

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

UNSTARRED QUESTION NO:173

ANSWERED ON:22.02.2011

HOUSING FOR THE ECONOMICALLY WEAKER SECTIONS

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

- (a) whether the housing demand particularly in urban areas of the country is approximately 3 crore houses;
- (b) if so, whether about 9.3 crore people live in the slums;
- (c) if so, whether the Ministry of Housing and Urban Poverty Alleviation is contemplating to set up a guarantee fund to allay the apprehension of banks and HFCs in providing loans to those from the economically weaker sections and the low income groups; and
- (d) if so, the other steps taken by the Union Government to provide housing to the economically weaker sections of the society?

Answer

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

- (a): 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 Technical Group has further estimated the total requirement of housing during the 11th Five Year Plan period (2007-2012) will be 26.53 million.
- (b): The Committee on Slum Statistics/Census set up by the Ministry has projected the slum population as 9.3 crore for the year 2011.
- (c): The proposed scheme of Rajiv Awas Yojana (RAY) aims to provide support for shelter, and basic civic & social services for slum redevelopment and creation of affordable housing stock to States that are willing to assign property rights to slum dwellers. Under the scheme, it is proposed to set up a Mortgage Risk Guarantee Fund to encourage lending for affordable housing to EWS/LIG households for loans up to rs 5 lakh with initial corpus of ` 1000 crores from the Central Government.
- (d): The Government has made several programmatic interventions for facilitation of housing to the Economically Weaker Sections (EWS). The Jawaharlal Nehru National Urban Renewal Mission (JNNURM), launched by the Government in the year 2005 supports 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 schemes are demand driven and so far 15,60,102 houses have been sanctioned and Central share of rs 20787.90 crores committed for the purpose.

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 these 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 aims to cover 3.10 lakh beneficiaries over the 11th Plan Period.

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. The scheme which was launched in 2009 with an outlay of rs 5000 crores, seeks construction of 1 million houses for EWS/LIG/Middle Income Group (MIG) with at least 25% for EWS Category.