

O.I.H.

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA**

**UNSTARRED QUESTION NO. 1444
TO BE ANSWERED ON FEBRUARY 12, 2019**

SHORTAGE OF HOUSES

No. 1444. SHRI DEVAJIBHAI G. FATEPARA:

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

(a) whether the Government has undertaken any study to find out the shortage of housing especially for lower and medium income categories keeping in view the present demand and availability of houses in the country;

(b) if so, the details thereof, State/ UT-wise;

(c) whether the Government has formulated any plan in this regard; and

(d) if so, the details thereof?

ANSWER

**THE MINISTER OF STATE (INDEPENDENT CHARGE) OF THE
MINISTRY OF HOUSING AND URBAN AFFAIRS
(SHRI HARDEEP SINGH PURI)**

(a) & (b): 'Land' and 'colonization' being State subjects, the primary responsibility of undertaking surveys and assessments about the need for urban dwellings for different segments of the society lies with the State Governments. However, this Ministry constituted a Technical Group (TG-12) on estimation of urban housing shortage of the country for the 12th Five Year Plan (2012-17). As per the report of this Committee, urban housing shortage of 7.41 million (39.44%) is in Lower Income Group (LIG) and 0.82 million (4.48%) is in the Middle Income Group (MIG) and above category. The State/UT-wise details are provided in Annexure-1.

(c) : Under Credit Linked Subsidy Scheme (CLSS) of Pradhan Mantri Awas Yojana (PMAY(U)), interest subsidy is provided on housing loan availed by LIG and MIG households in addition to Economically Weaker Section (EWS) households from Primary Lending Institutions (PLIs) – Banks, Housing Finance Companies (HFCs) etc. Households under LIG (Annual income between Rs. 3 lakh to Rs. 6 lakh) and under MIG (Annual income between Rs. 6 lakh to Rs. 18 lakh) and not owning a pucca house are eligible under this Scheme. An interest subsidy of 6.5%, 4% and 3% on housing loan upto Rs. 6 lakh, Rs. 9 lakh and Rs. 12 lakh are available for the eligible beneficiaries belonging to Low Income Group (LIG), Middle Income Group-I(MIG-I) and Middle Income Group-II(MIG-II) categories respectively.

(d) : As on 04.02.2019, a total of 1,69,927 beneficiaries under LIG and 1,10,158 beneficiaries under MIG have received total interest subsidy of Rs 3899.35 crore and Rs. 2,322.99 crore respectively.

Annexure -1

The housing shortage estimated by Technical Group (TG-12) on estimation of Urban Housing shortage at the beginning of the 12th Plan period (i.e. as on 2012) among the States/UTs is as follows:

State/UTs	Housing Shortage (in million)
Andhra Pradesh	1.27
Arunachal Pradesh	0.03
Assam	0.28
Bihar	1.19
Chhattisgarh	0.35
Goa	0.06
Gujarat	0.99
Harvana	0.42
Himachal Pradesh	0.04
Jammu & Kashmir	0.13
Jharkhand	0.63
Karnataka	1.02
Kerala	0.54
Madhya Pradesh	1.10
Maharashtra	1.94
Manipur	0.08
Meghalaya	0.03
Mizoram	0.02
Nagaland	0.21
Odisha	0.41
Punjab	0.39
Rajasthan	1.15
Sikkim	0.01
Tamil Nadu	1.25
Tripura	0.03
Uttarakhand	0.16
Uttar Pradesh	3.07
West Bengal	1.33
A & N Islands	0.00
Chandigarh	0.02
Dadra & Nagar Haveli	0.05
Daman & Diu	0.01
Delhi	0.49
Lakshadweep	0.01
Puducherry	0.07
All India	18.78

Source: Report of the Technical Group (TG-12) on Urban Housing Shortage (2012-17)

Note: Andhra Pradesh Means the erstwhile State of Andhra Pradesh i.e the area now comprising the present States of Andhra Pradesh and Telangana