Prime Minister Awas Yojana (Urban) - LIFE

Prime Minister Awas Yojana (Urban) is a scheme jointly implemented by the central and state governments and urban local bodies with the objective of providing housing for all in the urban areas. State government has launched the LIFE Mission (Livelihood Inclusion and Financial Empowerment), a massive campaign to construct houses for the homeless in the state. In the state, both the schemes have been converged and implemented as PMAY (U) - LIFE.

The scheme caters to address the homeless through the following vertical components

1. Beneficiary-led individual house construction-Rs.4 lakhs (Central share-Rs.1.5 lakhs, State-0.5 lakhs, Urban Local Body- 2 lakhs) is provided for the construction of individual houses for homeless beneficiaries having land. Homeless families with annual family income less than 3 lakhs and having own land are eligible under the component.

2. Affordable Housing through credit linked subsidy (CLSS) - As part of CLSS component of PMAY(U), interest subvention is provided for the loan availed for construction or purchase of house. Homeless families with annual income less than 18 lakhs are eligible under the vertical component. The interest subvention ranges from 3 to 6.5%.

3. Affordable Housing in Partnership - Construction of apartment complexes for the landless through partnership with public and private sector. Rs.1.5lakh will be provided as central assistance. Landless homeless families with annual family income less than 3 lakhs are eligible under the component.

4. “In situ” slum redevelopment- In-situ development of slums is proposed using land as a resource with private participation for providing houses to eligible slum dwellers. Slum redevelopment grant of Rs.1 lakh/house by the Ministry of Housing and Urban Poverty

The scheme has been launched in the state in December, 2015 with Kudmbashree as the State Level Nodal Agency. Under Beneficiary Led Construction, Rs.4 lakhs (Central Share-Rs.1.5 lakhs, State-0.5 lakhs, Urban Local Body- 2 lakhs) is provided for the construction of individual houses for homeless beneficiaries having land. Homeless families with annual family income less than 3 lakhs and having own land are eligible under the component. Under Beneficiary Led Construction, sanction has been obtained for the construction of 1,02,229 houses for beneficiaries having land at a project cost of Rs.3,51,253 lakhs. Construction of 76,932 (75.25%) houses has been started and 48,445 (47.38% ) houses have been completed. It is targeted to complete 15000 houses as part of the 100 days programme.

Physical Progress

- Total approved beneficiaries : 1,02,229 *
- Construction started : 76,932(75.25% of total approved, 87% of 88583)
- No. of House completed : 48,445 (48% of total approved, 55.5% of 88583)

*13646 units approved by MoHUA on 7.8.2020.