

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

STARRED QUESTION NO:381
ANSWERED ON:30.08.2011
HOUSING FOR URBAN POOR
Chowdhury Shri Adhir Ranjan;Panda Shri Baijayant

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

- (a) Whether the Government has assessed/conducted any study to ascertain the requirement of housing for the urban poor at present in the country including the NCT of Delhi;
- (b) if so, the details thereof and the measures taken by the Government to meet the demand along with the funds sanctioned and released for the purpose during each of the last three years, State and UT-wise;
- (c) whether the Government has fixed any target regarding construction of housing units up to 2012-13; and
- (d) if so, the details thereof along with the total expenditure likely to be incurred thereon?

Answer

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

(a) to (d): A Statement is laid on the Table of the Sabha.

STATEMENT REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION NO. 381 FOR 30.08.2011 REGARDING HOUSING FOR URBAN POOR.

(a): A Technical Group constituted by the Ministry of Housing and Urban Poverty Alleviation to estimate urban housing shortage at the beginning of 11th Plan has conducted study to ascertain the requirement of housing for urban poor and estimated the urban housing shortage as on 2007 24.71 million households which would go up to 26.53 million by the end of 11th plan period (2011-12).

State-wise details of the housing shortage including the State of Delhi estimated by the Technical Group are placed at Annexure I.

(b) to (d): 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 supporting the construction of housing for poor sections of the society in urban areas through various programmatic interventions viz:

Â§ The Jawaharlal Nehru National Urban Renewal Mission (JNNURM), supports provision of housing and basic services to urban poor under Basic Services to the Urban Poor (BSUP) and the Integrated Housing and Slum Development Programme (IHSDP). 16,15,775 Dwelling Units have been sanctioned for construction/ up-gradation in 936 cities/towns NNURM as on 04.08.2011. State-wise details of the progress made under JNNURM during past three years are placed at Annexure II.

Â§ The Interest Subsidy Scheme for Housing the Urban Poor (ISHUP) provides for interest subsidy of 5% on housing loans up to Rs. 1 lakh to the Economically Weaker Sections (EWS) and Low Income Groups (LIG). Progress made under ISHUP during past three financial years is placed at Annexure III.

Â§ Rajiv Awas Yojana (RAY) has been launched with a budget of 5,000 crores to cover about 250 cities. Under the Scheme 50% of the cost (90% in case of North Eastern States) of provision of basic civic and social infrastructure and amenities and of housing in slums would be borne by the Centre, including operation & maintenance of assets created under this scheme.

Â§ Under the scheme of Affordable Housing in Partnership (AHP) central support at the rate of Rs 50,000 per unit of affordable dwelling unit or 25% of the cost of civic infrastructure, whichever is lower would be provided. Details of projects approved under Affordable Housing in Partnership during the previous years – State wise is appended at Annexure IV.

Â§ Realizing the fact that efforts by Government of India alone would not suffice in fulfilling the housing demand this Ministry has taken following further steps towards facilitating housing activity:

Â§ Creation of Credit Mortgage Guarantee Fund under RAY envisages lending up to Rs. 5 Lakh for housing to EWS / LIG

beneficiaries. With an initial corpus of Rs. 1000 Crores it is expected to catalyze institutional credit of about Rs 20,000-25,000 crores.

1. Govt of India has announced tax concessions under Sec.35 AD for all slum redevelopment projects under the schemes framed by State / Central Govt.

2. In line with the National Urban Housing and Habilitate Policy initiatives taken by the Govt. of India, some of the State Govts have also come up with schemes for housing the urban poor.