

**Indira Awaas Yojana (IAY)  
Frequently Asked Questions (FAQs)**

**Q.1 What is the aim of the Indira Awaas Yojana (IAY)?**

**Reply**

Aim of Indira Awaas Yojana is to provide financial assistance to the rural poor living Below the Poverty Line (BPL) for construction of a house.

**Q.2 Who are eligible to get assistance under IAY?**

**Reply**

BPL rural households of Scheduled Castes, Scheduled Tribes, non-Scheduled Castes & non-Scheduled Tribes, Ex-servicemen of the armed & paramilitary forces killed in action, physically & mentally challenged persons, freed bonded labourers & Minorities are eligible to get assistance under Indira Aawas Yojana.

**Q.3 Who will provide assistance?**

**Reply**

Funding of IAY is shared between the Centre & State in the ratio of 75:25. in case of UTs, entire fund of IAY is provided by the Centre to District Rural Development Agencies (DRDAs) which release funds to beneficiaries through Gram Panchayat.

**Q.4 How much of financial assistance is given?**

**Reply**

The financial assistance provided for new construction under IAY is Rs.35,000/- per unit for the plain areas & Rs.38,500/- for the hilly/difficult areas. The assistance for upgradation of unserviceable kutcha house to pucca/semi pucca house is Rs.15,000/- for all areas. The assistance for credit-cum-subsidy scheme is also Rs.12,500/- per unit. Maximum of 20% of IAY allocation can be utilized for upgradation or/& credit-cum-subsidy scheme. Further, provision has been made to extend lower interest rates for construction of IAY houses in rural areas.

**Q.5 How many IAY houses allotted in each year in particular State/District/Gram Panchayats?**

**Reply**

On the basis of allocations made & targets fixed, District Panchayat/Zilla Panchayat/District Rural Development Agencies (DRDAs) decides the number of houses to be constructed/upgraded Panchayat wise under IAY, during a particular financial year.

**Q.6 What is the selection procedure?**

**Reply**

Selection of beneficiaries is based on the permanent IAY waitlists wherever these have been prepared or from the BPL list 2002 with the poorest being selected on priority.

**Q.7 What are the provisions for weaker sections, minorities & persons with disabilities under the IAY?**

**Reply**

The benefits of the Scheme have since been extended to the families of Ex-servicemen of the armed forces & paramilitary forces killed in action. Besides 3% of the houses are reserved for the physically & mentally challenged persons of the rural BPL families. Funds are also been earmarked for coverage of minorities.

**Q.8 Are the architectural specification and layout of the rural houses standardized under Indira Awaas Yojana?**

**Reply**

Beneficiary is free to construct IAY house of their own choice. Hence, there is no architectural specification and layout given under IAY.

**Q.9 Will we get any information about construction technology or procurement of raw material?**

**Reply**

Under the Guideline Zilla Parishad/DRDAs are required to disseminate information in respect of environment friendly/innovative/disaster resistant technologies.

**Q.10 Does Indira Awaas Yojana provide only for construction of house or does it provide electricity connections as well?**

**Reply**

Indira Awaas Yojana mainly provides for construction of house on 20 sq.area. However, there is provision for dovetailing of the scheme with Rajiv Gandhi Gramin Vidyut Yojana (RGGVY) to provide electricity to IAY beneficiaries.

**Q.11 If so, how are components integrated in to the RH provision?**

**Reply**

The IAY dwelling units are normally built in the main habitation of the village so as to facilitate the development of infrastructure including drinking water and other common facilities.

**Q.12 Is the sanitation and Smokless Chulha are integrated into the Rural Housing?**

**Reply**

Sanitation in IAY has been integrated with Total Sanitation Programme of this Ministry. Dwelling unit is provided with a smokeless chulha, which is a fuel-efficient alternative, smoke free, healthy, for environmentally clean & more convenient to use.

**Q.13 How do women get benefited under IAY?**

**Reply**

Allotment of dwelling units may be in the name of the female member of the beneficiary household. Alternatively, it can be allotted in the name of both husband & wife. Only if when there is no female member in the family, house is allotted in the name of male member.

**Q.14 Am I eligible for IAY house, if I don't have a plot?**

**Reply**

Yes

**Q.15 Is there any provision under IAY to help acquire plots for construction of houses?**

**Reply**

Provision is being made for homestead plots for landless beneficiaries.

**Q.16 Can I get more than one House?**

**Reply**

No.

**Q.17 Where will I get information on the Indira Awaas Yojana?**

**Reply**

The information may be obtained from Ministry of Rural Development, State Government & DRDAs/Gram Panchayat. Information is also available in the website of Ministry of Rural Development [www.rural.nic.in](http://www.rural.nic.in).