

Title: Need to float an affordable self-financing LIG Housing scheme for the Low Income Group people residing in the Union Territory of Chandigarh – Laid.

SHRI PAWAN KUMAR BANSAL (CHANDIGARH) : One section of society which has often missed out on housing schemes of the Chandigarh U.T. Administration or the Chandigarh Housing Board is the Lower Income Group (L.I.G.). There are people who have lived in Chandigarh for decades, employed either with Government or private establishments and have had to shell out major part of their meagre salaries on rent of residential accommodation. They legitimately yearn to own a modest shelter of their own in a city to which they have given the best of their lives but the costs are prohibitive.

It is, therefore, necessary for the U.T. Administration to float an affordable self-financing LIG Housing Scheme which may be available to all the residents whose income is between the fixed parameters and who have lived and worked in Chandigarh for at least five years. While there is need for the Administration to provide land, banks need to be involved to extend soft loans.

Besides this measure, a continuing scheme based on contribution of the employee and employer towards the corpus of a housing fund is the need for the hour to make available a flat ten years later. I urge the Government to initiate these two schemes.