Our state has succeeded in achieving and maintaining high level of human development index. Along with life expectancy, literacy, per capita income etc. the shelter, one of the human basic needs, plays a vital role in forming human development index. Our state has advanced in housing in comparison with rest of the states. Despite this achievement it is a fact that our state still faces shortage of houses to greater extent. According to state planning board estimate 2015, approximately 4.32 lakhs of families are homeless, out of which 1.58 lakhs are landless also. The LDF government has brought the focus on this housing crisis and launched an ambitious project namely LIFE (livelihood finance, inclusion, empowerment). The policies and programs in relation to the health and the education have been formulated and implemented at the early stages of formation of our state. But a massive scale public intervention in housing was possible only in 1971. M.N. Govindhan Nair, then the housing minister in the Achuthananon government launched a programme named One lakh housing scheme. This is considered as the first pioneering and unique housing scheme implemented in our country. The land reforms formulated in 1956 and comprehensively implemented in 1971 actually paved a base for the growth of housing sector in our state. The scheme was conceived as one based on social mobilization of beneficiaries as agents as requirement of the state within the next five years. A spurt in house construction was witnessed in 70's because of gulf remittance, growth in plantation economy and expansion of urban middle class. This construction boom affected many of our socio-economic factors. Instead of our traditional homes, big modern houses are largely built. The land value, cost of construction materials and labour cost have gone up. Natural construction materials such as timber, river sand, clay soil etc. were widely exploited causing much damage to environment and ecology. A number of housing schemes were implemented in the housing sector by the consequent governments. These all pushed...
As per 2001 census, only 20 percentage of our state is urbanized. In 2011 census the same is enhanced to 49 percentage. Our state could make an advancement in housing qualitatively and quantitatively. According to 2011 census, the growth in residential building in our state is 30 times against 20 times at the national level during the span of the last 50 years. The state has also achieved the same growth in the case of non-residential buildings. Our state is also far ahead in arranging basic housing amenities. 2011 census reveals that 95 percentage of our houses have private latrine facility, 95 percentage houses electrified, 80 percentage pucca houses with sustainable roof and wall, 92 percentage with atleast two rooms. Another important thing is that 77 percentage of our households have access to drinking water facilities within premises.

At present 20 different agencies in public sector alone have been involved in the housing sector. State housing department, rural development department, Fisheries department, Local self government institutions, State housing board, Nirmithi Kendra, Kudumbasree etc. are some of the agencies to list a few. The kerala state housing board is the foremost among them. This institution, after its inception in 1971, has extended its assistance around 7 lakh people for constructing houses. The life mission aims to make combined efforts to make a solution for the housing shortage of marginalized section of our society.

Now our state has been struggling to battle against the worst trend of the irrational pattern of house constructions. The increase in rate of constructions on par with the increasing demand for houses of course marks a welcoming trend. But the extravagant designs and wider use of construction materials make the modern house constructions counter productive. The high cost and scarcity of construction materials contribute much to the crises of house construction. A wider awareness campaigns are to be initiated to move away from high cost and environmentally unsustainable resources to locally available cost effective resources. The new technology like pre-fab is now available in our state. Kerala state Nirmithi Kendra has been developing and popularizing a new low cost technology called CEEF technology (cost effective environment friendly technology). Glass Fiber Reinforced Gypsum panel is the core material which is cost effective. The use of prefabricated units make the construction process easy and fast.

Kerala State housing board has constructed Sabhallyam housing complex with 24 flats at Chottanikkara using this new technology. Pre-Fab technology minimizes the volume of sand, cement, rubble etc considerably. The time span of constructions can be reduced to a great extend. The LIFE mission will give thrust for low cost construction technology.

It is estimated that 4.32 lakhs families in our state are homeless. Paradoxically significant number of building units - presumably residential units have been seen unoccupied and left empty. 2011 census estimate reveals that 11.9 lakhs housing units are unoccupied. The new trend in our society is that the housing units are considered as a mode of investment. This social phenomenon should be addressed and discouraged.

The another crises that our housing sector faces is the acute shortage of skilled labourers. To overcome this issue, the mission proposes to set up block level and district level training centers for skill development in construction practices. Presently State Nirmithi Kendra under the Laurie Backer International school of habitats studies has been imparting training programs in skilled labour in construction practices. Mission will initiate action to extend these statewide.

To overcome this issue setting up of the collection cum distribution centers of construction materials are envisaged in the mission programme. Presently state Nirmithi Kendra had setup distribution centers called KALAVARA through which construction materials are being supplied at subsidized rates for BPL families.

Despite our great advancement in housing, lakhs of people are still suffering from acute housing shortage. Approximately 5.3 percentages of houses in our state are mere temporary sheds. The life mission brings focus on marginalized section of the society whose annual income is below 3 lakhs. In this mission the main beneficiaries are those people who have no house, no land, those who have not completed their house constructions, those having temporary sheds in plantation area or in coastal area. The preference will be given in the following parameters - widows, disabled, woman only families, physically handicapped, bedridden patients, transgender etc. Life mission will be implemented by using social mobilization of resources. The mission seeks cooperation from NRIs, religious institutions, voluntary organizations. The mission proposals to utilize the services of engineering colleges, polytechnics, anganwadi workers, ADS etc at the different stages of the implementation of the housing schemes. The mission is committed to implement programs and initiatives and ensure that there are houses for all in the next five years and also simultaneously provide adequate opportunities for the gainful employment and also optimum quality of life to all especially the socially disadvantaged.

There are many cases of non completion of housing units of beneficiaries who availed government subsidies. The hindrances of timely supply and unexpected price hike are the main reasons for this problem. The fact that nearly two thirds of the coast area of the state is prone to disaster makes the problem more critical. Kerala State housing board has taken this problem under close watch. The government subsidies is given only when the beneficiary is ready to take the house as per the specifications.