

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

UNSTARRED QUESTION NO:3090
ANSWERED ON:15.03.2011
HOUSES FOR LOW/MIDDLE INCOME GROUPS
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Will the Minister of HOUSING AND URBAN POVERTY ALLEVIATION be pleased to state:

- (a) whether the Government proposes to build houses for low and middle income groups in the country;
- (b) if so, the details of such houses proposed to be constructed in the country, State-wise including Bihar;
- (c) the details of the allocation proposed to be made in this regard;
- (d) whether any houses have been earmarked for widows, poor and destitutes; and
- (e) if so, the details thereof?

Answer

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

(a) to (c) : 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. The Central Government is also supporting the construction of housing for poor sections of the society in urban areas 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 covers Low Income Group (LIG) and Economically Weaker Sections(EWS) income segments. Statewise details of sanctions made under the schemes including in the state of Bihar are given respectively at Annexure I and II.

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. So far 5573 households have benefited under the scheme in Andhra Pradesh, Karnataka, Rajasthan and Chhattisgarh.

The Government has launched the scheme of Affordable Housing in Partnership with an outlay of Rs. 5,000 crores for construction of one million houses for EWS/LIG/Middle Income Group (MIG) with at least 25% for EWS category. The scheme aims at partnership between various agencies/ Government/ parastatals/ Urban Local Bodies/ developers for realizing the goal of affordable housing for all. So far 19100 houses with Central Government assistance of ` 53.96 have been sanctioned to various States under the scheme as per details given at Annexure III.

(d) & (e) : The guidelines of BSUP and IHSDP provide that Title of the land should preferably be in the name of the wife and alternatively jointly in the names of husband and wife. In exceptional cases, title in the name of male beneficiary may be permitted. Further, the guidelines of ISHUP provide that preference under the Scheme (subject to beneficiaries being from EWS/LIG segments) should be given to women beneficiaries in accordance with their proportion in the total population of City / urban agglomerate during the 2001 Census.