

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

UNSTARRED QUESTION NO:706  
ANSWERED ON:12.11.2010  
LOW COST HOUSES  
Sayeed Muhammed Hamdulla A. B.

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

- (a) whether the persons belonging to poor category in spite of getting liberal loans from the banks are not benefitted due to the high cost of land and construction;
- (b) if so, whether the Government proposes to take steps to provide low cost houses to the people, particularly those belonging to the poor category; and
- (c) if so, the details thereof?

**Answer**

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

(a) to (c): The National Urban Housing & Habitat Policy, 2007 seeks to set in motion a process in providing 'Affordable Housing for All' particularly the Economically Weaker Sections (EWS) and Low Income Group (LIG). The policy advocates measures for promotion of 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. However, 'Land' and 'Colonisation' being State subjects, it is primarily the responsibility of State Governments to take follow up measures in pursuance of the policy advocacy.

Further, the Central Government has taken several measures and 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.