

(b) whether percentage of homeless people is higher in urban areas as compared to rural areas;

(c) if so, whether Government has provided any financial assistance through centrally sponsored schemes for development of land and construction of houses in the States to check migration of people from rural areas to urban areas; and

(d) if so, the details thereof?

THE MINISTER OF HOUSING AND URBAN POVERTY ALLEVIATION (KUMARI SELJA) : (a) and (b) The Census of India, 2001 had estimated that 19,43,766 people are homeless out of 1,02,87,37,436 people in the country which is 0.2% of the total population.

Out of 19,43,766 homeless people, 11,65,167 are rural homeless people (60% of the total homeless people in the country) and 7,78,599 are urban homeless people (40% of the total homeless people in the country).

(c) and (d) Government of India provides financial support for land and houses in the rural areas through 'Indira Awas Yojana' which is run by the Ministry of Rural Development. Similarly, under Basic Services to the Urban Poor (BSUP) and Integrated Housing & Slum Development Programme (IHSDP) schemes, financial support for construction of houses is provided by the Ministry of Housing & Urban Poverty Alleviation under the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) scheme.

**Excluding Stamp Duty, Registration Fee from Total Home Loan Cost**

873. MS. SUSHILA TIRIYA :

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

(a) whether it is a fact that Government has decided to exclude stamp duty, Registration fee and other series from the total home loan cost;

(b) if so, the reasons therefor; and

(c) whether the division is likely to drop sales?

THE MINISTER OF HOUSING AND URBAN POVERTY ALLEVIATION (KUMARI SELJA) : (a) Reserve Bank of India (RBI) in recent notification has decided that banks should not include registration fee, stamp duty and documentation charges in the cost of the housing property they finance.

(b) In the said notification, RBI has stated that banks adopt different practices for deciding the value of the house property while sanctioning housing loans. Some banks include stamp duty, registration and other documentation charges in the cost of

the house property. This overstates the realizable value of the property as stamp duty, registration and other documentation charges are not realizable and consequently the margin stipulated gets diluted. Therefore, RBI has decided to exclude them so that effectiveness of Loan to Value (LTV) norms is not diluted.

(c) No assessment of the impact of this decision on the sale of house property in the country has been made by this Ministry.

#### **Scheme for Shelter and Sanitation for Footpath Dwellers**

874. SHRIMATI KANIMOZHI :

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

- (a) the total annual allocation for the scheme 'Shelter and Sanitation for Footpath Dwellers', over the past three years;
- (b) the target for coverage under this scheme, over the past three years; and
- (c) how many homeless people are covered under this scheme, over the past three years?

THE MINISTER OF HOUSING AND URBAN POVERTY ALLEVIATION (KUMARI SELJA) : (a) to (c) 'Land' and 'Colonization' being State subjects, the primary responsibility of providing shelter lies with the State Governments. However, from 1988-89, the then Ministry of Urban Development extended financial support to States to create shelter for the houseless under the scheme for 'Night Shelter for Urban Shelterless'. The scheme was transferred to the state sector in 2005-06 on the recommendation of the Planning Commission, and financial assistance from the Center was discontinued. Thus there have neither been any allocations nor any target under this scheme over the past three years.

#### **Construction of Night Shelters in All Tier I Cities**

875. SHRIMATI KANIMOZHI :

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

- (a) whether the National Advisory Council has recommended the Construction of night shelters in all Tier I cities across the country;
- (b) if so, the details thereof;
- (c) what proportion of the urban homeless will be covered under the scheme; and
- (d) whether along with shelter, other essential facilities will also be provided?

THE MINISTER OF HOUSING AND URBAN POVERTY ALLEVIATION (KUMARI SELJA) : (a) and (b) National Advisory Council (NAC) has recommended