

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

UNSTARRED QUESTION NO:2965
ANSWERED ON:24.07.2009
WORKING GROUP ON HOUSING
Majhi Shri Pradeep Kumar;Patel Shri Kishanbhai Vestabhai

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

- (a) whether the Government has constituted a Working Group to assess the urban housing shortage in the country during the Eleventh Five Year Plan;
- (b) if so, whether the said group has submitted its report;
- (c) if so, the details of the recommendations and the action taken by the Government thereon; and
- (d) the fund allocated by the Government to meet the urban housing shortage during the Eleventh Five Year Plan?

Answer

MINISTER OF HOUSING & URBAN POVERTY ALLEVIATION(KUMARI SELJA)

(a)to(c): According to the estimates made by the Technical Group constituted by the Ministry for assessment of the urban housing shortage at the end of the 10th Five Year Plan, the total housing shortage in the country is 24.71 million.The Group had further indicated the housing shortage amongst various income groups as under:-

Income Category	Housing shortage in millions at the end of the 10th Five Year Plan
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Economically Weaker Sections (EWS)	21.78
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Low Income Group (LIG)	2.89
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Middle Income Group (MIG)	0.04
High Income Group (HIG)	

The Union Government formulated the National Urban Housing & Habitat Policy, 2007 with the aim of providing 'Affordable Housing for All' with particular emphasis in meeting the housing needs of the Economically Weaker Sections (EWS) and Low Income Group (LIG).

This policy seek to promote sustainable development of the urban habitat with a view to ensuring equitable supply of land, shelter and services at affordable prices to all sections of society.

In 2005,Government launched the Jawaharlal Nehru National Urban Renewal Mission (JNNURM), to make provision, inter-alia, of housing and basic services for the urban poor by a holistic and integrated development of 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).A total of 461 projects under Basic Services to the Urban Poor (BSUP) and 839 projects under Integrated Housing & Slum Development Programme (IHSDP) have been approved all over the country s of a re envisaging construction/upgradation of 9,93,523 and 4,61,887 dwelling units respectively.

In December 2008, Government started a new scheme - Interest Subsidy Scheme for Housing for the Urban Poor (ISHUP) for

providing interest subsidy to make housing loans affordable and within the repayment capacity of Economically Weaker Sections (EWS)/ Low Income Group (LIG). The scheme makes available loans upto Rs.1 lakh through Commercial Banks/Housing Finance Companies for the purposes of construction/acquisition of houses with an interest subsidy of 5%.

With a view to encourage allotment of land for EWS housing, another Scheme for `Affordable Housing in Partnership`, was started under which Central Government assistance is available for infrastructure connectivities for housing projects which provide houses upto 80 Sq.mt. carpet area of which at least 25% are for EWS/LIG.

In June 2009, Government announced the intention to comprehensively address the issue of slums, and to provide a Rajiv Awas Yojana (RAY) for housing in urban areas along the lines of the Indira Awas Yojana, wherever states are willing to assign property rights to people living in slum areas.

(d): The housing components, basic services etc. for urban poor/slum dwellers are being covered under Basic Services to the Urban Poor (BSUP) and Integrated Housing & Slum Development Programme (IHSDP). An amount of Rs. 13650 crore has been allocated under BSUP and Rs. 4450 crore under IHSDP for 7 year mission period i.e. 2005-2012. Subsequently, an additional amount of Rs. 5043 crore, combined for BSUP and IHSDP has been provided.

An amount of Rs. 1378 crore has been provided in the Eleventh Plan for Interest Subsidy Scheme for Housing the Urban Poor (ISHUP).