

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

UNSTARRED QUESTION NO:3132
ANSWERED ON:13.12.2011
HOUSING PROJECTS
Reddy Shri Modugula Venugopala

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

- (a) the salient features of the National Urban housing and Habitat Policy;
- (b) the details of the projects/proposals received from States/Union Territories under housing schemes in urban areas alongwith the projects approved and the funds allocated/released thereunder during each of the last three years and the current year, State/UT-wise and scheme-wise;
- (c) the details of funds utilised by the States/UTs alongwith the reasons for not utilising the balance/full amount during each of the last three years, scheme-wise and State/UT-wise; and
- (d) the measures taken by the Government to meet the shortage of housing, particularly for the middle class and the people living below the poverty line?

Answer

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

(a): The National Urban Housing & Habitat Policy, 2007 (NUHHP: 2007) seeks to promote 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 society. Given the magnitude of the housing shortage and budgetary constraints of both the Central and State Governments, the Policy focuses the spotlight on multiple stake-holders namely, the Private Sector, the Cooperative Sector, the Industrial Sector for labour housing and the Services/Institutional Sector for employee housing. In this manner, the Policy seeks to promote various types of public-private partnerships for realizing the goal of 'Affordable Housing For All'. The Policy thus gives aim, direction and urgency to the efforts at every level to redress the causes behind the shortfall and reach out for "Affordable Housing For All" with special emphasis on vulnerable sections of society such as Scheduled Castes /Scheduled Tribes, Backward Classes, Minorities and the urban poor.

(b) to (d): The Ministry of Housing & Urban Poverty Alleviation is implementing schemes for providing affordable housing to urban poor.

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).

No State-wise targets have been fixed for schemes under JNNURM, where releases are made to States/UTs for housing schemes. However, State/UT – wise details of the projects approved, Central Share committed /approved and the funds released (utilized out of committed share) to the States during each of the last three years and current year under BSUP and IHSDP components of JNNURM are annexed.

The reasons for non-release of full committed Central share are:

(i) Central Share under BSUP and IHSDP is released in installments, and

(ii) Releases of subsequent installments is contingent upon submission of Utilization Certificates by the States/UTs concerned after utilizing 70% of the funds released in earlier installments and satisfactory reforms progress.

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. This is a demand driven scheme and open to individuals to avail the benefits under this scheme.

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. This is a demand driven scheme and open to private operators to avail the benefits under this scheme.

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 Rs. 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. Funds have been released to 157 cities for undertaking preparatory activities under Slum Free City Planning Scheme - the preparatory phase of Rajiv Awas Yojana. The scheme will progress at the pace set by the States.