

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA**

**UNSTARRED QUESTION NO. 3135
TO BE ANSWERED ON DECEMBER 18, 2025**

IMPLEMENTATION OF THE LIFE MISSION IN KERALA

NO. 3135. DR. SHASHI THAROOR:

Will the Minister of HOUSING AND URBAN AFFAIRS be pleased to state:

- (a) the number of the beneficiaries selected, houses completed and under construction under the Livelihood, Inclusion & Financial Empowerment (LIFE) Mission in Kerala, district-wise;**
- (b) whether the Government is aware of delays in construction and irregular fund flow caused by financial constraints of local bodies and if so, the details of steps taken to ensure smooth disbursement including the reported Rs. 1,500 crore borrowing to clear pending dues;**
- (c) whether the Government has taken any measures to ensure that landless, homeless and tribal families in Thiruvananthapuram district receive their houses in a time-bound manner with updated unit cost reflecting current construction inflation, if so, the details thereof and if not, the reasons therefor; and**
- (d) the steps taken by the Government to monitor district-level implementation, fund-flow transparency and completion rates to ensure timely completion and accountability?**

ANSWER

**THE MINISTER OF STATE IN THE
MINISTRY OF HOUSING AND URBAN AFFAIRS
(SHRI TOKHAN SAHU)**

(a) to (d): 'Land' and 'Colonisation' are State subjects. Therefore, schemes related to housing for their citizens are implemented by States/Union Territories (UTs) in their respective areas. Hence, the data related to the schemes including the Livelihood, Inclusion & Financial Empowerment (LIFE) Mission in Kerala implemented by States/UTs are not maintained by the Ministry.

The Ministry of Housing and Urban Affairs (MoHUA) supplements the efforts of States/UTs by implementing PMAY-U since 25.06.2015 with an aim to provide all weather pucca houses with basic civic amenities to eligible urban beneficiaries across the country, including the State of Kerala. The implementation period of PMAY-U scheme, which was earlier up to 31.03.2022, has been extended up to 31.12.2025 to complete sanctioned houses without changing the funding pattern and implementation methodology.

The State Government of Kerala has converged the implementation of Pradhan Mantri Awas Yojana - Urban (PMAY-U) and Pradhan Mantri Awas Yojana - Gramin (PMAY-G) with their housing scheme under LIFE Mission programme. As per information available, LIFE Mission was launched in 2016 by the Government of Kerala (GoK) to comprehensively provide housing to the landless and homeless people in the State along with provision for pursuing their livelihoods, converging social services including Primary Health Care, Geriatric Supports, Skill Development and provision for financial services inclusion etc.

Based on the project proposals submitted by State Government of Kerala, a total of 1.62 lakh houses have been sanctioned for eligible beneficiaries under PMAY-U since inception, out of which 1.55 lakh have been grounded; of which 1.38 lakh are delivered/completed as on 24.11.2025. Central Assistance of ₹ 2,700.71 crore has been sanctioned for the State of Kerala; out of which ₹2,499.36 crore has been released as on date to the State, based on the compliances submitted by the State Government of Kerala. Under PMAY-U, District-wise details of the number of houses sanctioned, grounded and completed in the State of Kerala are at Annexure.

Based on the learnings from the experiences of implementation of PMAY-U, MoHUA has revamped the scheme and launched PMAY-U 2.0 'Housing for All' Mission with effect from 01.09.2024 for implementation in urban areas across the country to support 1 crore additional eligible beneficiaries in next five years. PMAY-U 2.0 is implemented through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), Affordable Rental Housing (ARH) and Interest Subsidy Scheme (ISS). The scheme guidelines can be accessed at <https://pmay-urban.gov.in/uploads/guidelines/Operational-Guidelines-of-PMAY-U-2.pdf>.

As on date, all States except Kerala have signed Memorandum of Agreement (MoA) to implement PMAY-U 2.0 as per scheme guidelines. Thus, PMAY-U2.0 is not being implemented by Govt of Kerala. Due to not signing MoA by Government of Kerala (GoK), potential beneficiaries of the State are losing the opportunities to have pucca houses.

Annexure referred in reply to LSUQ No.3135 due for 18.12.2025

District-wise details of houses sanctioned, grounded and completed under PMAY-U in the State of Kerala

Sr. No.	District	Physical progress of houses (Nos)		
		Sanctioned	Grounded	Completed
1	Alappuzha	8,934	8,599	7,555
2	Ernakulam	24,262	23,125	21,321
3	Idukki	2,693	2,639	2,352
4	Kannur	10,597	10,544	10,075
5	Kasaragod	3,395	3,228	2,590
6	Kollam	12,671	12,010	9,660
7	Kottayam	5,232	4,693	4,109
8	Kozhikode	13,931	13,833	12,953
9	Malappuram	18,956	18,599	16,599
10	Palakkad	12,372	12,096	10,932
11	Pathanamthitta	3,384	3,061	2,446
12	Thiruvananthapuram	25,300	23,845	20,726
13	Thrissur	14,180	13,593	12,611
14	Wayanad	6,050	5,566	4,439
Total		1,61,957	1,55,431	1,38,368

Note: Kerala has not yet signed the MoA with MoHUA to implement the PMAY-U 2.0