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Focus on urban poor housing scheme

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MADURAI: The district administration, banks and several Government departments are pulling out all stops to achieve the current fiscals' target under a Centrally-sponsored affordable housing scheme, whose implementation has been lagging behind so far.

With only three months left in the current financial year, Collector C. Kamaraj has accorded top priority to execute the Interest Subsidy Scheme for Housing Urban Poor (ISHUP), in which, despite a target of 10,520, only 147 applications had been sanctioned till December 20, official sources told The Hindu here on Wednesday.

Further, only around 1,900 applications had so far been forwarded to the banks for sanction. The Tamil Nadu Housing Board (TNHB) and Tamil Nadu Slum Clearance Board (TNSCB) were the nodal agencies for this scheme.

Concerned over the lack of progress, the Collector convened a review meeting exclusively on this scheme during the second week of December with all the concerned officials and banks.

As the scheme involved mortgage, many administrative and legal procedures had to be handled and these were slowing down the scheme. The main focus was on ensuring that the applicant possessed accurate title deeds over the property.

An official involved in the scheme said that the State Government has eased certain norms to ensure expeditious sanction for proposals. Earlier, while beneficiaries had to get building plan approval from their respective local bodies, the Commissioner of Municipal Administration has issued a directive stating that the type design and estimate of the sponsoring agencies'

engineer would suffice.

Further the target area for the scheme has also been expanded. While earlier confined to Town Panchayats, Municipalities and Corporation, the scheme has been extended to Local Planning Authority areas, which included many villages coming under the blocks of Tirupparankundram, Madurai East and West.

Eligibility

The official said that ISHUP was applicable for two groups based on income: Economically weaker (monthly income less than Rs. 5,000) and low income groups (monthly income between Rs. 5,000 and Rs. 10,000). While the former was eligible for loans upto Rs. 1 lakh, the latter could avail upto Rs. 1.60 lakh.

Both groups would be eligible for interest subsidy and reduced equated monthly instalments, the official added.