

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

STARRED QUESTION NO:159

ANSWERED ON:04.12.2012

HOUSING FOR EWS AND LIG NO

Angadi Shri Suresh Chanabasappa;Reddy Shri Anantha Venkatarami

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

- (a) whether the Government has recently revised the income criteria for eligibility under various housing schemes for the Economically Weaker Sections (EWS) and the Lower Income Group (LIG);
- (b) if so, the details thereof including the number of beneficiaries likely to be covered therein;
- (c) whether the new criteria has been conveyed to banks, financial institutions and State Governments for implementation; and
- (d) the extent to which housing needs of the EWS and LIG will be met?

Answer

THE MINISTER OF HOUSING & URBAN POVERTY ALLEVIATION (SHRI AJAY MAKEN)

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

STATEMENT REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION NO. 159 FOR 04.12.2012 REGARDING HOUSING FOR EWS AND LIG

(a) : Yes, Madam. Ministry of Housing and Urban Poverty Alleviation has recently revised the income criteria for fixing eligibility for various Housing schemes being implemented by Ministry of Housing and Urban Poverty Alleviation targeting the Economically Weaker Sections (EWS) / Low Income Group (LIG) beneficiaries.

(b) The income ceilings for the Economically Weaker Section household has been enhanced from up to Rs.5,000 per month to up to Rs.1,00,000 per annum and that of Lower Income Group has been increased from Rs.5001-10,000 per month to Rs.1,00,001 to Rs.2,00,000 per annum. It is not possible to assess the number of likely beneficiaries as the revision of income criteria is an economic parameter for determining the eligibility.

(c) The new criteria for income revision have been conveyed to all State Governments, Union Territories and Central Nodal Agencies namely National Housing Bank (NHB) and Housing and Urban Development Corporation Ltd. (HUDCO). NHB and HUDCO in turn have informed all Banks, Financial Institutions (FIs) and Housing Finance Companies (HFCs). The notification has been uploaded on the Ministry's website.

(d) Revision of income criteria is only an economic parameter to decide on the eligibility of the beneficiaries entitled for availing benefits under the scheme. The housing needs of the EWS and LIG are to be addressed by various programmes being implemented by this Ministry and State Governments along with active participation of Private Sector and Banks/ Financial Institutions . However, this will enable a larger number of people to access credit and partake in various schemes.