68,106 houses getting completed in urban areas

Urban dwellers who do not have their own houses are always forced to pay huge amounts as rent. They may have many related expenses and might have to spend more than their earnings. It would be difficult for them to come out of the clutches of poverty, if there is no own house.

It is because of this logic that Kudumbashree, who work also for the poverty eradication in the urban areas, was selected as the state nodal agency of Pradhan Mantri Awas Yojana (Urban) (PMAY-U), which aims at providing affordable housing to the
urban poor. In Kerala, Kudumbashree is executing these activities converging with LIFE Mission.

For implementing this PMAY(U) - LIFE mission project, we, at first conducted survey of the homeless people in 93 urban local bodies and identified the deserving families in the state. Then detailed project report for providing houses were prepared by the respective municipalities and corporations.

Those who have land of their own would be given Rs 4 lakhs for building houses. Out of which, Rs 1.5 lakhs would be the central share from Govt of India, Rs 50,000 would be the state share from Govt of Kerala and Rs 2 lakhs would be the Urban Local Body (ULB) share.

Those who are not availing financial assistance, but wishes to take bank loan for house construction will get interest subsidy as a part of this scheme.

As the state nodal agency, Kudumbashree secured approvals for the projects submitted by ULBs and afforded sanction for each ULB to start the process of signing agreement with each beneficiary. Till date 76,792 houses got building permit, out of which the construction of 68,106 houses have been started. The construction of 21,775 houses had been completed. The remaining houses are under different stages of construction.

We are confident that by May 2020, the construction of more than 50,000 houses would be completed. The contentment of those families who fulfilled their dream of owning a home is indeed our team’s source of energy.