

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

UNSTARRED QUESTION NO:1103

ANSWERED ON:01.03.2011

SHORTAGE OF DWELLING UNITS IN URBAN AREAS

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

- (a) the details and the percentage of population in need of shelter in urban areas including middle income groups and the urban poor, State-wise;
- (b) the details of the number of dwelling units built and the funds allocated under various Central/Centrally assisted schemes for addressing the housing needs of the middle income groups and the urban poor in the country during each of the last three years and the current year, State-wise and scheme-wise;
- (c) whether despite various schemes, there continues to be a huge shortage of dwellings units for the said section of the society in various cities in the country;
- (d) if so, the reaction of the Government thereto alongwith the figures and the percentage of such population, State-wise;
- (e) whether the Government proposes to revamp the existing schemes in this regard to provide low cost dwelling units to such sections of the society in a time-bound manner;
- (f) if, so the details thereof, and if not, the manner in which the Government proposes to address this problem; and
- (g) the details of the funds required for providing housing for all in urban areas and the steps taken to enhance allocation for the said purpose?

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 further distributed the housing shortage among various categories as under:-

Categorywise break up of Housing Shortage

Category	Housing shortage Dwelling units in Millions	Percentage share in housing shortage
Economically Weaker Sections (EWS)	21.78	88.14%
Low Income Group (LIG)	2.89	11.70%
Middle Income Group (MIG) & Higher Income Group (HIG)	0.04	0.16%
Total	24.71	24.71

Statewise distribution of housing shortage as estimated by the Technical Group is given at Annexure I.

(b) to (g): 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. A projected investment of Rs 361318.10 crore was required to meet this housing requirement as per 11th Plan document.

The National Urban Housing & Habitat Policy (NUHHP) 2007 aims at promoting 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 the society. However, 'land' and 'colonisation' being state subjects, it is for the State Governments to pursue the initiatives under the NUHHP: 2007 and no timeframe for facilitation of housing to all citizens can be assigned.

However, the Central Government is supporting the States in through various programmatic interventions

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. Statewise details of schemes sanctioned under BSUP and IHSDP are annexed respectively as Annexure II & III.

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 aims to cover 3.10 lakh beneficiaries over the 11th Plan Period. So far 5038 household have benefited under the scheme in Andhra Pradesh and Karantaka.

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. Statewise details of projects sanctioned are given at Annexure IV.

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.