

HOUSING DETAILS

GOVERNMENT SCHEMES

Pradhan Mantri Awas Yojana (PMAY)

- **Description & Benefits:**

Launched in 2015, PMAY aims to provide affordable housing for all by 2024. It has two components:

- **PMAY-Urban (PMAY-U):** Focuses on housing in urban areas.
- **PMAY-Gramin (PMAY-G):** Provides pucca houses to rural poor.

Benefits:

- Interest subsidy of up to 6.5% on home loans under the Credit Linked Subsidy Scheme (CLSS).
- Financial assistance of up to ₹2.67 lakh for eligible applicants.
- Preference given to women, SC/ST, minorities, and differently-abled individuals.
- Promotes environmentally sustainable housing.

- **Eligibility:**

- Applicants must belong to EWS, LIG, or MIG categories.
- Should not own a pucca house anywhere in India.
- Must meet income criteria:
 - EWS: Income up to ₹3 lakh per annum.
 - LIG: ₹3-6 lakh per annum.
 - MIG-I: ₹6-12 lakh per annum.
 - MIG-II: ₹12-18 lakh per annum.

- **Link:** <https://pmaymis.gov.in/>

2. Maharashtra Housing and Area Development Authority (MHADA) Scheme

- **Description & Benefits:**

A state-run scheme providing affordable flats in Maharashtra through a lottery system.

Benefits:

- Homes available at lower prices than market rates.
- Reserved quotas for EWS, LIG, and government employees.

- Option to pay in installments.
 - **Eligibility:**
 - Must be a resident of Maharashtra for at least 15 years.
 - Income eligibility:
 - EWS: Income up to ₹25,000/month.
 - LIG: ₹25,001-₹50,000.
 - MIG: ₹50,001-₹75,000.
 - HIG: ₹75,001+.
 - **Link:** <https://www.mhada.gov.in/en>
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3. DDA Housing Scheme (Delhi Development Authority)

- **Description & Benefits:**

A Delhi-based scheme offering affordable apartments to different income groups through a lottery system.

Benefits:

 - Subsidized housing for EWS, LIG, MIG, and HIG applicants.
 - No brokerage fees, as allocation is done through a direct lottery system.
 - Reserved quotas for government employees, SC/ST, and differently-abled individuals.
 - **Eligibility:**
 - Must be an Indian citizen above 18 years.
 - Should not own any residential property in Delhi.
 - **Link:** <https://dda.gov.in/>
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4. Tamil Nadu Housing Board Scheme (TNHB)

- **Description & Benefits:**

A state housing initiative providing affordable housing for different sections of society, including government employees and the general public.

Benefits:

 - Affordable housing with different schemes for rental and purchase.
 - Easy financing options available.
 - Priority given to first-time homeowners.
- **Eligibility:**
 - Must be a resident of Tamil Nadu.

- Different income brackets for eligibility.
 - **Link:** <https://tnhb.tn.gov.in/>
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5. Rajiv Awas Yojana (RAY)

- **Description & Benefits:**
Launched to create slum-free cities by providing housing to urban poor and upgrading existing slums.
Benefits:
 - Free/subsidized housing for slum dwellers.
 - Infrastructure development in slum areas, including roads, water supply, and sanitation.
 - Financial support for upgrading existing houses.
 - **Eligibility:**
 - Focused on slum dwellers and urban poor without permanent housing.
 - Beneficiaries must be registered with the government under urban poverty schemes.
 - **Link:** <https://mohua.gov.in/>
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NGO's

1. Habitat for Humanity India

Contact Information:

- **Address:** C-31, 2nd Floor, Community Centre, Janakpuri, New Delhi - 110058, India
- **Phone:** +91-11-4228 2200
- **Email:** info@habitatindia.org
- **Description:** A non-profit organization established in 1983, Habitat for Humanity India aims to address India's housing shortage by providing low-cost housing solutions to underprivileged families. They construct affordable homes, offer financial assistance, and collaborate with local partners to support families in need.
- **Website:** <https://habitatindia.org/>

2. St. Jude India ChildCare Centres

- **Contact Information:**
 - *Address:* 4th Floor, Victoria House, Pandurang Budhkar Marg, Worli, Mumbai - 400013, Maharashtra, India
 - *Phone:* +91-22-2497 3030
 - *Email:* info@stjudechild.org
- **Description:** St. Jude India ChildCare Centres provide free housing and holistic care to children undergoing cancer treatment, along with their families, ensuring a safe and hygienic environment during the treatment period. Their services include accommodation, nutritional support, counseling, and educational resources.
- **Website:** <https://www.stjudechild.org/>

3. Sri Arunodayam Charitable Trust

- **Contact Information:**
 - *Address:* Plot No. 35, Sivananda Nagar, Kolathur, Chennai - 600099, Tamil Nadu, India
 - *Phone:* +91-44-2651 4446
 - *Email:* sriarunodayam@gmail.com
- **Description:** Sri Arunodayam Charitable Trust focuses on providing shelter and care to abandoned children with intellectual disabilities, ensuring their protection and development. They offer residential care, education, therapy, and vocational training to empower these children.
- **Website:** <https://sriarunodayam.org/>

4. Mother Teresa Charitable Trust (MTCT)

- **Contact Information:**
 - *Address:* MTCT House, No. 43, Nelson Manickam Road, Choolaimedu, Chennai - 600094, Tamil Nadu, India
 - *Phone:* +91-44-2374 3225
 - *Email:* mtct1997@gmail.com
- **Description:** MTCT addresses the critical issue of inadequate housing in India by striving to provide safe, decent, and affordable homes to transform lives, improve health, boost economic opportunities, and enhance community cohesion.
- **Website:** <https://motherteresacharities.org/>

5. Dilasa

- **Contact Information:**
 - *Address:* Dilasa Bhavan, Near SBI, Main Road, Yavatmal - 445001, Maharashtra, India
 - *Phone:* +91-7232-244 518
 - *Email:* dilasaytl@gmail.com
- **Description:** Established in 1994, Dilasa is an agricultural NGO recognized for collaborating with other NGOs to alleviate poverty and provide housing solutions. They engage in building and distributing temporary shelters, housing sheds, and educational resources, impacting numerous families across villages in the Marathwada and Vidarbha regions.
- **Website:** <https://dilasa.org/>