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Affordable housing for urban poor

Special Correspondent

TIRUCHI: Tamil Nadu Housing Board, the nodal agency for implementing the Centrally-sponsored affordable housing scheme for the urban poor, will prepare an action plan for each district.

The objective would be to provide stimulus to economic activities through affordable housing programmes under public-private partnership mode. The partnership aims at operationalising the strategy envisaged in the National Urban Housing and Habitat Policy. As per the guidelines issued by the Union Ministry of Housing and Urban Poverty Alleviation, partnerships with the private sector, cooperative sector, financial services sector and urban local bodies could be taken up for realising the goal of affordable housing for all.

The scheme, a part of the Jawaharlal Nehru National Urban Renewal Mission, intends to provide a major stimulus to economic activities through affordable housing for creation of employment, especially for the construction workers and other urban poor.

The scheme is primarily applicable to the 65 cities covered under the Basic Services to the Urban Poor (BSUP) programme and cities with a population above five lakh could also be considered with the approval of the National Steering Group of the JNNURM.

Beneficiaries under the scheme should be groups of dwellings with a mix from the economically weaker section (EWS), low income group (LIG) and middle income group (MIG) categories. The minimum carpet area of the houses building for the EWS category should be 25 square metres and maximum for MIG category should be 80 square metres. Beneficiaries under the EWS/LIG categories can be provided credit linkages and extended five per cent interest subsidy of 5 per

cent on loans up to Rs.1 lakh.