

# IVY Cardoz

## GOA



**Ivy Cardoz** is from **Goa**, who used to live in a kutchra house. Her husband **Julio Siquera** works as a cook in a local canteen and Ivy Cardoz is a housewife. Living in kutchra house was extremely difficult for them, especially during rains.

Due to constant leakage and water logging, their house became a breeding ground for mosquitoes and other insects, leading to severe infections. The house also lacked other facilities like water supply, electricity. Despite the poor condition of the house, the couple continued to live there as they couldn't afford building a pucca house.

It was when they heard about the PMAY(U) Scheme from Goa State Urban Development Agency. The Scheme made them realise their dream to build a pucca house.

Ivy Cardoz says, "Our life has transformed completely after moving into a pucca house. It's my own home and I'm proud of the fact. I can live according to my wish. I am happy that we took the risk and raised money and it was worth the effort. I thank my husband for giving me my dream house."

She adds that the house has also given them confidence to start their own business in the near future. "We plan to run a food stall someday," she adds.

"We are thankful to Hon'ble Prime Minister for helping people like us," Ivy Cardoz concludes.