Mission LIFE envisages a comprehensive housing scheme for all landless and homeless in the State. Housing is a basic requirement. It holds the key to accelerated social development and the Government is committed to the success of the Mission.

The target of the mission is to provide safe housing to nearly 4.30 lakhs homeless in the State within a period of 5 years. Among the homeless, about 1.60 lakhs are landless families who have been historically excluded from various housing schemes in the past. The programme is named as LIFE (Livelihood Inclusion and Financial Empowerment) Mission and the homeless will be provided with modern housing complexes with provision for pursuing their livelihoods, converging social services including Primary Health Care, Geriatric Supports, Skill Development and provision for financial services inclusion. The mission will also help those who received assistance from other schemes but could not complete the construction and move into a safe house. Priority will be given to coastal population, plantation workers and those who stay in temporary shelters in government lands.

It envisages a situation where the beneficiaries will be empowered and their active participation is mobilized in the maintenance of housing complexes.
the Ministers for Finance, Housing, Social Justice, Electricity, Water Resources, Labour, SC-ST Development, Fisheries and the Chairman of State Planning Board as Vice Chairpersons.

Beneficiaries

The LIFE Mission will benefit houseless families with land, families owning incomplete/dilapidated houses, families having semi-permanent/semi-legal houses in government land/coastal area/plantation area and families who are landless and houseless.

Mode of Implementation

The mission will provide financial assistance to houseless families with land for construction of new houses at the rate of Rs. 3.5 lakh for those in general category and Rs. 4 lakhs to Scheduled Caste, fishermen and plantation workers. Beneficiaries in Scheduled Tribe category will be assisted with the actual amount for the completion of houses.

Families owning incomplete/dilapidated houses will be granted financial assistance for the completion of those houses, based on valuation done through Third Party Technical Agencies (T.P.T.A). An action plan for this will be prepared at LSGI level. Financial support in the form of Corporate Social Responsibility, donations from NGOs, Charitable Societies, NRIs, etc. will be mobilized to fulfill the target.

Families having semi-permanent/semi-legal houses in government land/coastal area/plantation area and families who are landless and houseless will be rehabilitated in Cluster houses/apartments with all basic amenities.

Priority

In the first stage, priority will be given to families with
- Mentally challenged/blind/paralyzed
- Destitute people
- Differently abled
- Transgender
- Individuals suffering from diseases which are deadly/fatal in nature
- Unmarried mothers
- Individuals who are unable to engage in livelihood activities due to accident/prolonged diseases
- Widows
- HIV +ve

Budget Requirement

The total outlay for LIFE Mission across five years is expected to be Rs. 22920 Crores. A part of this amount will be met from Central Assistance for Housing Schemes (PMAY Rural and PMAY Urban), State Departmental Schemes (SC, ST, Fisheries, Minority Welfare, Sainik Welfare, Labour, etc), CSR Funds, donations and contributions from NGOs, Charitable Societies, NRIs, etc.

Construction of Cluster Houses/Flats/Apartments

Government desires to rehabilitate all the landless in cluster houses/flats. Since availability of land is a serious issue in Kerala, cluster houses/flats will be constructed in rural areas also.

The first priority is to construct flats/cluster houses in lands owned by LSGIs. Apartments will be constructed in lands owned by LSGIs in the first phase to rehabilitate the landless in the concerned LSGIs. If space is still available after rehabilitating them, then the landless of neighbouring LSGIs will be given the next priority. An extent of 117 acres of land has been identified in 88 locations across the State.

In the first phase, 14 sites have been identified for life apartments in each district. Those lands been certified to be suitable for flats/apartments by a team comprising of Executive Engineer, LSGD, District Town Planner and the District Mission Coordinator, Kudumbasree. Government intends to ground 14 apartments in those lands soon.

Flats/apartments shall be designed in such a manner that minimum carpet area should be 500 square feet with a maximum plinth area of 600 square feet. Each flat shall comprise two bedrooms, kitchen, one toilet, a multipurpose room and a balcony.

The construction of flats/apartments will be implemented by the concerned LSGI, by way of e-tender or through builders/agencies/organizations accredited or empanelled by Government. A State level workshop was conducted on “Partnering Builders” on 27th April 2017, to ensure the participation and co-operation of builders in LIFE Mission.

The Chief Minister laid the foundation stone for the first flat to be constructed under LIFE Mission in the State level inauguration held at Punalur Municipality, Kollam district on 23rd May this year. The construction of flats in other 13 districts started simultaneously.
Clubs, Religious Institutions, Residents Associations, etc. The remaining amount will be raised as loan by the State LIFE Mission. The principal amount of the loan will be repaid by deducting funds from the Development Fund and Finance Commission Grants (not more than 25% for each year) of LSGIs in the ratio of 40:35:25 from Grama Panchayat, Block Panchayat and District Panchayat respectively. The interest will be met by LIFE Mission.

Identification of Beneficiaries

A State level survey was conducted in the month of February 2017 to identify the eligible beneficiaries, by validating the existing SECC data and beneficiary lists of LSGIs using trained Kudumbasree members. Beneficiaries who were missed out in the SECC data and beneficiary lists of LSGIs were identified and surveyed directly by the Kudumbasree members. As per the primary data collected in the survey, there are 7,77,316 houseless and 4,51,722 landless in the State. The surveyed data was verified making use of field level officers at Grama Panchayats, Municipalities and Corporations. The draft list of families surveyed will be published publicly to invite appeals, if any, to fine-tune the draft lists. During the appeal process draft lists will be made final, by weeding out ineligible families and including eligible families left out during the survey. The draft lists will be submitted before the Grama sabha/Ward sabha for approval and the final lists will be published before the end of June.

Completion of Incomplete Houses

The completion of incomplete houses is a very important component of LIFE Mission. The houses which are remaining incomplete after receiving financial assistance from EMS Housing Scheme, JAY, RAY, BSUP, IHSDP, Houses allotted by LSGIs through Peoples Planning and houses allotted by various State departments are focused here. The eligible beneficiaries under this group will be granted financial assistance for the completion of those houses, based on the valuation done through Third Party Technical Agencies (T.P.T.A). For this action plan will prepared at LSGI level. Financial support in the form of Corporate Social Responsibility, Donations from NGOs, Charitable Societies, NRIs, etc will be mobilized to fulfill the target. If possible interested agencies, NGOs or charitable societies will be persuaded to complete a group of incomplete houses.

Public Participation in LIFE MISSION

The mission intends to ensure participation in all the activities taken up by LIFE Mission through the following steps.

Publicity - through media, social groups, NGOs, stage shows, road shows, flash mobs, dramas, processions, seminars, workshops, pamphlets, social media, etc

Beneficiary Selection - Grama sabha /ward sabha will select the eligible beneficiaries from the list published upon ratification by the concerned LSGI.

Fund mobilization - Fund mobilization will be done by the involvement of stakeholders. Government will directly take loan to support LSGIs and fund will be mobilized through Corporate Social Responsibility. Donations from NGOs, Charitable Societies, NRIs, etc.

Implementation - Individual houses will be constructed by the beneficiaries. The construction of flats, cluster houses, apartments will be done by LSGIs through e-tender or through approved agencies/builders.

In LIFE Mission an integrated approach is adopted to ensure better qualities of houses and time-bound completion to achieve the State Government’s vision of home for everyone, no longer a distant dream.

The writer is CEO, LIFE Mission