

# Over 34,000 have no home in cities: Survey

About 14,000 urban poor living in kutchha houses

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As many as 34,762 people are homeless in urban areas of Punjab, while 13,964 urban poor are living in kutchha houses.

These are among the findings of a demand survey conducted under the Punjab Shehri Awas Yojana (PSAY). Launched on September 1, the survey concluded on October 3. A total of 51,084 applications have been received under the scheme, Additional Chief Secretary (ACS), Housing and Urban Development, Vini Mahajan said here today.

Free/affordable housing has evoked the maximum response. This category has attracted 34,762 applications for the allotment of free houses to SC/BC and subsidised houses for other Economically Weaker Sections (EWS).

Another feature of PSAY is cash subsidy of up to Rs 1.5 lakh; it has attracted 13,964 applications. This amount is to be utilised by the beneficiaries for converting their kutchha house into a pucca one or for expansion of their existing houses. For availing subsidy on interest on loan for construction, only 2,358 applications have been received till date.

"The processing of applications received has started

## URBAN HOUSING SCHEME OFFERS RELIEF

- The scheme entails providing free housing to eligible homeless SC/BC urban families with an annual income less than ₹3 lakh and subsidised housing/cheap home loans to eligible slum dwellers
- The government has earmarked ₹25 crore in the 2017-18 budget to meet the housing demand of the urban poor
- Funds accruing under the state policy for utilisation of EWS land would be spent on the construction of EWS houses
- It also entails transferring ownership rights to the beneficiaries under this scheme. Houses acquired under PSAY would preferably be in the name of the female head of the family



simultaneously. The list of applications for free housing would be sent to the DC concerned for finalising it after matching the same with the Socio-Economic Caste Census," said Mahajan, who also heads the Revenue and Rehabilitation Department.

On the basis of the final list, a detailed project report (DPR) would be prepared and sent to the Union Ministry of Urban Housing and Poverty Alleviation for approval and grant of funds.

Applications for EWS housing would be verified on the basis of yardsticks given by the Union Government. "Also, door-to-door verification of information

and documents furnished with the application is necessary before preparing DPRs," the ACS said.

The list of applicants aspiring for credit link subsidy will be sent to the State Level Banking Committee (SLBC) for processing applications after scrutiny for disbursement of loans.

Private builders would be associated for providing subsidised EWS housing and the list of applicants of this category would be shared with them for the assessment of scale of the projects to be executed. Land for EWS housing would be provided by the government free of cost, Mahajan said.