

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

STARRED QUESTION NO:208
ANSWERED ON:17.07.2009
HOUSING FOR WEAKER CATEGORIES
Bhagat Shri Sudarshan

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

- (a) whether the Government has conducted any study to assess the demand of housing for all categories including Below Poverty Line (BPL) category for the next five years;
- (b) if so, the details thereof; and
- (c) the long term measures formulated or proposed to be formulated by the Government to meet the housing need in the country?

Answer

MINISTER OF HOUSING & URBAN POVERTY ALLEVIATION (KUMARI SELJA)

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

STATEMENT

STATEMENT REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION NO. 208 FOR 17.7.2009.

(a)&(b): A Technical Group was constituted by the Ministry in 2006 to assess the urban housing shortage. The Group estimated that at the end of the 10th Five Year Plan (2007-08), the total housing shortage in the country was 24.71 million. It put the housing shortage amongst the various income groups as under:-

Income Category	Income Limit	Housing shortage
	Rs. per month) in millions at	
	the end of the	
	10th Five Year Plan	

Economically Weaker Sections (EWS)	Upto 3300	21.78
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Low Income Group (LIG)	3301-7300	2.89
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Middle Income Group (MIG)	7301-14500]] 0.04
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High Income Group (HIG)	14501]	and above]
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(c): The Union Government formulated the National Urban Housing & Habitat Policy, 2007 with the aim of providing 'Affordable Housing for All' with particular emphasis in meeting the housing needs of the Economically Weaker Sections (EWS) and Low Income Group (LIG).

This policy intends to promote sustainable development of the urban habitat with a view to ensuring equitable supply of land, shelter and services at affordable prices to all sections of society.

In 2005, Government launched the Jawaharlal Nehru National Urban Renewal Mission (JNNURM), to make provision, inter-alia, of

housing and basic services for the urban poor by a holistic and integrated development of 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). A total of 461 projects under Basic Services to the Urban Poor (BSUP) and 839 projects under Integrated Housing & Slum Development Programme (IHSDP) have been approved all over the country so far envisaging construction/upgradation of 9,93,523 and 4,61,887 dwelling units respectively.

In December 2008, Government started a new scheme - Interest Subsidy Scheme for Housing for the Urban Poor (ISHUP) for providing interest subsidy to make housing loans affordable and within the repayment capacity of Economically Weaker Sections (EWS)/ Low Income Group (LIG). The scheme makes available loans upto Rs.1 lakh through Commercial Banks/Housing Finance Companies for the purposes of construction/acquisition of houses with an interest subsidy of 5%.

With a view to encourage allotment of land for EWS housing, another Scheme for `Affordable Housing in Partnership`, was started under which Central Government assistance is available for infrastructure connectivities for housing projects which provide houses upto 80 Sq.mt. carpet area of which at least 25% are for EWS/LIG.

In June 2009, Government announced the intention to comprehensively address the issue of slums, and to provide a Rajiv Awas Yojana (RAY) for housing in urban areas along the lines of the Indira Awas Yojana. The details of the RAY are being drawn up.