

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

UNSTARRED QUESTION NO:24
ANSWERED ON:13.03.2012
HOUSING FOR EWS LIG NO
Dhruvanarayana Shri R.

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

- (a) whether there is a housing deficit of about 2.5 crore for the Economically Weaker Sections (EWS) and Lower-Income Groups (LEG) which is growing at the rate of about 3.6 lakh per annum;
- (b) if so, the details thereof, State-wise; and
- (c) the steps being taken by the Government to bridge the deficit, State-wise including Karnataka?

Answer

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

(a) & (b): As per Technical Group constituted by the Ministry of Housing and Urban Poverty Alleviation to estimate urban housing shortage at the beginning of 11th Plan, the urban housing shortage as on 2007 was 24.71 million households which is likely go up to 26.53 million by the end of 11th plan period (2011-12). This implies an increase of 1.8 million in 5 years or 3.64 lakhs per annum.

State-wise detail of urban housing shortage as estimated by the Technical Group is annexed.

(c): The Ministry of Housing & Urban Poverty Alleviation is implementing the following schemes in order to support States/Union Territories including Karnataka to bridge the housing deficit to avail benefits under these schemes:

The Jawaharlal Nehru National Urban Renewal Mission (JNNURMI), supports provision of housing and basic services to urban poor/slum dwellers 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). Government grant to States/Union Territories under BSUP/IHSDP ranges from 50% to 90%.

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 aims at supporting the construction of one million houses for EWS/LIG/MIG with at least 25% of the units for EWS category through provision of subsidy for infrastructure @ Rs. 50,000 per affordable dwelling unit or 25% of the infrastructure cost, whichever is less. The scheme aims at partnership between various agencies/ Government/ parastatals/ Urban Local Bodies/ developers for realizing the goal of affordable housing for all.

The scheme of `Rajiv Awas Yojana` (RAY) - aims to 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.