

**GOVERNMENT OF INDIA**  
**MINISTRY OF HOUSING AND URBAN POVERTY ALLEVIATION**  
**RAJYA SABHA**  
**QUESTION NO 19.11.2009**  
**ANSWERED ON**  
**NATIONAL HOUSING BOARD'S AAM AADMI AWAS**

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SHRI MAHENDRA MOHAN

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

- (a): Whether Government has abandoned the National Housing Board's Aam Adami Awas proposal where Government was to build 31 million houses, each of 25 sq. m. costing Rs one lakh;
- (b): If so, the reasons therefor;
- (c): Whether is it also a fact that Government has started housing loan subsidy to finance the urban poor; and
- (d): If so, the details thereof?

**ANSWER**

## MINISTRY OF HOUSING & URBAN POVERTY ALLEVIATION

(KUMARI SELJA)

(a) & (b): The National Housing Bank (NHB) has mooted the concept of cost efficient houses of about 25 sq.m area costing within Rs.1 lakh (excluding land cost), tentatively titled Aam Aadmi Awas (AAA). The programme envisaged houses with reasonable quality of life with separate kitchen, toilet and a multipurpose room and to be built in clusters of 2,000-3,000 units with a proposed outlay of Rs. 150000 crore for construction of 15 million houses. The concept was essentially based on cluster approach with large number of houses to achieve economies of scale. However, taking into account the concerns of land availability in urban areas, budgetary constraints etc. the proposal remains at concept stage.

(c) & (d) The Interest Subsidy Scheme for Housing the Urban Poor (ISHUP) has been launched w.e.f. 26/12/2008. It seeks to provide interest subsidy to Economically Weaker Section (EWS) and Low Income Group (LIG) beneficiaries on availing loans from the Banks /Housing Finance Companies (HFCs) to enhance affordability of these income segments. Under this scheme, an interest subsidy of 5 percent per annum will be given upfront on loans upto Rs. 1,00,000/-taken from Banks / Housing Finance Companies (HFCs) during 11th Five Year Plan. The Loan repayment Period would be 15-20 years. The guidelines of the scheme have been drawn up & circulated.