

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

UNSTARRED QUESTION NO:2485

ANSWERED ON:16.08.2011

AFFORDABLE HOUSES TO ALL

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

- (a): whether the National Urban Housing and Habitat Policy (NUHHP), 2007 envisages provision of affordable housing to all sections of the society;
- (b): if so, whether any assessment has been made in metropolitan, big, medium and small cities in the urban areas in this regard;
- (c): if so, the details thereof; and
- (d): the amount earmarked for this purpose by the Government during the current financial year?

Answer

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

(a) to (d): The National Urban Housing & Habitat Policy (NUHHP) 2007 envisages at promotion of 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. Given the magnitude of the housing shortage and budgetary constraints of both the Central and State Governments, the Policy seeks to associate multiple stakeholders, the Private Sector, the Cooperative Sector, the Industrial Sector and the Services/Institutional Sector for realizing the goal of "Affordable Housing for All".

A Technical Group constituted by the Ministry of Housing & Urban Poverty Alleviation to estimate housing shortage at the beginning of 11th Plan, has estimated housing shortage as on 2007 is 24.71 million dwelling units. It put the housing shortage amongst the various income groups as under:

Category Income ceiling (Rs. Per month) Housing shortage

Dwelling units As % of total
in Millions housing shortage

EWS	Upto Rs.3300 (now rev. to upto Rs.5000)	21.78	88.14%	99.84%
LIG	Rs.3301-7300 (now rev. from Rs.5001-10000)	2.89	11.70%	

MIG	7301-14500	0.04	0.16%
HIG	14501 & above		

Total 24.71

Further the Committee estimated the Housing requirement during 11th Plan period (2007 - 2012) will be 26.53 million, which was estimated as below:

Housing Shortage as the beginning of 11th Five Year Plan 24.71 million

Addition to household	8.71 million
Addition to housing stock	7.27 million
Upgradation of Kacha houses	0.38 million

Total Housing Requirement during the 11th Plan period (2007-2012)
(24.71 + 8.71 + 0.38 - 7.27 = 26.53) 26.53 million

Citywise estimates were not drawn up.

'Land' and 'Colonisation' being state subjects, it is for the State Governments to pursue the initiatives under the NUHHP:2007.

However, the Central Government is supporting the construction of housing for poor sections of the society in urban areas through various programmatic interventions namely;

? 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). Budget allocated under JNNURM for current financial year (2011-12) is ` 3932.80. The schemes are demand driven and so far 16,12,503 Dwelling Units have been sanctioned for construction/upgradation in 936 cities/towns under BSUP & IHSDP components of JNNURM as on 12.07.2011.

? 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. Budget allocated under ISHUP for the current financial year (2011-12) is ` 50.00 crore. Cumulatively, as on 03/08/2011, 7904 beneficiaries in Andhra Pradesh, Chhattisgarh, Karnataka, Madhya Pradesh, Maharashtra, Rajasthan and Tamil Nadu have been covered under the Scheme and a subsidy of Rs. 12.27 crore has been released.

? 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 ` 5000 crores, seeks construction of 1 million houses for EWS/LIG/Middle Income Group (MIG) with at least 25% for EWS Category. This Scheme has now been dovetailed into Rajiv Awas Yojana (RAY).

? A new scheme 'Rajiv Awas Yojana' (RAY) has been launched on 02.06.2011. The Phase I of Rajiv Awas Yojana (RAY) is for a period of two years from the date of approval of the scheme with a budget of ` 5,000 crores. The Scheme will provide financial assistance to States that are willing to assign property rights to slum dwellers for provision of decent shelter and basic civic and social services for slum redevelopment, and for creation of affordable housing stock. Fifty percent (50 %) of the cost of provision of basic civic and social infrastructure and amenities and of housing, including rental housing, and transit housing for in-situ redevelopment – in slums would be borne by the Centre, including operation & maintenance of assets created under this scheme. For the North Eastern and Special Category States the share of the Centre would be 90% including the cost of land acquisition, if required.