

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

UNSTARRED QUESTION NO:125

ANSWERED ON:22.11.2011

SHORTAGE OF HOUSES

Chavan Shri Harischandra Deoram;Naranbhai Shri Kachhadia

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

- (a) the estimated shortage in housing for various categories of people including weaker sections and Scheduled Castes and Scheduled tribes categories in the country;
- (b) the steps taken to provide houses to the said categories alongwith the amount allocated and released by the Union Government to provide low cost dwelling units to the poor people living in cities and towns in the country during each of the last three years, State-wise;
- (c) whether the Government encourages, private developers and builders to construct affordable houses;
- (d) if so, the details thereof;
- (e) the time by which the new houses are likely to be constructed; and
- (f) if not, the reasons therefor?

**Answer**

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

(a)&(b): 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 worked out 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). As per this estimation, 21.78 million i.e. 88.14% of total housing shortage pertains to Economically Weaker Sections (EWS) and 2.89 million i.e. 11.70% of total housing shortage relates to Low Income Group (LIG). No estimation of housing shortage in Scheduled Castes (SCs) and Scheduled Tribes (STs) was done by the Technical Group.

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 Economically Weaker Sections (EWS) and Low Income Groups (LIG) sections of the society in urban areas through various programmatic interventions viz.,

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). As on 01.11.2011, a total of 1501 projects under BSUP and IHSDP with total project cost of Rs. 39,654.58 crores along with Central Share (ACA) of Rs. 21,548.87 crores was approved for construction of total 15,62,211 Dwelling Units. Budget allocation and progress made under BSUP and IHSDP are annexed at Annexure I and Annexure 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. Budget allocated under ISHUP for the current financial year (2011-12) is ` 50.00 crore. Cumulatively, as on September, 2011, 1420 beneficiaries have been covered and Net Present Value (NPV) for Interest Subsidy of Rs. 1.5 crore has been released. However, budget allocation and progress made under the scheme during the last three years is annexed at Annexure III.

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. The cumulative progress made under the scheme is annexed at Annexure IV.

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. Funds have been released to 157 cities for undertaking preparatory activities under Slum Free City Planning Scheme - the preparatory phase of Rajiv Awas Yojana. List of the 157 cities is annexed at Annexure V.

(c)to(f): 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". Accordingly, the Government promotes various types of Public-Private Partnerships of the Government sector with the private sector, the cooperative sector, the financial services sector, the State parastatals, urban local bodies, etc. through the scheme of Affordable Housing in Partnership for realizing the goal of affordable housing for all. Further, Government of India has announced tax concessions under Section 35 AD of Income Tax Act for all notified slum redevelopment projects under the schemes framed by State / Central Government.

The scheme of Interest Subsidy Scheme for Housing the Urban Poor (ISHUP) is a demand driven scheme and houses are constructed by the beneficiaries. Implementation of other schemes of this Ministry is the primary responsibility of State Governments, therefore the progress under these schemes depends on the pace set by the States. Therefore, no timeframe for construction of houses under these schemes can be assigned by the Central Government.