

# Kerala Life Mission (Housing Scheme)

The LIFE Mission is a housing scheme, to provide shelter to landless and homeless people in Kerala. The target is to build 4.3 lakh homes in five years. Under this programme, housing complexes will be built with all modern amenities and provisions will be made for the beneficiaries, to pursue their livelihoods. A number of social services, such as primary healthcare, geriatric support and skill development, will be offered for enhancing inclusivity.

The objective of this housing scheme, is to provide safe and decent housing options to the deprived people in Kerala within the next five years and also to enable them to self-employ and earn a living, to participate decently in social processes and to benefit from all social welfare schemes, including financial services. The scheme covers people staying in outlying, coastal or plantation areas and temporary housing. The scheme will be implemented in conjunction with the housing schemes being implemented by various departments.

## LIFE Mission Kerala

LIFE Mission Kerala focus on the 4 major thrust areas which are as follows:-

- Affordable Housing
- Improvement of public Infrastructure
- Strengthening of Agriculture
- Proper management of Natural Resources

After the completion of First phase (next year), Kerala govt. will start procuring land and house construction for remaining 3 lakh homeless people.

Life Mission is the Flagship Scheme of Kerala govt. after Literacy Campaign and People's plan Campaign which turns out into successful people's movement.

## Eligibility Criteria

Following is the key eligibility criteria for the beneficiaries:

- People working in the government sector are not eligible to apply.
- Annual income of the applicant should not exceed Rs three lakhs per year.
- Only residents of Kerala can apply for the scheme.
- Applicants who do not own any land can apply.
- Homeless families who have a ration card are eligible for the scheme.

## Beneficiaries criteria

Beneficiaries will be selected on following priority criteria:

- Mentally / physically challenged
- Poor
- Heterosexuals
- People with serious/fatal illness
- Unmarried mothers
- Unemployed due to illness / accident
- Widows

## Beneficiaries

Around one lakh eligible beneficiaries have been identified under Phase-II of the mission and around 81% of the homes have been constructed, for people who are homeless but have land. To be eligible for the mission, the applicant must meet one of the following criteria:

- Landless or homeless.
- Not been able to complete the house construction and have no other home.
- Has a temporary home in costal, plantation or exotic areas.

## Insurance cover

The Kerala government has announced insurance cover for the houses built under the LIFE Mission project. Each unit built under the scheme will have insurance cover of Rs 4 lakhs for a period of three years, for which the premium will be paid by the state government. After this period, the owner would have to bear the expenses for the premium.