

RURAL HOUSING :

i) INDIRA AWAAS YOJANA (IAY)

IAY is the flagship rural housing scheme, which is being implemented by the Government of India with an aim of providing shelter to the poor below poverty line. The Government of India has decided that allocation of funds under IAY (Indira Awas Yojna) will be on the basis of poverty ratio and housing shortage.

Objective:

The objective of IAY is primarily to help construction of new dwelling units as well as conversion of unserviceable kutcha houses into pucca/semi-pucca by members of SC/STs freed bonded labourers and also non-SC/ST rural poor below the poverty line by extending them grants in aid.

Scope:

IAY is a beneficiary-oriented programme aimed at providing houses for SC/ST households who are victims of atrocities, households headed by widows/unmarried women and SC/ST households who are below the poverty line. This scheme has been in effect from 1st April 1999.

Funding:

IAY is a centrally sponsored scheme funded on cost sharing basis between the Govt. of India and the States in the ratio of 75:25 respectively.

Strategy:

Grant of Rs. 25,000/- per unit is provided in the plain areas and Rs. 27,500/- in hilly/difficult areas for the construction of a house. For conversion of a kutcha house into in pucca house, Rs. 12,500/- is provided. Sanitary latrines and chulahs are integral part of the house. In construction/upgradation of the house, cost effective and environment friendly technologies, materials and designs are encouraged. The household is allotted in the name of a female member of beneficiary household.

How to Seek Assistance:

The person concerned should contact the Village Panchayat or Village Level Worker or the Block Development Officer or District Rural Development Agency. The documents required for availing of assistance are as under:

1. Application Form.
2. Form I & XIV/NOC of land owner.
3. Gram Sabha Resolution.
4. Ration Card Copy.

Likewise, under IAY upgradation, the documents required are as follows:

1. Application Form.
2. House Tax Receipt.
3. Gram Sabha Resolution.
4. Ration Card Copy.

ii) CREDIT-CUM-SUBSIDY SCHEME

There were a large number of households in the rural areas which could not be covered

under the IAY, as either they do not fall into the range of eligibility or due to the limits imposed by the available budget. On the other hand due to limited repayment capacity, these rural households cannot take benefit of fully loan-based schemes offered by some of the housing finance institutions. The need of this majority can be met through a scheme which is part credit and part subsidy based.

Objective:

The objective of this scheme for rural housing is to facilitate construction of houses for rural families who have some repayment capacity. The scheme aims at eradicating shelterlessness from the rural area of the country.

Scope:

The scheme provides shelter to rural families who have not been covered under IAY and who are desirous of possessing a house. All rural households having annual income upto Rs.32,000/- and who resides away from the town are covered under this scheme.

Funding:

The Centre and the State, in the ratio of 75:25 share the funds respectively.

Strategy:

Rural poor just above the poverty line are entitled to get the benefits of the scheme. Under this scheme, a maximum amount as loan to be given per unit for the construction of a household will be Rs.50,000/- out of which Rs.37,500/- is loan from Bank & balance amount – subsidy RS.12,500/- will be given to the bank by DRDA Sanitary latrine and smokeless chulla are integral part of the house. Cost effective and environment friendly technologies, materials, designs etc. are encouraged. Sixty percent (60%) of the houses are allocated to SC/ST rural poor. Documents required as under:

1. Application Form.
2. Form I & XIV/NOC of owner.
3. House Plan.
4. Estimates.
5. Income Certificate.
6. Ration Card Copy.

How to Seek Assistance:

State Governments decide the implementation agency, which may be the State Housing Board, State Housing Corporation, specified scheduled Commercial bank, Housing Finance Institution or the DRDA/ZP. The person desirous of getting benefit of the scheme may approach the implementing agency i.e. DRDA –North & South.