

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

UNSTARRED QUESTION NO:1901
ANSWERED ON:17.07.2009
HOUSES FOR LOWER AND MIDDLE INCOME GROUP
Chowdhury Shri Adhir Ranjan

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

- (a) the details of houses likely to be constructed during the Eleventh Five Year plan specially for the lower income and middle income categories under various schemes;
- (b) the fund allocated for implementation of the schemes;
- (c) whether State Governments are likely to participate in these schemes; and
- (d) if so, the State-wise details thereof?

Answer

MINISTER OF HOUSING & URBAN POVERTY ALLEVIATION (KUMARI SELJA)

(a)to(d): The Jawaharlal Nehru National Urban Renewal Mission (JNNURM), launched by the Government in the year 2005 for 7-year mission period, caters to provision of housing and basic services to urban poor 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). Houses at Affordable costs for slum dwellers/urban poor/ Economically Weaker Sections (EWS)/Low Income Group (LIG) categories is one of the admissible components under these schemes.

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 993523 and 461887 dwelling units respectively. State-wise details dwellings units sanctioned under the schemes of BSUP and IHSDP are given at Annexure I & II.

The Interest Subsidy Scheme for Housing the Urban Poor (ISHUP) has been launched for providing interest subsidy on housing urban poor to make the housing affordable and within the repaying capacity of Economically Weaker Sections (EWS)/ Low Income Group (LIG). The scheme encourages poor sections 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. The scheme in its pilot stage seeks to cover 3.11 lakh beneficiaries with an allocation of Rs. 1100 crore.

Another new scheme of `Affordable Housing in Partnership` has been launched with outlay of Rs. 5000 crore which envisages construction of 10 lakh houses for Economically Weaker Sections (EWS)/Low Income Group (LIG) and Middle Income Group (MIG) category with a minimum 25% houses for EWS.