastructure connectivity.

Furthermore, the Government has announced a new scheme called Rajiv Awas Yojana (RAY) for providing support to States that are willing to provide property rights to slum dwellers.

