

O.I.H.

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 1034
TO BE ANSWERED ON JULY 28, 2021**

TARGETS SET FOR AFFORDABLE HOUSING UNDER EWS

**NO. 1034. SHRI HARNATH SINGH YADAV:
SHRI VIJAY PAL SINGH TOMAR:**

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

- (a) the details of targets set and achieved in terms of ensuring affordable housing to Economically Weaker Sections (EWS) during last two years;
- (b) whether Government proposes to review its stand on providing infrastructure status to the housing sector in view of the huge shortage of houses in urban areas and if so, the details thereof;
- (c) whether Government has any proposal for promoting affordable housing in the country by promoting private partnerships and introducing subsidy for providing housing to the urban poor; and
- (d) if so, the details thereof and the steps taken by Government in this regard?

ANSWER

**THE MINISTER OF STATE IN THE
MINISTRY OF HOUSING AND URBAN AFFAIRS
(SHRI KAUSHAL KISHORE)**

(a) During last two years, under the Pradhan Mantri Awas Yojana-Urban (PMAY-U), 37.57 lakh houses were sanctioned for Economically Weaker Section (EWS) under three verticals, viz., "In-situ" Slum Redevelopment (ISSR), Affordable Housing in Partnership (AHP) and Beneficiary Led individual house Construction or Enhancement (BLC), of which 28.99 lakh have been grounded for construction and 18.50 lakh houses have been completed. Besides, under Credit Linked Subsidy Scheme (CLSS) vertical of PMAY-U, 5.81 lakh EWS beneficiaries have availed the benefit of interest subsidy.

(b) No, Sir.

(c)&(d) Yes, Sir. Under ISSR and AHP vertical of PMAY-U, private partnership is envisaged for construction of affordable houses for EWS category and under CLSS vertical interest subsidy is provided on housing loan.

In order to boost the affordable housing, the Union Government has taken various initiatives such as granting of infrastructure status to affordable housing to enable cheaper loan, reduction in Goods and Services Tax on under-construction affordable housing projects from 8% to 1% without Input Tax Credit, increase in priority sector lending for affordable housing project from ₹28 lakh to ₹35 lakh in metros and from ₹20 lakh to ₹25 lakh in non-metros, setting up of Affordable Housing Fund in National Housing Bank, additional income tax deduction of ₹1.5 lakh on account of home loan interest in addition to the deduction of ₹2 lakh for affordable housing, extension of 100% deduction on profits for construction of affordable housing projects under section 80-IBA of the Income Tax Act till 31.03.2022 and widening the scope of section 80-IBA from 30 to 60 square meters in metro and 60 to 90 square meters in non-metro cities.
