

Draft



सत्यमेव जयते

GOVERNMENT OF MAHARASHTRA

**Maharashtra State
New Housing Policy
&
Action Plan, 2015**

Maharashtra State New Housing Policy and Action Plan, 2015

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Introduction

Shelter is a basic human need. The planning for housing is essential so that various services like transport, water, electricity and other amenities like hospitals, schools, recreational space etc., can be accessed by the residents efficiently and beneficially. Besides, livelihood opportunities also need to be linked to the residential areas suitably so that the housing need of the human being gets fuller satisfaction.

Need for New Policy

- a) The State Government has resolved to provide 19 lakh houses by the year 2022, with main thrust for Economically Weaker Section (EWS), Lower Income Group (LIG) and Middle Income Group (MIG) housing. This time bound objective has given a dimension of urgency to revisit the earlier government housing policy. Thus a new housing policy needs to be in place in view of the new dynamic scenario by defining the role of the State as a Facilitator, Catalyst, Builder and Regulator.
- b) As per the census of 2011, out of 3.36 crore census houses 2.98 crore houses were occupied in the State. The population of the rural houses in the total census houses was 52.2% and 47.8% in urban areas. A Survey by the National Housing Bank (NHB), reveals a national housing shortage of 18.78 million in 2012-13, with Maharashtra's shortage estimated at 1.94 million houses. Urbanisation in Maharashtra has increased from 42.43% to 45.23% between 2001-2010. All indicators project an ever increasing trend of urbanisation. The urban population share in the total population of India is 31.16%. In a decade (2001-2011) the census houses have increased by 31.12% overall, while in

rural areas the rise is 25.63% and in urban area it is 37.7%. All indicators indicate the gravity of the housing deficit in the State particularly in the affordable housing segment and hence affordable housing needs a big push. The situation warrants mission mode approach for the housing sector, starting with the introduction of a New Policy.

Review of Present Policy and Unfinished Agenda

- a) The housing policy of the State announced in 2007 highlighted almost all the areas of concern at the relevant time for housing development.
- b) However, some important issues that still need to be tackled are:
 - i. Need assessment and human settlement survey;
 - ii. Streamlining of approval procedures in regard to the housing proposals / projects;
 - iii. Creation of housing and infrastructure development fund;
 - iv. Using of land as collateral security;
 - v. Linking Employment Guarantee Scheme (EGS)/Mahatma Gandhi National Rural Employment Guarantee Scheme's(MNREG)to LIG in rural and 'C' class municipal areas;
 - vi. Development of special townships;
 - vii. Conservation of water and environment and heritage structures;
 - viii. Reforms to the Rent Control Act;
 - ix. Removal of bottlenecks in slum redevelopment,
 - x. Redevelopment of Bombay Development Department (BDD) Chawls;
 - xi. Facilitating Smart City Center's in cities with population of more than 10 lakhs;

- xii. Creation of a new International Business and Finance Center (IBFC) in the Mumbai Metropolitan Region (MMR) for generation of 5 lakh new jobs on the lines of Bandra Kurla Complex (BKC) with special emphasis on walk to work;
- xiii. Fine tuning the policy for redevelopment of cessed and unsafe buildings in Mumbai city;
- xiv. Introduction of New Policy for redevelopment of unsafe and dilapidated buildings in Suburban Mumbai;
- xv. Fine tuning the policy for redevelopment of Urban Renewal Clusters in Mumbai;
- xvi. New policy for development of Greenfield Projects in the Affordable Housing category in the MMR and rest of Maharashtra;
- xvii. Fine tuning the policy for redevelopment of Maharashtra Housing and Area Development Authority (MHADA) colonies in Mumbai and rest of Maharashtra;
- xviii. Policy for redevelopment of MHADA Transit Camp.
- xix. New policy for redevelopment of existing Police Housing Quarters;
- xx. New policy for development of State Government Employee Housing Colonies (e.g. Bandra);
- xxi. New policy for development of land owned by PWD and other Departments of the State Government;
- xxii. New policy for development of land owned by Corporations of State Government, e.g. MIDC, etc.;
- xxiii. Facilitating development of land owned by Central Government/Central Government Undertaking such as LIC/RBI/ESIC, etc.;
- xxiv. Policy for use of SEZ land acquired in the state using the State machinery;

- c) In the above context, deliberations were held with various stakeholders in the housing sector at Nagpur on 21st and 22nd February 2015. The associations of developers, NGOs, experts like PIETA, and institutes like TISS contributed in the deliberations apart from public authorities.
- d) The new housing policy, has set a target to create 11 lakh homes in the MMR and 8 lakh homes outside MMR by 2022. The target is broken down schemewise/citywise/regionwise as under :

Table A

Sr. No.	City	Type of Scheme	Segment (Sq. ft. Carpet Area)				No. of Tenements
			269-400	400-600	600-800	800-above	
1	MCGM	SRA under DCR 33(10)	138,000	-	68,000	28,000	234,000
		MHADA (Direct)	25,000	25,000	25,000	-	75,000
		MHADA under DCR 33(5) (private Developer)	-	20,000	20,000	20,000	60,000
		Urban renewal under DCR 33(9)	25,000	10,000	10,000	20,000	65,000
		Cessed and unsafe building under DCR 33(7) in Mumbai City	13,000	13,000	13,000	6,000	45,000
		Unsafe and dangerous buildings in Suburban Mumbai #	-	10,000	10,000	10,000	30,000

Sr. No.	City	Type of Scheme	Segment (Sq. ft. Carpet Area)				No. of Tenements
			269-400	400-600	600-800	800-above	
		Greenfield project by private developer including affordable housing projects	15,000	15,000	15,000	5,000	50,000
		Redevelopment of BDD Chawls	25,000	25,000	25,000	15,000	90,000
		Redevelopment of Existing Police Housing Quarters (J/V with MHADA)	25,000	25,000	25,000	-	75,000
		Redevelopment of land owned by corporation of the state e.g. MIDC, etc.	10,000	10,000	10,000	3,000	33,000
		Development of Police Housing on private lands under proposed DCR 33(3)(b)#	10,000	10,000	10,000	3,000	33,000
2.	Thane		25,000	25,000	25,000	10,000	85,000
3.	Mira Bhayander Municipal Corporation		15,000	15,000	15,000	10,000	55,000
4.	Vasai- Virar Municipal		15,000	15,000	15,000	10,000	55,000

	Corporation						
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Sr. No.	City	Type of Scheme	Segment (Sq. ft. Carpet Area)				No. of Tenements
			269-400	400-600	600-800	800-above	
5.	Ulhasnagar Municipal Corporation		5,000	5,000	5,000	5,000	20,000
6.	Navi -Mumbai Municipal Corporation		5,000	5,000	5,000	5,000	20,000
7.	Rest of MMR		20,000	20,000	20,000	15,000	75,000
8.	Pune		50,000	50,000	50,000	25,000	1,75,000
9.	PCNDTA		20,000	20,000	20,000	10,000	70,000
10.	Rest of Pune Region		10,000	10,000	10,000	5,000	35,000
11.	Nagpur		20,000	20,000	20,000	5,000	65,000
12.	Rest of Nagpur Region		10,000	10,000	10,000	5,000	35,000
13.	Western Maharashtra		10,000	10,000	10,000	5,000	35,000
14.	Vidharbha		5,000	5,000	5,000	2,000	17,000
15.	Konkan		10,000	10,000	10,000	5,000	35,000

16.	Rest of Maharashtra		100,000	100,000	100,000	33,000	3,33,000
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Note : The target also includes rural housing

The objective of breaking up the target is to let all stakeholders know the target of new homes clearly within their areas especially within ULB's so that wherever necessary, new policy or an action plan is put in place and which can be periodically monitored by the Mission headed by the Chief Secretary as also a new Cabinet Sub-Committee on Housing.

e) The overarching objective of this policy is "Housing for all". The policy directives therefore for achieving this objective can be defined as follows:

- **Continuous creation of land bank for affordable housing by using both Government lands as well as lands belonging to the private sector.**
- **Increase supply of affordable housing in the market leading to reduction in price to the consumer.**
- **Optimum use of existing land resource by encouraging redevelopment.**
- **Improving quality of life, overall living standards with due concern for environment.**
- **Ease of doing business**

- f) The policy is divided into five broad chapters which follow the above guiding principles and is formulated with a view to address these core issues.

Chapter 1

Strategy for Continuous Creation of Land Bank and Making “Housing for All” Affordable

1.1 Affordable Housing in Urban Areas

The shortage of housing in urban areas is alarming. However, the updated statistics are necessary to properly plan for affordable housing. Hence quick and realistic survey for knowing accurately the extent of housing shortage citywise, regionwise and statewide is necessary. This survey through MHADA will be commissioned and completed in 6 months. MHADA will appoint an external expert agency to carry out the survey.

1.2 Land Availability – Government Land Bank

- a) The key factor affecting affordability of Housing is cost of land. They key to reducing cost is supply with Government being a catalyst in the process. The Government role will be that of an interventionist i.e. to introduce supply periodically and also a facilitator by putting in place the necessary regulatory framework to encourage supply from the private sector. To achieve the first approach, it is necessary that government land as well as the lands at the disposal of State Government entities such as MIDC,

Mahasagar Dairy, etc. ULBs, CIDCO, MHADA and MMRDA are pooled together and used for affordable housing. For this a master plan of the lands in the Government Land Bank will be prepared by MHADA under the supervision of the Mission headed by Chief Secretary, within a period of 6 months with due consultations with all stake holders and presented to the Cabinet for its approval. Once approved, MHADA will construct affordable housing schemes on all such lands providing a steady supply for affordable housing and thus keeping check on price rise. The land owner i.e. State Government department or its entities will be compensated at the Ready Reckoner Rate for use of their land to provide affordable Housing by MHADA.

- b) The Government land bank will include all land available with MHADA, MCGM and MMRDA in the city of Mumbai and in the other cities of the State, the surplus lands with various State Government departments, textile mill lands in the share of MHADA, unused MIDC lands, MIDC lands where the industries are defunct and which can be used for affordable housing etc.
- c) Preparation of the Government land bank and land use plan will entail a time bound consultation with all departments at the level of Chief Secretary (CS) to ascertain the real need of the department and whether surplus land is available. This will ensure efficient land use. All such surplus land will be beneficially used for affordable housing. The affordable housing stock under the present 'Mission' will be allocated in the ratio of 30%: 30%: 30% to EWS / LIG /MIG sections of the society as per the Government of India norms for affordable housing.
- d) Under the MHADA Act, in various cities of the State 2619.58 Ha area was declared under preliminary notification for acquisition

for housing. The final notifications were issued for an area of 565.02 Ha. Out of this final notified area only 21.57% area (122 Ha) was taken over by MHADA. With the introduction of the New Land Acquisition Act, the cost of acquiring land by the State including its entities such as MHADA, CIDCO, etc. is bound to increase. There is already an existing provision under Sec.52 of the MHADA Act which allows for compensation to land owners for acquisition of land through negotiations. A separate detailed policy will be issued by MHADA on the Navi Mumbai Airport Influence notified Area (NAINA) pattern for acquisition of land using Sec.52 of the MHADA Act within 3 months. The policy will provide enough flexibility for MHADA to acquire the land depending on location as also the need to provide for affordable housing and will not be rigid. MHADA will make all efforts to acquire the land it has already notified for acquisition under this new policy.

1.3 Planning of Government Land bank

A Master Plan for all the lands in the Government bank, in conformity with relevant zones in DP and Regional Plan will be prepared and detailed planning will be done by MHADA. For all such lands MHADA will be the Planning Authority (PA) under MRTP Act. If the lands in the Government Land Bank are reserved for any purpose, all such reservations shall stand deleted and the lands will be made available for affordable housing unless the same is environmentally not feasible.

1.4 Housing Fund

A contributory housing fund will be started by the Government for citizens of Maharashtra falling under the EWS/LIG/MIG category. Any

qualifying person either self employed or government employee or private employee desirous of becoming a member of this fund may contribute a fixed percentage of his/her salary in this fund called the 'Housing Fund'. This 'Housing Fund' will be managed by a 'Fund Manager' chosen through competitive bidding. In case the qualifying person is employed in the private or government sector, then in such a case the employee will have the option to make a matching contribution from his/her Provident Fund Account (PF Account) upto 50% i.e. for e.g. if an employee contributes Rs.1000 to the Housing Fund and his/her contribution to the PF is normally Rs.2000 then he/she can reduce the PF Contribution to Rs.1000 and contribute the balance amount of Rs.1000 to the 'Housing Fund'. The contributions in this fund shall be invested by the fund in RBI specified government securities. The membership count of the Housing Fund shall indicate the people in need of housing and the location/city in which such need exists. After a period of 10 years of contribution, the employee can apply for a house in a Government scheme and the balance in this fund to his credit shall be his share of the cost towards the house and the balance amount can be borrowed. This will encourage people to save for a house and to some extent housing finance will get a boost. The contribution to this fund may be allowed as deduction from computation of Income on the same lines as the deduction available for Housing Loans under the Income Tax Act for which the State Government will pursue with the Central Government. The members of this fund shall have priority in eligibility in MHADA draw for sale of MHADA flats. In case the members of the 'Housing Fund' intends to buy a house from the private sector, the fund proceeds can be utilized for the same also. Upon purchase of a house, the person will cease to be a member of the 'Housing Fund'. Parents of minors can also make

minors as members of the 'Housing Fund'. The details of the scheme will be notified in 90 days by the Principal Secretary (Housing) after consultation with all stakeholders including the RBI, Housing Finance Companies and the Central Government.

1.5 Interest only Housing Loans for LIG/EWS Category

Affordability is an important aspect of providing housing to the EWS/LIG strata of the society. Several studies have indicated that though the need for housing is prevalent affordability is the key impediment. It is therefore felt that for the EWS/LIG strata of the society the Government must intervene in the form of providing financial resources to enable the EWS/LIG strata of the society to purchase their own dwelling units. It is therefore proposed that MHADA will create a fund with an initial corpus of Rs.1000 crore to promote the purchase of homes by the EWS/ LIG strata of the society. The scheme will entail the following :

- (i) MHADA will create a fund with an initial corpus of Rs.1000 crore which will be managed by a qualified fund manager having experience in providing housing finance. The selection of the fund manager will be done through competitive bidding process.
- (ii) The fund manager will be mandated to provide funding to developers who are building LIG/EWS type of houses. The fund manager will be responsible for evaluating the project, the credibility of developer and only after detailed due diligence, will approve the loan to the developer.
- (iii) Existing CHS going for redevelopment will be given preference.
- (iv) The scheme will entail grant of loan by the fund to a developer for a period of 15 years at the SBI Prime Lending Rate (PLR) for an amount not exceeding Rs.10 crores per borrower. Moreover

existing Co-Operative Housing Societies (CHS) intending to redevelop their existing buildings will be given preference in this scheme. This will enable individual societies to undertake self redevelopment. In turn the developer/CHS will be mandated to sell units of equal value of LIG/EWS type in the schemes to eligible persons in LIG/EWS category on the basis of interest only basis with bullet repayment at the end of 15 years i.e. to say that in case the cost of the unit is Rs.10 lacs, then the developer/CHS will sell the unit to the LIG/EWS citizen with not more than 10% down payment and the balance 90% will be paid by the purchaser at the end of the 15 years and only interest will be serviced by him/her in the meantime. The developer/CHS will be liable to service the interest on the loan granted by the fund for 15 years as well as liable to repay the principle at the end of 15 years.

- (v) The developer's/CHS liability to service/repay the loan will be unconnected to the servicing/ repayment by the flat purchaser. In other words the credit risk in this regard will be always be of the developer and not the purchaser and it will be developers liability to repay the loans to the fund.
- (vi) A detailed scheme in this regard will be notified by the Housing Department within 3 months.

1.6 Stamp Duty Concession

With a view to make EWS/LIG/MIG housing affordable, the stamp duty and registration charges will be rationalised. Accordingly the following stamp duty will apply for sale/purchase of EWS/LIG/MIG homes :

- 1) EWS - 1% of the market rate
- 2) LIG - 2% of the market rate

3) MIG - 3% of the market rate.

The size of the EWS/LIG/MIG housing units will be as contained in Table B herein. Further, a nominal registration charges of Rs.1000 will be charged as registration charges. This will give a boost to contribution of EWS/LIG/MIG homes.

Chapter 2

Strategy for Increase in Supply of Affordable Housing

2.1 Government Lands for Affordable Housing

Housing shortage for EWS/LIG/MIG is mainly owing to insufficient supply and insufficient purchase capacity. If supply is increased this scenario can be transformed. Major effort to realize the affordable housing targets will be through Public Agencies, such as MHADA, CIDCO, Nagpur Improvement Trust (NIT), Pimpri Chinchwad New Town Development Authority (PCNTDA) and at least 50% of their total resources will be targeted for affordable housing in next 10 years. MMRDA and PMRDA will also make allocation for affordable housing within their respective budgets. The Government land bank in the residential zones will be fully exploited for increasing the supply of affordable housing. Further in case land is identified by any of these public agencies in a particular district of the state which can be put to use for affordable housing and if such land belongs to the Collector, in such a case the Divisional Commissioner will allot the land to the public agency concerned without reference to the Government in this regard. In case the land belonging to the Government is proposed to be used by these public agencies specifically for LIG/EWS category housing then in such a case, the Government land will be allotted/allocated at a nominal cost. In case the project of these public agencies is for MIG/HIG housing then in such a case the Government land will be allotted/allocated at the prevailing RR Rate/District Circle rates. This will enable faster implementation of Affordable Housing Schemes by these public agencies. Detailed guidelines to this effect will be issued by the Revenue Department within 3 months.

2.2 Public – Private Partnership

In addition to the utilisation of Government Land bank, it is important to harness the private sector resources and capacities. Private land can be acquired/pooled by MHADA, CIDCO, MMRDA, etc. following the NAINA pattern, with the land so acquired to be utilised by them for affordable housing at an affordable price, to meet the large affordable housing shortage.

2.3 Employee Housing

The affordable housing through private sector will be a two pronged approach:

- (i) Employers owning the responsibility of providing housing to their employees and,
- (ii) Incentivising the affordable housing through additional FSI linked to ready reckoner rate and further linked to making affordable housing stock available with a cap on size of tenements.

In the first approach the Government will encourage the employers in MMR region to take up the responsibility of providing housing to their employees, through concession in the VAT / stamp duty / profession tax at State level with the condition that such houses shall not be sold/transferred/sublet/leased for a period of 5 years. This will also apply to Government Employees and the Government will extend the same benefit to Government Employees seeking new homes in schemes undertaken by MHADA, CIDCO, NIT, PCNDTA, etc. A detailed scheme in this regard will be formulated by the Housing Department within 3 months of notified.

2.4 Affordable Housing Scheme

The second approach of incentivising affordable housing will be through grant of additional FSI for construction of tenements of specified size. Under Section 35(AD) Rule 11-OA of Income Tax Act, all schemes with the following break up of affordable housing are eligible for tax concessions as contained in the statute.

Table B

Category	Rentable Area (in square metres)		%
	Specified cities	Other cities	
Economically Weaker Section (EWS)	Up to 25	Up to 30	30
Lower Income Group (LIG)	Greater than 25 and up to 50	Greater than 30 and up to 60	30
Middle Income Group (MIG)	Greater than 50 and up to 70	Greater than 60 and up to 85	30

Note: Developer is permitted to use 10% of the overall area of the scheme for any purpose including HIG.

Therefore all schemes meeting the criteria of tenements mix specified under Section 35(AD) of the Income Tax Act in all cities/ metropolitan areas will be categorised as affordable housing projects and will be eligible for 300% additional FSI subject to payment of premium to the Government at 60% of the Ready Reckoner Rate for such additional FSI. The additional FSI will be excluding the area of the staircase, lift, lift lobby, entrance lobby, etc. which is permitted free of FSI on payment of premium to the Municipal Corporation/ULB's. The FSI

shall also exclude the fungible FSI as may be permissible. A detailed policy in this regard will be notified by the Housing Department within 90 days. The Urban Development Department (UDD) will simultaneously notify the changes required in the DC Regulations across Maharashtra. Grant of extra FSI shall be subject to provision by developer of the full required infrastructure and connectivity as decided by the planning/special planning authority.

The developer shall also be bound to handover 10% of the total constructed tenements, on BUA basis to MHADA subject to recovery of construction cost as specified by PWD on a yearly basis. No premium will be charged for the MHADA area. This housing stock shall be allotted to eligible homeless citizens with clear-cut eligibility criteria. IT e-solutions shall be put into place including for allotment and post-allotment management to bring transparency in the process with minimum manual intervention.

2.5 Inclusive Housing in all Housing Projects

The EWS / LIG housing stock will be further augmented in private schemes not part of the affordable housing scheme by mandating 20% of built-up area for inclusive housing scheme on the lines of the provision under D.C. Regulation of Greater Mumbai notified under Notification No. TPB 4313/123/CR-47/2013/UD-11 dated 08.10.2013. Thus provisions will be made part of all DC Regulations of all ULB's across Maharashtra subject to however that the schemes contained in this policy will not be required to make a separate provision for inclusive housing as per this notification.

2.6 Rental Housing

2.6.1 Rental Housing (RH) will be developed by the MMRDA through the PPP model by reviving its public-private partnership scheme for Rental Housing at strategic locations within Municipal limits of all Municipal Corporations within MMR including the Municipal Corporation of Greater Mumbai (MCGM) and qualifying ULB's outside MMR. MMRDA will publish a list of all ULB's where such schemes will be permitted including the desired locations of such RH schemes.

Apart from the quality of life, the availability of economic opportunity and connectivity will be the parameter for selection of location of rental housing schemes. In this respect the erstwhile RH scheme of MMRDA will be revised with emphasis on connectivity, livelihood opportunities and civic & social amenities. The FSI for such schemes will be decided by MMRDA with a minimum 3.00 FSI and maximum 4.00 FSI on gross plot area. The additional FSI will be excluding the area of the staircase, lift, lift lobby, entrance lobby, etc. which is permitted free of FSI on payment of premium. It shall also exclude the fungible FSI as may be permissible. 25% of the BUA in all RH schemes will be reserved for rental housing.

For the extra FSI permitted beyond the permissible FSI, excluding the rental housing component, MMRDA will charge premium at the rate of 60% of the ready reckoner rate. In all such RH schemes there will be no restriction on tenement size for the sale area.

2.6.2 Private developers, willing to go ahead with the Rental Housing Scheme, on their land in the MMR will be permitted to implement RH scheme as per modified/revised MMRDA design/package of this

scheme with extra FSI. MMRDA shall notify within 90 days the details of the revised scheme, which will include the management and maintenance of the rental housing component by either the developer or other suitable agency for a period of 10 years.

2.7 Affordable Housing Through Town Planning Scheme (TPS) / Special Townships (STS) on private lands by CIDCO.

In order to create enough affordable housing stock to meet the declared goal, development of TPS / STS in the MMR region by adopting the Development Control and Promotion Regulation (DCPR) approved by government for NAINA project, will be taken as an approach for augmenting the affordable housing stock.

In TPS and STS there will be specific provision under the regulation to provide for construction of least 60% EWS / LIG houses and 30% for MIG houses with maximum sizes as contained in Rule 11-OA formulated under Section 35(AD) of I Tax Act. For all such TPS/STS in the State, CIDCO will be designated as special planning authority and implementing agency with authority to survey, identify the locations for satellite townships and publicly notify the same with government approval. This will pave the way for planned development in the MMR for affordable housing and will not over stretch and strain the existing infrastructure and the Government land bank. In the next 12 months CIDCO will notify atleast 10 TPS/STS in the MMR region and start working on acquisition of the land under the NAINA pattern thereafter. The goal is to start construction of the 1st TPS/STS within 2 years from date of this policy. Each township will provide about 50,000 to 1,00,000 new affordable homes. Similarly in every ULB of the state atleast 1 new TPS/ STS will be identified and notified. The Municipal

Commissioners of the ULB's will co-ordinate with CIDCO to realize this target.

2.8 Townships/Industrial Townships/IT or ITeS Townships by Private Developer

The townships / industrial townships / IT or ITeS townships with the area of 25-50 hectares each by private developers will be encouraged if they are contiguous to the existing connectivity like railway lines, national and state highways. All such projects will be eligible for a minimum FSI of 3.00 and maximum FSI of 4.00 on gross plot area, subject to the location proximity of such schemes to transport nodes and further subject to the same having mix of tenements specified under Sec. 35(AD) of the Income Tax Act in particular Rule 11-OA for the residential component of the scheme. Ideally minimum 50% of the BUA will be dedicated for residential component. The additional FSI will be excluding the area of the staircase, lift, lift lobby, entrance lobby, etc. generally permitted free of FSI on payment of premium. Premium for the extra FSI at the rate of 60% of ready reckoner rate will be charged for all such projects. A detailed scheme for promotion of all such private projects in the MMR will be prepared and notified by the Housing Department/UDD in 3 months with special emphasis on affordable housing.

Chapter 3

Strategy for optimum use of existing land resource by encouraging redevelopment

3.1 Optimum Utilisation

Optimum Utilisation of existing land resource is a key pillar of the new policy. The policy aims to unlock the potential of substantial affordable housing stock by encouraging redevelopment of land already being used for housing by putting in place enabling policy to be the catalyst for large brownfield affordable housing projects to come up.

3.2 MHADA Housing Initiatives

Present policy under DCR 33(5), for redevelopment of MHADA colonies needs revision to overcome difficulties. The process of redevelopment under DCR 33(5) will be balanced and will take care of all stakeholders i.e. Society/Occupants, Developer and MHADA. The policy formulation is aimed to overcome the issue faced by all stakeholders. As per the existing policy, based on the ready reckoner rate, the division of FSI is determined between developer and MHADA with the developer required to provide MHADA's share of surplus FSI in the form of built up area (BUA) free of cost to MHADA. Moreover many projects have been granted NOC by MHADA under the earlier DCR 33(5) on payment of premium. Many such projects have been held up due to lack of clarity as to how to deal with such transitional cases approved under the old scheme under the new regime. In order to facilitate the redevelopment of MHADA colonies under DCR 33(5), create housing stock for EWS/LIG/MIG segments within MCGM limit

following policy will be implemented:

- i) For existing NOC/Offer holders, MHADA will reserve the FSI based on payment of premium at the ready reckoner rate in the year in which such premium is paid for a period of 3 years. Thereafter such FSI will not be available to the NOC/Offer holder and MHADA will deal with the same as per its own requirement.
- ii) In conformity with the sub clause 9 of the DC Regulation 33(5) and the premium being charged by MHADA as on 8.10.2013 i.e. the appointed date will be charged by MHADA i.e. at the rate of 40% of RR rate for LIG and 60% of RR rate for MIG.
- iii) The modified DC Regulation 33(5) has eliminated the concept of allocation of pro rata FSI and therefore MHADA will fix the index of FSI on each plot based on the available gross FSI in the layout divided pro rata to the nett plot. As regards projects where NOC has been issued earlier, the developer/society will have the option to purchase any additional FSI based on the available index of FSI of the plot upon payment of premium.
- iv) The FSI in respect of the entire layout including plots where NOC is issued earlier at all times belong to MHADA. By excluding such plots, MHADA will loose both potential revenue and/or affordable housing stock and therefore the approval by MCGM will be on gross plot area with FSI 3.00.
- v) In all cases under the new DC Regulation 33(5), where society/developer is required to share area, MHADA will reimburse the cost of construction at the district schedule of rates specified by the MCGM for the BUA being handed over to MHADA by the developer. The year of handover of the tenements to MHADA will determine the rate at which the cost will be reimbursed by MHADA.

- vi) The MHADA surplus area may be provided by the developer within the same ward based on the principle of Ready Reckoner Rate.
- vii) MHADA will be the special planning authority for all MHADA layout within MCGM limits including where MMRDA is PA and all such projects will be developed under DC Regulation 33(5).
- viii) Developers will not be required to pay premium for fungible FSI under DC Regulation 35(4) for the eligible rehab components of the new buildings.
- ix) VP/CEO MHADA will be empowered to take decision for all cases based on the above guidelines, without reference to the Government.
- x) In respect of MHADA colonies where process of redevelopment has not been initiated by the societies and where redevelopment proposals have not been received from the society/developers/MHADA will take the following action :
 - MHADA will start a publicity campaign by publishing news paper advertisement of its capability to redevelop its colonies and will try and convince the residents to put their faith in MHADA.
 - For master planning the colonies MHADA will appoint world class Architects by calling RFP's and develop the colonies on the principles of best global practices including green norms.
 - The Chief Officer, Mumbai Board will be the nodal point for redevelopment of MHADA colonies.
 - The Chief Officer Mumbai Board will thereafter make presentation to the residents of all such colonies to highlight the benefit of allowing MHADA to redevelop

these MHADA colonies, including the benefit of additional area incentive to the residents as contained in the regulation.

- Though the consent of residents is not necessary for redevelopment projects undertaken by MHADA of its own colonies, the CO, Mumbai Board will make all efforts to take the residents along in the redevelopment initiative.
- A cluster based approach for redevelopment will be followed by MHADA in this regard.
- MHADA will also offer a corpus to all such societies of MHADA layouts, such that the interest from such a corpus is able to largely mitigate the maintenance charges of the new buildings for the existing residents excluding property tax. Currently the corpus amount is estimated at a minimum of Rs.6.00 lakhs per tenement.
- MHADA will appoint Class 'A' contractors following the competitive bidding method for construction of all such projects.
- MHADA will compete with private developers to win over the confidence of the existing residents and will offer equal or better amenities in the newly constructed buildings viz a viz what is being offered by private developers including 1 car park per tenement, etc. Necessary amendments will be made in the DC Regulation 33(5) to give effect to the above within 3 months.

3.3 Redevelopment of MHADA Transit Camp

MHADA has constructed several transit camps across Mumbai for providing transit accommodation to occupants of dilapidated cessed buildings and other dangerous buildings. These occupants were shifted to the transit camp on the condition that as and when the buildings they were originally occupying is redeveloped, they would shift to the permanent alternate accommodation in the newly redeveloped building and vacate the transit camp. However, over the period of last 30 years the transit camp occupants have continued to occupy the transit camps for several reasons, primary reason being that the buildings which they were originally occupying have not been redeveloped. Moreover over the period of last 30 years, several original transit camp occupants have moved out of the transit camps by entering into agreement with third parties and giving the third party a Power of Attorney over the original occupants right to occupy the transit camp/right to receive the permanent alternate accommodation in the new buildings as and when constructed. Moreover the MHADA transit camps have also been facing a situation wherein there are several trespassers occupying the transit camps. Broadly the present transit camp occupants can be categorized as follows :

Category A: Original occupants of cessed/dilapidated building and currently occupant of transit camp

Category B: Power of attorney holders of the original occupants of cessed/dilapidated building and currently occupant of transit camp

Category C: Trespassers.

In this regard, MHADA has taken various policy decisions for facilitating redevelopment of its transit camp on humanitarian basis. MHADA had also submitted a proposal to the Government for allowing rehabilitation of the trespassers/unauthorised occupants on the basis of rental housing. In this background a new policy for redevelopment of the MHADA transit camp which are in dilapidated condition is required to be formulated. Accordingly the following policy will apply for redevelopment of all MHADA transit camp :

- All MHADA transit camps shall be eligible for FSI 4.00 on the basis of gross plot area excluding fungible FSI, staircase, lift, lift lobby etc. which is normally permissible on the payment of premium to the planning authority by the developer. In case the transit camps are located in a MHADA layout, the same may be developed under Sec.33(5) also.
- All MHADA transit camps, which are not yet developed will be undertaken for redevelopment by MHADA by engaging world class architect to prepare a master plan. The transit camps under development will also be given the benefit of this new regulation/policy on a case to case basis.
- The occupants in the category A and B above will be eligible for permanent alternate accommodation on ownership basis. The occupants in Category 'C' having proof of occupancy as on 1.6.2009, will be eligible for permanent alternate accommodation on ownership basis subject to payment of consideration to MHADA as per MHADA's sale pricing policy. Pending redevelopment of the transit camp, all such trespassers, will be required to pay rent to MHADA as per the MHADA specified rates prospectively. In case the occupants

do not pay rent for more than 3 months then such occupants will no longer be eligible for rehabilitation in situ or otherwise and will further be liable to be evicted forthwith being a trespasser. The tenement size will be as prescribed under DC Regulation 33(7).

- The occupants in Category A and B will be required to surrender their rights of tenancy in respect of the tenements occupied by them in the cessed buildings in favour of MHADA. As and when such buildings come up for redevelopment, MHADA will make it mandatory for the landlord/developer to handover the premises of the erstwhile tenant to MHADA.
- The free sale area generated in the redevelopment of transit camp to be taken up by MHADA will be used by MHADA for creating affordable housing as contained in Table B above. For transit camps already under development where MHADA has entered into a contract, the additional FSI will be used as per the contract.
- As regards unauthorised, illegal, commercial occupants as also residential occupants (post 1.6.2009) who have trespassed into MHADA transit camps, the Chief Officer, Mumbai Board, MHADA will within 90 days from date hereof lodge a complaint with the nearest police station for trespassing under the MHADA Act and other relevant statute including but not limited to the provisions of the Indian Penal Code against such trespassers and take action to remove such trespassers within 6 months so that the redevelopment of the transit camp is not hampered. If necessary the MHADA Act will be amended so that no court other than the High Court will have jurisdiction on matters arising out of redevelopment of MHADA transit camps

and MHADA properties. The VP, CEO MHADA will submit a detailed proposal to the Urban Development Department/ Housing department within 30 days for introducing a new regulation in the DC Regulation 1991 on the guidelines provided above. This regulation will be applicable for all areas within MCGM limits including the areas where MMRDA is the Special Planning Authority. The UD Department will notify the draft regulation within 30 days from receipt of the proposal from MHADA and bring into the force the same within 60 days from date of draft notification.

3.4 Redevelopment of cessed Buildings

MHADA has issued NOC for redevelopment of more than 1700 cessed buildings across Mumbai, however, redevelopment of only 600 such buildings has been completed upto date. The delay in implementation of the redevelopment schemes under DC Regulation 33(7) is therefore a matter of concern. To expedite the redevelopment of cessed and dangerous buildings, the present policy of redevelopment of cessed buildings under DCR 33(7) will be revised as follows :-

- (i) Landlord/Developer having development rights of cessed buildings will upon making an application for redevelopment be given an LOI to enable them to obtain Intimation of Disapproval (IOD) and other approvals from the MCGM, etc. subject to however, no commencement certificate will be issued by the MCGM till such time the landlord/developer obtains 70% consent of the existing occupants.
- (ii) After obtaining the consents of the existing occupants, MHADA will verify these consents and after completing the procedure prescribed in this regard, issue regular NOC to the developer to

enable him to obtain the CC. This two step i.e. issue of LOI and thereafter regular NOC will enable the developer to simultaneously obtain permissions for the redevelopment from the Planning Authority as well as consents from the tenants and thereby substantially reduce the time taken for redevelopment of the cessed buildings.

- (iii) In case the developer does not start the development within 3 years of obtaining the NOC from MHADA, then in such a case MHADA will cancel the NOC and further start process for acquiring the land under the MHADA act and thereafter take up the redevelopment on its own so as to protect the tenants of the cessed buildings.
- (iv) In the rehabilitation component of such redevelopment schemes, minimum open spaces of 6 mt. on one side will be insisted as part of the project, to provide for better quality of life.
- (v) The redevelopment of cessed structures in the heritage Grade II and Grade III category will be allowed so that these cessed buildings are also redeveloped and the residents of such building are not deprived of chance of better living. The process of obtaining NOC from the Mumbai Heritage Construction Committee will be streamlined such that the NOC will be deemed to have been granted within 60 days of application if not granted within the period.
- (vi) When some schemes/buildings under such redevelopment project are not contiguous but nearby within same ward, amalgamation of such schemes/buildings for consideration as one cluster will be allowed, so that residents of the small schemes, otherwise not feasible, do not suffer. This will make

redevelopment of small plots viable. However, such clubbing of two schemes will be subject to a specific consent of more than 70% tenants to this effect.

- (vii) The cap of 70 Sq.mtr. presently in force for working out the incentive are an will be rationalised to avoid denial of full benefit to the tenant because of this cap.
- (v) The redevelopment schemes for old and dilapidated building constructed prior to 1.1.1969 will be made applicable to other ULB's in the State on the same lines as DCR 33(7). MHADA will formulate the detailed regulation for such redevelopment policy for the rest of Maharashtra in consultation with the ULB's and with the approval of the UD Department in 6 months.
- (vi) The cut-off date of 13.6.1996 for existence of tenancy will be strictly adhered to. However, the eligibility for rehabilitation will be based on existence of tenements/ tenancy as on the cut-off date. Subsequent transfer of tenancy to new tenants will not make the new tenants ineligible for rehabilitation. All present tenants based on existence of tenancy/tenements as on cut-off date will be considered for rehabilitation. An express provision in this respect will be introduced in the DC Regulation 33(7) to avoid ambiguity.
- (vii) The present regulation pertaining to surrender of surplus area will continue ipso facto.

Necessary amendment in the DC Regulation 33(7) will be made to give effect to the above within 3 months.

3.5 Urban Renewal Scheme

In order to implement the urban renewal scheme across the state the following action will be taken:-

- (i) The New DC Regulation 33(9) notified on 09.09.2014 will be implemented in Mumbai City limits immediately and in suburban Mumbai after an impact assessment is carried. Necessary affidavit will be filed before the Hon'ble High Court in this regard, highlighting the need to implement the Urban Renewal Schemes in the entire Mumbai City.
- (ii) The cluster development approach will be incentivized for the benefit of tenants to enhance implement ability. The consent clause will be applicable with 70% consent for the entire cluster as a whole and not building/ individual society wise. Necessary amendment to this effect will be made in the policy. The benefit of 4 FSI as per new DC Regulations 33(9) will also be made applicable to schemes which are approved and yet to be started as well as schemes which are ongoing and yet to be completed on an optional basis.
- (iii) The above changes in the DCRs will be made applicable all over Maharashtra, to generate additional housing in every project of redevelopment including in respect of MHADA colonies on optional basis, throughout the State. The eligibility criteria and procedure will be IT enabled for transparency, speedy and timely action.
- (iv) The time-bound approval process of 90 days for urban renewal projects will be prescribed in the guidelines with delineated responsibility at each level in the DCRs.
- (v) Compulsory acquisition of properties upto 30% of the approved area of cluster by a project proponent will be provided, to facilitate implementation of the scheme and necessary amendment to the MRTP Act will be carried out in this respect.
- (vi) The cut-off date of eligibility in this scheme will be reviewed

periodically and re-fixed.

- (vii) An infrastructure impact assessment coupled with environmental impact assessment will be undertaken across all cities with population of more than 1 Million to identify the clusters and propose infrastructure mitigation action plan to provide for the increased density if any in order to implement the urban renewal scheme in such ULB's. MHADA will undertake this activity within 1 year by appointing an officer at the level of Chief Officer, specifically incharge of this project. MHADA will engage external experts and prepare the report/plan in consultation with all stakeholders.

3.6 The BDD Chawls Redevelopment

There are about 92 acres of area under BDD Chawls in Mumbai in various locations within island city area of Mumbai. They were developed in 1940s. These chawls are therefore overdue for redevelopment. For redevelopment of the BDD chawls the following action plan and policy decision will apply:-

- (i) MHADA will engage world class Consultants/ Architect for master planning of the BD Chawls and 80% of the free sale area will be earmarked for EWS/LIG/MIG segment and only 20% of the free sale area will be utilised by MHADA for HIG/Commercial/Social facilities.
- (ii) MHADA will complete the entire survey, to decide eligibility of occupants and finalize the master plan within 12 months. MHADA will appoint an OSD at the level of CO for smooth and timely implementation of the project.
- (iii) MHADA will be appointed as special planning authority and the implementing agency for redevelopment of these chawls under

DC Regulation 33(9).

- (iv) The condition of tenants/occupants consent will not be applicable as the development will be by MHADA, a designated government authority.
- (v) The existing occupants will be eligible for a minimum 405 sq.ft. Carpet area of rehab tenement on ownership basis subject to the prescribed limit in the DC Regulation 33(9), which will depend on the size of the redevelopment scheme. In addition MHADA will provide 1 car parking per rehab tenement free of cost to the existing occupants. Existing commercial occupants will be rehabilitated as per the provisions of the DCR 33(9).
- (vi) There will be no participation of private developers in the project.
- (vii) All BDD chawls in Mumbai will be redeveloped by the year 2022.
- (viii) MHADA will also offer a corpus to all such societies of MHADA layout, undertaken by MHADA for redevelopment, such that the interest from the corpus is able to largely mitigate the maintenance charges of the new buildings for the existing residents excluding property tax. Currently the corpus amount is estimated at a minimum of Rs.6.00 lakhs per tenement.
- (ix) MHADA will appoint Class 'A' contractors following the competitive bidding method for construction of the project.
- (x) MHADA will offer best in class amenities comparable to private developers in the project including amenities such as Swimming Pool, Health Club, Marble, Vitrified Tiles, Air Conditioning, etc. depending on the scheme to overall improve the living standards of the chawl residents.

Necessary notification to this effect will be issued by the Government

within 30 days.

3.7 Slum Redevelopment: Slum Upgradation, Rehabilitation and Redevelopment

3.7.1 The basic approach to slum redevelopment needs to be holistic approach of 'Whole City – All Slums'. In Mumbai, in the last 20 years, only 10% of the slums have been developed and redevelopment of slums is held up for variety of issues. The housing policy intends to address these issues so that Mumbai and the entire Maharashtra becomes 'Slum Free' by 2022. As a first step towards this goal, SRA will undertake a complete survey of all slums within MCGM limit including the number of slum dwellers eligible for rehabilitation as per the cut of date of 1.1.2001 and number of non-eligible slum dwellers, tenement density and preliminary feasibility for redevelopment of each slums. For this purpose SRA will engage private surveyors to complete the entire task in 6 months. This is necessary so that complete details of all slums are available with the SRA, to enable it to make a comprehensive plan on the lines of a 'Town Planning Scheme' (TPS) for each slums. SRA will take a holistic approach of 'Whole City – All Slums' in respect of slum redevelopment so that all slum locations, are planned comprehensively. For the purpose of this exercise, SRA will appoint private Architects/Town Planners through a competitive bidding process. This exercise will be taken up and completed within 6 months.

3.7.2 After completion of the master plan, SRA will publish the same, with a view to urge slum dwellers to appoint a developer for

their TPS within a period of 1 year. In case the slum dwellers fail to appoint a developer then in such a case, SRA will call for competitive bids from private developers through a transparent bidding process and appoint the developer for the TPS. In case, slums which are bid out do not receive any response from developers, then in such a case, SRA will provide viability gap funding to the extent of 40% the cost of project to ensure the redevelopment of the slum. In all cases where SRA bids out the slum, no individual consent of the slum dwellers will be required.

3.7.3 In case of slums where LOI's have been issued but no development has taken place for more than 1 year, SRA will give a hearing to all such project proponents who have not taken any steps after obtaining LOI. Upon hearing the project proponents/developers, SRA will give a reasonable time not exceeding 1 year to all such LOI holders to start the project. If after the elapse of this period it is found that the project proponent has not acted on the committed plan of action, the LOI will stand cancelled unless there is an order of a competent court preventing the developer from proceeding further with the development of the slum.

3.7.4 To give effect to the above, the Slum Act and the DCR 33(10) will be amended and the CEO, SRA will make the recommendation for amendment to the Slum Act and DCR 33(10) in co-ordination with the Housing Department, UDD and L&JD Department within 3 months in this regard if necessary.

3.7.5 In case of Government of India lands, the in-situ or slum relocation based development approach will be adopted. If the concerned Ministry/Agency of Government of India (GOI) is in favor of in-situ development, SRA will offer its services on agency charges of 10% for such redevelopment. SRA will ensure that at least 25% of the RR Rate of the land affected by slum, accrues to the land owning department/Ministry of GOI. In case the Ministry/Agency of Government of India is not in favour of the in-situ development of slum and wants relocation of the slum, then the Ministry/Agency of Government of India will be offered the services of SRA based on payment of 75% prevailing ready reckoner rate of residential premises to the SRA to enable it to clear the land encroached by slum and the SRA will shift the slums to another location/club the same with another scheme as far as feasible within the same ward by offering higher FSI/additional benefits to such a scheme.

3.7.6 CEO/SRA will write to all Ministry/Agency of Government of India, whose land is affected by slums and offer its services proactively to the concerned department/ministry/entity of the Government of India to ensure that redevelopment of slums on GOI lands receives attention at the highest level within the GOI. SRA with the assistance private surveyors/Architects/Town Planners who have experience in the field will identify all Central Government lands and prepare a techno-commercial feasibility report for each parcel. This report will be presented to the land owning department/entity. The land owning department/entity will decide on the option of development i.e. in situ or otherwise. The exercise of techno-commercial

feasibility will be completed within 3 months and presented to land owner by SRA.

3.7.7 SRA will prepare requirement of land required for rehabilitation of slum dwellers on GOI land. SRA will make a proposal to the Government of India to purchase part of its Salt Pan Land for rehabilitation of the slum dwellers at the prevailing ready reckoner rate and in particular the land in Mulund (East) on the Eastern Express Highway spread over approx. 400 acres. SRA will use this land to rehabilitate all slum dwellers on non-tenable Central Government/Central Government entities land. The funds recovered from these Central Government Department/entities will be used to pay the cost of acquisition of the Salt Pan lands from the Central Government.

3.7.8 The DCR 33(10) will also be amended to provide for redevelopment of Salt Pan lands for slum schemes. Further, Salt Pan lands will be required to be removed from the CRZ and necessary amendments to this effect will be required in the CRZ Notification for which the Chief Secretary will write to the Secretary, Environment and Forest and Climate change, Government of India at the earliest. SRA/Housing Department/UD Department will prepare the necessary amendments to the Slum Act and DCR 33(10). Simultaneously, Chief Secretary, GOM will write to the Cabinet Secretary, Principal Secretary to PM and Commerce Secretary with proposal to purchase identified salt pan lands as also highlighting the need to urgently redevelop GOI lands affected by slums.

3.8 Slum declaration and Acquisition of private slums

- 3.8.1 Slums have to be treated as a wholesome unit even for the declaration and acquisition purposes. All privately owned lands in a slum area if not developed within period of 2 years from date of this policy shall be acquired and compensation be given for the private persons in lieu of their ownership as per the Land Acquisition Act and MR&TP Act. The Slum Act will be amended to provide provision of compulsory development in 3 years. A provision to this effect will be introduced in DC Regulation also.
- 3.8.2 SRA will identify all private slum pockets, including its owners and hold meetings with all stakeholders to highlight the urgent need to redevelop the privately held slum lands. A scheme for development in J/V with MHADA will be introduced to encourage private land owners affected by slums to form JV with MHADA and MHADA in turn could either develop such lands on its own or form further JV with private developers through transparent bidding process.
- 3.8.3 As a general principle compensation on the lines to public land owning authorities, which is currently 25% of land RR value may be offered to private owners also. This may be offered to owners as a price through private negotiations as per the guidelines of the Government. Private land owners will also be given TDR equivalent to 40% land holding if they agree to allow their land to be acquired by MHADA/SRA. If this rate is unacceptable to owners then land acquisition methodology given in the Slum Act/MRTP/DC Regulations will be followed.

SRA/UDD/Housing Department will carry out the amendments required in the Slum Act/ MRTP Act/DC Regulations within 6 months for this purpose.

- 3.8.4 The Slum Act will be amended to provide that non-participants of the slum scheme shall be evicted without individual notice if more than 50% of slum dwellers have been shifted out. While taking evacuation action, however, it will be ensured that all evacuees find their names in records of SRA – either as eligible or ineligible so that their rights are protected and legal cases may continue without delaying the scheme. In case there are encroachers after records of SRA or if there has been transfer after records of SRA and name of the transferee does not appear in annexure II, a list of evacuees will be made to ensure that their legal standing does not get affected due to this gap in records of SRA.

3.9 Eligibility

- 3.9.1 Eligibility criteria will be made unambiguous and easy to implement and it should not require many documents from the slum dwellers. Therefore all slum families will be eligible if their name is found in voters list as on 1.1.2000. Also, if a family has entered into a transaction with some family that has been mentioned in 2000 voters list such a family will be declared eligible based on the principle of eligibility of structures. Thus the eligibility will be based on only voters list as on 1.1.2000 and existence of the structure as on 1.1.2000 and eligible families will not increase beyond this number. In the current scheme of things – wherein upper floors and mezzanine floors

occupants are declared ineligible gives importance to structure and not humans living therein. In any case, these families have load on the schemes today – though informally and indirectly. The Government of India is in the process of declaring a policy of 'Housing for All'. Once this policy is declared, a policy to deal with the ineligible slum dwellers will be formulated such that it is harmonious with the Government of India's policy of 'Housing for All'. A notification to this effect will be issued within 30 days by the Housing Department.

3.9.2 At least 45% of the net plot area will be reserved for the rehabilitation purpose and sale area cannot increase beyond 55% of net plot area. Necessary provision in the DCR 33(10) will be provided. Relaxation of upto 10% depending on the project will be allowed on a case to case basis by CEO, SRA subject to developer demonstrating hardship for seeking such a relaxation.

3.9.3 CEO, SRA will write to all state Government entities and seek NOC upfront with regards to slum on State Government/State Government entities land so as to enable SRA to issue NOC for such entities/ Departments. This exercise will be completed within 6 months.

3.10 Scheme for D-class Municipal Corporations and A-Class Municipalities

3.10.1 All Municipal Corporation and A-Class Municipalities which have more than 50000 slum dwellers will have a dedicated Slum Rehabilitation Authority on the lines of the SRA in

Mumbai. The CEO, SRA will convene a meeting of all Commissioners of the Municipal of such corporation and councils under the Chairmanship of the Principal Secretary Housing to identify the cities where a designated SRA as a SPA is to be established. The exercise of setting up the SRA for all such Municipal Corporation and Councils with an appropriate DC Regulation will be completed in 12 months.

- (a) The following will be the non-negotiable principles to be followed in SR schemes in rest of Maharashtra
 - i) Eligibility criteria will be 01 .01.2000 voter list
 - ii) Consent – Requirement will be as per SRA, MCGM
 - iii) Town planning for SR on the basis of concept of “Whole City – All Slums”
 - iv) Area of dwelling – for free considerations – 269 sq feet. / 25 Sq. mtr. Carpet
 - v) 45% of net plot minimum for rehab (50% suggested) subject to 10% relaxation depending of specific hardship.
 - vi) 25% of RR rate to be paid to land owning authority by developer to slums on Government land.
 - vii) Lease rights to the dwellers CHS as per Slum Act.

- (b) In addition any ULB can propose a slum rehabilitation scheme with minimum height of rehab building G+4. This scheme should clearly earmark for rehab and sale area. FSI of 2.5 shall be available for sale area. This sale area may be monetized by the developer. ULB may decide to go for the PPP route or may decide to implement the scheme itself with contractors being appointed for the

rehab area through transparent process and auction of sale part with 3.0 FSI. In case of viability gap, the Govt, State Government and ULB will fund the project to the extent of 20% of the project cost.

3.10.2 If a ULB is of the opinion that more than 269 sq. feet is to be awarded, extra will be awarded at cost – till LIG area it will be allotted at construction cost but more than that the extra area must be allotted on payment of RR value.

3.11 Other Redevelopment Related issues of Redevelopment Schemes under DCR 33(5), 33(6), 33(7), 33(9) and 33(10)

- a) Land under construction – Property tax will be at the same rate at which original slum/structure etc. was being charged prior to redevelopment. Post redevelopment, the property tax will be charged as per the telescopic norms for rehab area and regular rates for sale component.
- b) No individual case will be submitted to GOM as a principle for any approval unless the same involves a policy issue.
- c) Stamp duty charges of development agreement with private owner of a land under redevelopment will be at 25% of RR value – this is the valuation that has been decided for the encroached lands by the government.
- d) Fees for registration of slum dwellers rehab agreements will be prescribed at concessional nominal rate.
- e) Registration of Developers will be made obligatory.
- f) A standard format of the redevelopment agreement to be executed between the society and the developer undertaking redevelopment of societies as per the regulation above will be

drafted/prepared by MHADA, after seeking views of the society/developer, within a period of 90 days. This standard format will eliminate issues faced by the societies from developers with respect to developers not adhering to the promises made to the occupants at the time of taking up of the project. Societies and the developer shall however be at liberty to agree to any other condition in the standard format provided such addition does not vitiate the basic agreement itself.

Necessary directions to this effect will be issued by the Housing Department to all concerned within 30 days.

3.12 New Policy for redevelopment of unsafe and dilapidated buildings in Suburban Mumbai

A new policy for redevelopment of unsafe and dilapidated building will be introduced by modification of D C Regulation 1991 within 90 days from date of this policy. The key highlight of the new policy for redevelopment of unsafe and dilapidated building will be as under:

- a) The cut-off date for eligibility for redevelopment of unsafe and dilapidated building under the new policy will be the same as prescribed under DC Regulation 33(9). Buildings constructed after this date will be considered on a case to case basis on merits.
- b) All buildings seeking to qualify for redevelopment under this policy will be certified as unsafe/dilapidated by two structural experts on the panel of MHADA. In addition thereto, MHADA will also carry out its own inspection of all such unsafe/dilapidated building and verify as to whether the building is unsafe and dilapidated as certified by the structural expert.

- c) The provisions of DC Regulation 33(7) including provision of FSI will apply mutatis mutandis for redevelopment of all such unsafe and dilapidated building except the provision with regards to cut-off date for eligibility for redevelopment as contained in 'a' above.

3.13 Redevelopment of existing Police Housing Quarters in Mumbai

- (i) There are more than 29 colonies of the police department within Mumbai and several colonies across Maharashtra. Most of these housing quarters are dilapidated and do not fulfill the requirement of modern living. Our police force work tirelessly round the clock and it is imperative that the housing policy provides for incentive for redevelopment of police housing quarters.
- (ii) The Government has already established the Police Housing Corporation Ltd. However, the requirement of Police Housing has not been completely fulfilled by the Police Housing Corporation Ltd. Therefore MHADA will enter into Joint Venture with the Police Housing Corporation for construction of the existing police housing quarters within Mumbai and the rest of Maharashtra.
- (iii) MHADA will appoint world class Architect consultants to design the projects with a view to provide a sustainable living environment.
- (iv) The Urban Development Department has already introduced the draft DC Regulation 33(3)(a) and 33(3)(b) for development of police housing quarters and the Government will bring into force the same within 60 days from date hereof for redevelopment of the Police Housing Quarters on an urgent basis.
- (v) The minimum size of the police housing tenements will be 40 sq. mtrs carpet area. The size of tenements for senior officers will be worked out as per the requirement of the police department.

- (vi) FSI of 4.00 will be permitted for redevelopment of police housing quarters and 55% of this FSI shall be used for meeting the requirements of the police department, the balance 45% FSI will be used by MHADA to construct affordable housing on the principles contained in Table B above.
- (vii) As part of this endeavour Rs.100 crores will be earmarked by MHADA in the current year for redevelopment of Police Housing Quarters. MHADA will appoint an officer at the level of the Chief Officer to be the nodal point for redevelopment of the police housing quarters in Mumbai and the rest of Maharashtra with the target being that by 2022 all police housing quarters across Maharashtra will be redeveloped into modern sustainable housing projects for the police force and further augmenting supply of affordable housing within the state.

3.14 Development of State Government Employee Housing Colonies

- (i) The Government of Maharashtra has several housing colonies across Maharashtra. All these housing colonies have been in existence for more than 30-40 years and with the efflux of time they have outlived their utility.
- (ii) One such example is the Bandra Government Colony spread over more than 100 acres in the heart of Mumbai City. The available land with MMRDA in BKC is reducing day by day. The Bandra Government Colony is contiguous to the BKC and has access from the main Western Express Highway as well as connected seamlessly with the G-block of the BKC.
- (iii) Many Consulates and Foreign Missions such as the American Consulate, British High Commission, etc. have established their presence in the G-block of BKC. Mumbai does not have a

designated area for establishment of Consulates, High Commission, Trade Missions, etc. and most of them are scattered around the city.

- (iv) With a view of creating a Diplomatic Enclave in Mumbai MMRDA will take up the redevelopment of the Bandra (East) Government Colony and construct there on Housing for the State Government employees as per the Government's requirement. It will establish a 'Diplomatic Enclave' for housing the Consulates, High Commission, Trade Missions, etc. of Foreign Government in the balance area in the free sale component.
- (v) For this purpose MMRDA will engage world class Architect and take up the project on its own without any private participation. MMRDA will also engage the best in class Contractors for execution of the projects as it will be a 'Show case' project for the Mumbai City.
- (vi) Substantial surplus revenue will be generated from the redevelopment of Bandra (East) Government Colony. The surplus generated from the redevelopment of the Bandra (East) Government Colony will be used by the Government to redevelop all other state government housing colonies across Maharashtra with a target that by the year 2022 all Government Housing Colonies across Maharashtra are redeveloped.
- (vii) The draft DC Regulation 33(3)(a) and 33(3)(b) already provide for the regulatory framework for such redevelopment. MMRDA will take up the redevelopment of the Bandra (East) Government Colonies on the basis of this regulation once notified under Section 37(2) of MRTP. The redevelopment of the Bandra Government Colony will commence within 12 months of this policy.

3.15 Redevelopment of Dharavi

The redevelopment of Dharavi is an important objective of this policy. For this purpose the Government has already notified the Dharavi Special Planning Area and the Dharavi Development Authority (DDA) has been appointed the planning authority for its development. One of the sectors within the Dharavi will be developed by MHADA. For the other sectors the DDA will invite bids for development on a competitive basis. Further, the DDA will use more than 18000 units of 225 sq.ft. each lying vacant at Mahul, belonging to the MCGM as permanent transit camp for the purpose of the Dharavi Project. For this purpose MCGM and the DDA will formulate an arrangement within 60 days. This will speed up the redevelopment of Dharavi considerably. The aim is to develop entire Dharavi by 2022.

3.16 Housing for Conservancy Workers

Conservancy workers are the back bone of every city. They work tirelessly and provide the city an important service. In Mumbai alone there are more than 26000 conservancy workers who come from the lowest strata of the society and therefore must be uplifted. It is therefore necessary to provide housing to them. For this purpose the Government has already issue a Government Resolution which shall be implemented so as to provide housing to all conservancy workers by 2022 in all cities of Maharashtra including Mumbai.

3.17 Land acquired for Special Economic Zone (SEZ) by Private Developers

More than 25,000 acres of land across Maharashtra was notified for acquisition under the emergency clause of the erstwhile Land Acquisition Act 1888 on behalf of private SEZ developers. More than

10,000 acres of the land so notified for acquisition was acquired by paying compensation as contained in the erstwhile Land Acquisition Act 1888. Most of this land was acquired near urban centers and a substantial portion of this land is also situated within the MMR. Most of the developers of these SEZ's have not put to use the land as was originally acquired for and the land continues to remain unused and the SEZ developers are squatting on the land in the hope for selling the same as and when the market/price improves. In effect most of the SEZ developers have indulged in speculation of land without any concrete plan for setting up any SEZ project at all. Further MIDC is joint venture partner in many of these SEZ holding 26% equity in the Special Purpose Vehicle set up by the SEZ developers.

Land speculation cannot be permitted and therefore the Government will put to notice all SEZ developers to start industrial production/permitted activity within the SEZ within a period of 24 months. The activity must cover more than 50% of the SEZ land acquired and in case the developer fails to do so, the entire balance land will stand vested with the Government and the Government will reimburse the cost of such land to the developer at the same rate at which it was originally acquired by the SEZ developer by using Government machinery and thereafter use it for providing affordable housing. A special bill will be introduced and called the SEZ Prevention of Land Speculation Bill and which will incorporate the above as the guiding principle. The bill to this effect will be introduced within 3 months and all effort will be made to bring it into effect within 6 months from date hereon by the Industries Department in co-ordination with the Housing Department and the Urban Development Department.

3.18 Development of land owned by Central Government/Central Government Undertaking such as LIC/RBI/ESIC, etc.

Though the State Government has no control over the redevelopment of the land owned by Central Government/Central Government Undertaking such as LIC/RBI/ESIC, etc. it is necessary that a regulatory framework to encourage redevelopment of all central Government land is put into place so as to enable and incentivise such redevelopment. In this regard the benefit of draft DC Regulation 33(3)(a) and 33(3)(b) is already made applicable to all lands of Central Government/Central Government entities. The Municipal Corporations/ULB's will identify all land owned by Central Government/Central Government entities and will inform all such Central Government Department/entities of the incentive available under the new housing policy/Draft DC Regulation 33(3)(a) and 33(3)(b) so as to encourage redevelopment of Central Government lands and increase the affordable housing stock. Encouraging the Central Government/Central Government entities to undertake redevelopment of their lands is an important objective of this policy. The same will be monitored by the 'Mission' headed by the Chief Secretary on a quarterly basis.

3.19 Smart City Center's in cities with population of more than 10 lakhs

The Government of India has announced the creation/development of several smart cities all across India. As the global population continues to grow at a steady pace more and more people are moving to cities every single day. Experts predict the worlds urban population will double by 2050. In Indian context, the urban population is currently 31% of the total population and it contributes to 60% of India's GDP. It is projected that urban India will contribute more than 75% of the national

GDP in the next 15 years. Cities are accordingly referred to as engines of economic growth therein. Accordingly a prime need for the cities is to get smarter to handle this large-scale urbanisation and finding new ways to manage complexities, increase efficiency, reduce expenses and improve quality of life. The key features of a smart city is in the intersect between competitiveness, capital and sustainability. A smart city should be able to provide good infrastructure such as water, sanitation, reliable utility services, health care; attract investments; transparent processes that make it easy to run commercial activities; simple and on line processes for obtaining approvals, and various citizen centric services to make citizens feel safe and happy.

- i) In the MMR, there are several Municipal Corporations such as Thane Municipal Corporation, Mira-Bhayander Municipal Corporation, Kalyan-Dombivli Municipal Corporation, Vasai-Virar Municipal Corporation, etc., which fit within the eligibility criteria of existing city with a population between 1-4 million. It is proposed that all satellite towns within MMR limits (excluding MCGM) will be earmarked as the prime candidates within Maharashtra for becoming smart cities and fulfilling the Hon'ble Prime Ministers dream of 100 smart cities. MCGM will also undertake its on 'Smart City Initiatives' simultaneously.
- ii) This process will be kick started with putting in place enabling schemes and sowing seeds of the smart city concept by proposing the development of 'Smart City Centers' in all the satellite cities of MMR. For any projects to be classified as a 'Smart City Center' in these satellite towns, it should be located within the Municipal Corporation limit of the respective Municipal Corporation and should be within the developable zone and its existing Development Plan and also should be within reasonable distance

of not more than 1-2 km's from transportation hubs such as railway stations, etc. An important thrust of the 'Smart City Center' project would be the concept of walk to work and also creation of affordable housing within the smart city center project.

- iii) Empirical data suggests that a large city center project acts a catalyst for rejuvenation of the entire city. Therefore a 'Smart City Center' project is expected to rejuvenate the entire city to become a 'Smart art city'.
- iv) Any projects involving over 100 acres of land and located in close proximity to a transportation hub would qualify for incentives under the 'Smart City Center' scheme.
- v) Any developer with over 100 acres of developable residential /commercial zone land situated within Municipal limits (outside MCGM) situated in MMR limits would be entitled to form a joint venture for development of the land with MHADA. This joint venture will not entail any transfer of land to MHADA. In this joint venture, MHADA will be the facilitator and Special Planning Authority (SPA).
- vi) The joint venture will entail an agreement between the developer and MHADA to develop the land under which the developer will be entitled to FSI of 4.00 on gross plot area including roads, reservations, etc.
- vii) In all such cases, MHADA will be the SPA and will provide clearance to the project under a single window clearance scheme and after its approval necessary intimation will be sent to the regional planning authority or the Municipal Corporation as the case may be.
- viii) The developer will be required to construct all buildable reservations existing within the land and hand over the same to the

local planning authority and the built up area for such buildable reservation shall not be counted in the computation of FSI. All non-buildable reservation will also be provided within the layout and same will be handed over to the local planning authority.

- ix) The gross FSI of 4.00 shall be divided into two portions i.e. 75% of the built up area shall be permitted to be constructed for housing/commercial/etc. by the developer. The exact mix of commercial and residential may vary on a case to case basis. 25% of the built up area shall be used for construction of affordable housing with built up area as specified under Section 35(AD) of Income Tax Act particularly Rule 11-OA. This 25% area shall be separately constructed in separate buildings either at one location within the layout out or at separate locations as may be feasible by the developer. No separate carving out of land will be required. Out of this 25% area, 50% of the built up area shall be handed over to MHADA free of cost to enable MHADA to further sell this by way of open lottery/transparent allotment. The balance 50% will be available to the developer for sale. The division of this 25% built up area between the developer and MHADA will be on a floor wise basis i.e. if the 1st floor of a building is handed over to MHADA, the 2nd floor of the building will belong to the developer and so on and so forth. This will ensure that affordable housing units are constructed and also mitigate the risk of the developer, later on merging the units to create larger units. Penal provisions as provided in para 7.2 of this policy will apply mutatis mutandis for development of 'Smart City Center Projects' also.
- x) The developer will pay premium at 60% of the Ready Reckoner Rate for extra FSI beyond the zonal FSI (excluding the 25%

affordable housing component) to MMRDA for infrastructure creation.

- xi) The developer will implement the norms of the Government of India for 'Smart Cities' in the project. This will be the key feature of the development.
- xii) The UDD and Housing Department will notify the detailed regulation in this regard within 3 months.

3.20 New International Business and Finance Center (IBFC) to create 5 lakh new jobs in MMR

- i) Maharashtra Industrial Development Corporation has established an industrial estate at Thane Belapur Road, Navi Mumbai in 1963 which is often known as TTC MIDC Estate and which is spread over an area of 27 sq. kms.
- ii) It is the stated vision of the Government that Mumbai should be made into a Financial Center and that conventional Industrial activity is not as competitive within the Mumbai Metropolitan Region (MMR) as compared to the rest of Maharashtra. At the same time, Mumbai's competitive advantage of being the financial capital of India is under challenge from many cities within India. It is therefore necessary that all steps be taken to maintain Mumbai's competitive advantage as the financial capital of India by looking and planning ahead.
- iii) Many industries in the TTC MIDC are today defunct. As per the industrial policy of the Government, many industrial units were allowed to use the land for creation of Information Technology Parks (IT Park) and many such IT parks came up during the last few years on MIDC land. However, the question of housing and its availability within the vicinity of such IT parks was not addressed. As a result of

this distortion in the policy, these IT parks remained moderately occupied and thus not successful.

- iv) Globally the concept of walk to work has enabled many cities to have competitive edge in its domain. It is therefore necessary to designate the TTC MIDC as a financial centre on the lines of the BKC with the provision to allow the existing lease holder to develop the land for financial services and IT park with further provision to allow 50% of such built up area within the development to be used for residential purpose in the affordable category.
- v) The existing lease between MIDC and the lease holder will be amended to provide for conversion of the existing land from Industrial use to use for IFBC. An integrated Development Control Regulation will be put in place on the lines of the BKC DCR within 6 months. An industrial shifting policy will also be put in place allowing the remaining operating units to shift within 5 years.
- vi) There are large holdings in the TTC IFBC of large Industrial Houses. These lessees/Industrial Houses will be mandated to kick start the development of the TTC as an IFBC within a period of 12 months.
- vii) Accordingly the Housing Department, Industries Department and Urban Development department will jointly formulate a policy for declaring the TTC-MIDC area as a Financial/Services Center with FSI of 4.00. The Government will charge premium at 60% of the RR Rate for additional FSI used for affordable housing and 100% of the RR rate for FSI used for Financial Services, IT, etc. This would enable the Government to not only generate revenue from affordable housing stock but also generate premium in the form of additional 3.00 FSI being granted to the lease holder as well as

accomplish the objective of creating world class financial center in the MMR.

- viii) Similarly MIDC will submit a report of all the MIDC's in the state to the cabinet and give a plan of action for each MIDC and as to how the same can be transformed to not only provide affordable housing but also to provide for the new age industrial development with emphasis on services and the "Make in India" plan of the Government of India.

Chapter 4

Strategy for Improving quality of life, overall living standards with concern for environment.

4.1 Quality of Life

Improvement in quality of life is fundamental to the success of this policy. The policy action suggested in this policy and action plan have the over arching objective of improving the general quality of life for the citizens of Maharashtra. Therefore preservation of environment and conservation of local ethos will be important aspects for implementation of this policy and action plan.

4.2 Conservation of water, environment and heritage structures

The conservation of water and environment and prevention of overall degradation of the environment is a key component of the Housing Policy. In this regard all projects which avail additional FSI/benefits under this policy shall be required to compulsorily obtain certification under the Leed Certification of the US Green Building Council or equivalent certification to ensure that the project under construction is environmentally sustainable project.

Protection of the heritage structure is also an important aspect of the policy. All projects deriving benefits under this policy will endeavour to protect all heritage structures situated within the projects. Detailed guidelines for protection and conservation of heritage structures on the lines of the Mumbai Heritage Conservation Committee (MHCC) will be notified by the Urban Development Department within 90 days from the date of this policy.

4.3 **Preventing unauthorised/ Informal Housing**

The problem of informal / irregular housing in MMR has been confronting the State for quite long. Ulhasnagar and Dombivali after much litigation the State Government regularised such constructions of houses through amnesty policy. In order that such instances do not recur, the Government proposes to declare that no regularisation of such irregular constructions shall be considered henceforth. Necessary Notification/Act in this regard will be put in place. Further necessary amendments in the MRTP Act will be introduced to the effect that the DCR/DCP's of the Municipal Corporation/Municipal Council/SPA in the vicinity of such urban areas will be applicable to all the peri-urban areas upto 20 kms as urban growth boundary from the boundaries of existing Municipal Corporations, 15 kms for 'A' & 'B' class Municipal Councils and 10 kms for 'C' class MC's and Satellite Townships like NAINA. In these peri-urban areas the regulatory function shall be discharged by the Collector and the Town Planning Authority for the District. This endeavour will machinery shall be strengthened by addition of qualified sufficient personnel to implement this regime. This will definitely avoid any unplanned development in the urban and peri-urban areas.

While endeavoring to reduce the shortage of housing through new development, it is also necessary that new unauthorised colonies do not come up hereafter. Government will introduce stricter provisions in the Law to achieve this and effective implementation of this provision so that the present problem does not escalate further on the lines contained in para 7.2, within 6 months by amending the MRTP Act.

Chapter 5

Strategy for ease of doing business

5.1 Use of Information Technology (IT) by ULB's

It is also necessary that the approval processes in the ULBs be brought down to only three levels for any approval. The entire process of approval in all ULB's including the MCGM will be IT enabled so that an application for any approval/NOC gets registered online and the appropriate time limit starts from that online registered date. The IT systems will be so devised that an incomplete application will not be accepted by the system. Any permission applied for will be decided by the Planning Authority within 30 days. The intermittent timelines will be specifically laid down for each level in the process of approval. A deemed approval provision where decision/approval in the prescribed time limit does not come forth will be incorporated in this regulatory frame work with a rider that in case of deemed approval, regular approval will be issued by the concerned authority within 30 days thereof. However, no deemed approval will entitle any entity or authority to claim protection for any illegal/impressible construction and all such cases will be severely dealt with by making appropriate provision in the MR&TP for civil and criminal liability on the lines contained in para 7.1. The DCRs of all Municipal Corporation/ULB's including MCGM will be in alignment with this policy.

5.2 Dematerialisation of Transferable Development Rights (TDR)

All ULB's will use TDR as far as possible to take over private land for **civic** / public amenities. For this purpose the Urban Development Department has already taken a decision to grant TDR upto 225% of the land to the land owners. All TDR will be RR rate linked including

the grant and use. A detailed notification to this effect will be issued by Urban Development Department within 30 days. Proper control mechanism through appropriate IT Solutions will be put in place. All TDR issued by all Municipal Corporation/ULB's will be in dematerialised (Demat) form. The entire process of issue and deduction of TDR will be done electronically with necessary safeguards. Necessary guidelines to this effect will be issued by the Urban Development Department with 1 months. Simultaneously the IT systems required will also be put in place so that all TDR processes are done electronically within 3 months. The Urban Development Department will also explore the possibility of making TDR as a financial instrument which can be freely tradable on appropriate public exchange/ stock exchange so that the depth of the TDR market is improved with the view to prevent cartelisation. Making TDR a financial instrument will also encourage land owners to take TDR in lieu of the land being handed over to the Government for public purpose. The Principal Secretary, Urban Development Department will engage with Securities and Exchange Board of India (SEBI) and other authorities to bring this idea to fruition.

5.3 Using of land as collateral security

An important issue which is an impediment for raising funding for SRA Schemes, Schemes for redevelopment of MHADA colonies and Urban Renewal Projects situated on Government land is the ability of the developer of raise funding by mortgaging the land for construction of the project. The Government will allow all projects approved under the SRA (Under DCR 33(10) and other similar schemes in the State of Maharashtra), Redevelopment of MHADA colonies (under DC Regulation 33(5) and other similar schemes in the state of

Maharashtra) and Urban Renewal Schemes (Under DCR 33(9) and other similar schemes in the State of Maharashtra) on Government land to mortgage the land to raise for construction finance for the project subject to the condition that the funds so raised will be purely used for construction on the subject site only and an undertaking from the project proponent/developer will be obtained that no funds from the project will be diverted unless and until the loan on the project is repaid and construction of the rehabilitation component of the project is completed. Necessary notification in this regard will be issued by Revenue Department within 60 days from date of this policy.

5.4 Built up area in lieu of Development Charges

Liquidity crunch amongst developer is also an important reason for delay in execution of projects particularly redevelopment projects of slums, etc. With a view to ease the liquidity position of developers, the developer will be provided the facility to pay only 50% of development charges, fungible premium, lift, lift lobby, staircase, etc. premium and the balance 50% can be provided by the developer to the Planning Authority in the form of built up area within the project generally comprising of EWS/LIG/MIG tenements at the prevailing RR rate. These tenements can be used by the Planning Authority for project affected people (PAP's) or may be allotted to MHADA for further disposal and other requirements including housing for its employees. A detailed scheme in this regard will be notified by the UDD within 90 days after consultation with the MCGM, SRA and other Planning Authorities.

5.5 Reimbursement by the State Government of Levies, Taxes, etc for Affordable Housing

One study has found that for EWS/Low Income Groups the ideal cost of affordable house, based on the annual income is about Rs 8 lakhs and Rs. 8-19 lakhs respectively. However, the average price of MHADA dwelling for these groups is about Rs. 15 lakhs and Rs 19 lakhs respectively. Thus a major effort in respect of reducing cost needs to be focused for EWS and LIG as well as lower MIG by using innovative construction technologies and by providing fiscal SOPs.

As part of effort towards reducing the cost of affordable house a fixed reimbursement of 5% of the construction cost of all MHADA projects, being the estimated levies in the form of VAT etc. collected by the State Government on the input material cost of construction will be reimbursed to MHADA by the Government, being the reimbursement of levies collected by the State Government on Construction material, etc. This will help in reducing the construction cost of affordable housing projects in MHADA. The affordable housing projects enlisted with the regulatory authority and accepted by the ULB as affordable housing project as per guidelines laid down by the Government of India under Section 35 AD, particularly Rule 11-OA will also be entitled for such reimbursement. The construction cost eligible for reimbursement will be the actual cost of construction subject to the maximum being the PWD notified cost of construction every year.

5.6 Provision for Internet Connectivity in affordable housing complex

The Government of India has made the goal of 'Digital India' an important facet of empowering citizens. In line with this goal, it will be mandatory for all housing projects being constructed in the State of

Maharashtra and obtaining benefits under this policy or otherwise to provide for WIFI/Internet connectivity in the entire housing complex. The specifications of the requirement of internet connectivity will be separately notified by the IT department within 30 days from date hereof. Further the issue of providing right of way (ROW) for internet service providers (ISP), telecom operators, etc. is required to be rationalised so that a uniform policy is applicable across the state. An important issue that has come about due to permissions given to ISP's, telecom operators is the time taken by the ULB's/Municipal Corporation for granting such ROW and the general feedback from the ULB/Municipal Corporation that the ISP/Telecom Operators do not refinish the areas through which they have laid the optic fiber cables under the ROW agreement which is a matter of concern. For this purpose, a detailed guideline will be issued by the IT Department to all ULB/ Municipal Corporation for grant of permission of ROW to ISP's and telecom operators by the IT Department in co-ordination with the UD Department within a period of 60 days.

5.7 Appointment of Regulator

The regulatory framework as on today is required to be appropriately utilised to achieve the target of housing as also provide grievance redressal to all stakeholders. The Government has already enacted the Maharashtra Housing Regulation and Development Act. The Housing Department, will within 3 months set up the Housing Regulator in terms of the Act with all infrastructure so that the regulatory mechanism put in place is available to all stakeholders.

5.8 **Amendment to Maharashtra Ownership Flat Act (MOFA)**

Several representations have been received by the Government from various chambers of housing and industries as well as from CHS /Members of CHS with respect to the applicability/interpretation of the various provisions of the MOFA in particular the interpretation of Sec.7 (A) of the MOFA which has been subject of various pronouncements of the Hon'ble High Court. The language of Sec.7(A) of MOFA therefore needs to be amended and made unambiguous particularly in view of the fact that this policy has laid a great amount of emphasis for development of large affordable housing projects which are implemented in a phase wise manner. The Government will therefore amend with retrospective effect inter alia that the Sec.7(A) of the MOFA shall not apply to large housing projects where the development has been undertaken by the developer in sector/phase wise manner and the developer will be entitled use the benefit of the layout on any plot within the layout so long as no new construction is proposed on top of the existing building of the CHS or within the carved out compound of the existing CHS. Necessary amendment to the MOFA to this effect with retrospective applicability will be done within 90 days by the Housing Department.

Chapter 6

Rural Housing

- 6.1 SURVEY: The figures for shortage of housing in rural areas are not available as freely as those for urban areas. The situation in rural areas of the State can, however, be gauged from the figures for urban areas and therefore the housing shortage in rural areas also calls for equal attention. However in order to have proper perspective for planning for affordable housing the statistics on housing shortage in rural Maharashtra, a quick and realistic survey for knowing most accurate housing shortage is necessary. This survey through MHADA will be commissioned and completed in 6 months. MHADA will engage external agencies for this purpose.
- 6.2 Affordable housing in State's rural areas shall be in consonance with regional plans and the regulations relating to village gaothans and extension of village gaothans. The regulation of house construction by the individual shall be handled by the Collector with the necessary support by the Town Planning Department. Various schemes presently under implementation with Central Government support, shall be merged into one umbrella scheme catering to various sections of the society with a defined share for various segments of society like EWS/LIG/Lower MIG. The main thrust shall be on affordable housing for the EWS/ LIG/ lower MIG members of society in the rural areas.
- 6.3 As per census 2011 the rural population is 55%. The unorganized sector in rural areas comprises of farm labour, landless daily wage earners. They need a house. Many of these people don't own/have plots. There is no land pool, in rural area, which can be banked upon

for housing. Beyond gaothans the available land is agricultural land. Hence Government land (gairan & other) and private seasonal agricultural land has to be procured for rural housing. The device of FSI does not help in rural areas as people are averse to multi-storied residential units. Hence a single scheme as in Andhra Pradesh can be put in place right way to tackle Rural Housing.

- 6.4 The single scheme suggested by adapting certain features of the Andhra Pradesh scheme with priority one houseless families without plot, families with Kachcha house without own plot, families with plot but having kachcha house, families with dilapidated house and permanently resident families in rental house.
- 6.5 These preferences will be considered for each category, viz EWS/LIG/ Lower MIG separately. The grant component for each category will be decided separately. Accordingly the beneficiary contribution will be arrived at. The implementation will be by MHADA through the Collector and technical support will be by MHADA. This scheme will be put in place within 6 months. MHADA will call for a District Collector Conference of each region and after consultation, notify the policy.
- 6.6 In the rural areas availability of land is very limited. This makes it difficult as on today to implement rural housing schemes on large scale. The Collector will play proactive role in getting plots for the housing scheme. While selecting the beneficiaries as per detailed guidelines laid down by the Government, approval of the Gram Sabhas will be taken. As far as possible use of locally available material will be encouraged and reinforced concrete structures with earthquake resistant design will be preferred. The funds from MNREG

Scheme will be linked to labour component in this housing scheme as part of Government grant. The grant component will be restricted to 25 sq.mt and the beneficiary can add extra area at own cost.

- 6.7 Those who propose to construct own house in the farm/agricultural land shall be granted sanction with NA permission in one month when standard/type plan with solar/wind energy and bio gas is part of proposal. In the type of plan for the house provision of toilet must be made. In case solar/wind energy etc. is not included, the approval to this type of plan with NA permission will be given in 45 days. In these cases the issue of making available civic infrastructure may become Government responsibility if grant is provided. Hence in such cases grant may not be provided. Necessary guidelines in this regard will be issued by MHADA within 6 months.
- 6.8 Besides the rural growth center, villages shall be identified through proper survey/study from the stand point of rural center of business, commerce and social life. The locations of these rural growth centers will be to have necessary civic infrastructure with better connectivity to outlying/nearby urban as well as rural centers/villages. These centers will be planned on the principles of Town Planning Scheme in MRTP Act. The MHADA will take up a pilot project in 10 villages and private developers will be given incentives for planned integrated development at these centers.
- 6.9 Rural housing transit shelter and infrastructure development shall be given boost in a planned way with funding from Central Schemes and Employment Guarantee Scheme/ MNERG.

- 6.10 In the regional plan in this area the locations suitable for planning satellite township / township etc., shall be identified and suitable incentive shall be provided for housing development in these locations as per survey requirement by the Zilla Parishads (ZP) in association with MHADA. This exercise will be completed in 12 months.
- 6.11 The rental housing in this area shall be developed by MHADA in association with ZP at rural growth centers, talukawise. The management of these rental housing shall be with MHADA. MHADA will notify detailed guidelines within 6 months and start the 1st scheme on a pilot basis within 12 months.
- 6.12 The implementation and support staff structure for regulatory function in rest of Maharashtra at Collectorate and District Town Planning level will be strengthened urgently. The approvals to the housing proposals of individuals, who plan to construct house on their own, will be fast tracked. Even instant approvals for proposals with Government approved standard type plans will be introduced. For paucity of staff presently this regulatory function is not given justice fully, as the experience goes. This situation will be reversed, development expedited and full control on unauthorised constructions in this area has to be put in place. This strengthened machinery at district level will be appropriate to deal with the development in the area beyond ULB boundary up to the 10 kms that is urban growth boundary so that unauthorised structures in the vicinity of ULBs do not occurred and planned development is fostered. For this a detailed proposal to increase state level fiscal support to all collectorates will be prepared by MHADA and the State Government will provide adequate funding for this purpose. The eventual plan is to also create an online

approval system for rural areas within 5 years so as to minimize inconvenience to the rural public and reduce human interface.

Chapter 7

7.1 Important issues

Some important issues which need to be addressed so that the new housing policy implementation fructifies. These issues are discussed below:

7.2 Penal Provisions

It will be ensured by the developer of the affordable housing schemes and other schemes contained in this policy that the tenements will be so planned that they will not be capable of being merged to create larger tenements. All ULB's, Municipal Corporations while approving the plans for such affordable housing scheme will ensure the same. In case the occupant amalgamates the units then in such a case he/she will be liable to pay penalty at the rate of 100% of RR rate for such amalgamation. These penal provisions will be provided in the new DCR to discourage such merger of tenements by the occupants. If the tenements are merged by the developer, during the construction/development phase, then the developer will be liable for criminal proceeding with imprisonment upto 3 years or fine equal to 40% of the Ready Reckoner rate of the BUA of the scheme or both. The MR&TP will be amended to include such a provision.

7.3 Infrastructure Fund

All premium collected from private developers under all schemes mentioned in this policy and other existing schemes will be deposited in an Infrastructure Fund pool and will be used only for the purpose of creating infrastructure such as roads, bridges, etc. and as far as possible atleast 50% of the premium collected from a particular

area/ULB will be spent within the area/ULB and the balance 50% of the premium will be spent within the region. Complete transparency will be followed in allocation of funds for all infrastructure projects and the state will publish annually a detailed statement of account in this regard. MMRDA will be nodal agency for collection, allocation and utilisation of this fund in the MMR and will act as an agent of the State Government for the rest of the State.

7.4 Amendment to the Maharashtra Rent Control Act 1999.

One of the key factors leading to the dilapidation of old and cessed building is the provisions of Maharashtra Rent Control Act (Act) under which the rents stand frozen. Several committees and reports in this regard has been submitted and as a first step the Bombay Rent Control Act, 1948 was repealed and replaced with the Maharashtra Control Act 1999. However the introduction of the Maharashtra Rent Control Act, 1999 has provided for little incentive to the landlords to maintain and preserve the building given on rent to residential tenants and commercial tenants with paid up capital of less than 1.00 crore. The Government is also cognisant of the fact that many tenants occupying premises in rent controlled units are part of the EWS/LIG/MIG strata of the society. With this in regard, the Government will amend the Maharashtra Rent Control Act to exclude all commercial establishments occupying more than 46.5 sq.mtrs (i.e. 500 sq.ft.) from protection under the Maharashtra Rent Control Act. Further all residential tenants occupying more than 80 sq.mtrs will also be excluded from protection under the Maharashtra Rent Control Act. The tenant occupying more than 46.5 sq.mtrs of commercial areas and 80 sq.mtrs residential area, shall however be entitled to continue to occupy the rented premises so long as he/she agrees to pay the

market rent as per the principles contained in the ready reckoner rate manual and the landlord will not be entitled to evict such a tenant so long as the tenant pays the market rent. To ensure that the change does not unsettle the tenants, for the first three years the tenants will be liable to pay only 50% of the market rent and 100% of the market rent from the fourth year onwards subject to further that if the market rent is more than 30% of the annual income of the tenant then in such a case the tenant will be liable to pay rent equal to only 30% of his/her annual income to the landlord provided further that in case the tenant is a senior citizen then in such a case he/she will be liable to pay only 50% of the market rent or 15% of his/her annual income whichever is lower. Further all such buildings/occupants/ landlord will not be required to pay repair cess and MHADA shall not be responsible to maintain such buildings. Further it will be the sole responsibility of the landlord to maintain all such buildings in good repair and condition and failure by the landlord to do so will attract penal provision including for negligence as contained in the Indian Penal Code. Necessary amendments to the Act will be introduced in the Legislative Assembly within 3 months from date of this policy and brought into force within 6 months from the date of this policy.

7.5 Co-Operative Housing Societies (CHS) Depreciation Fund

The Government will consider making it obligatory for all CHSs in the State to create depreciation fund. All the CHS's in the State need to be made accountable to take insurance of the houses in the society and also to create corpus for redevelopment fund which will be useful for reconstruction / redevelopment of the houses in future.

7.6 Development Charges

As per section 124 of MRTP Act, the ULBs are required to collect developmental charges for the new building proposals approval. This receipt of developmental charges is to be credited, mandatorily, to a separate fund. This fund will be fully utilised for development of new infrastructure. Every ULB concerned will publish a detailed report annually on utilisation of these funds.

7.7 Training Programmes for Construction Worker

The capacity building of the construction workers through training programmes like “Kushal” program in Pune needs to be replicated in the State. These training programmes can be financed as a measure of welfare through labour welfare fund with the labour department.

7.8 Miscellaneous

When changes/amendments in the legislations are effected, savings clause will be incorporated to take care of transition period. Government will indicate probable consequences of the changes in the statues for the guidance of the citizens. This principle will be followed across all Departments. Further the policy formulations contained herein shall be incorporated in the relevant DCR.

7.9 Skill Development

As a regards the availability of livelihood opportunities near the residence it is necessary that skilled development institutes are located in the semi urban/semi rural areas. The government of India is providing funds for skill development projects. With these funds the skill development activity in these areas will help the population in learning new skills and become employable. The skills necessary will

be identified in the context of available livelihood opportunities in the vicinity. In the skill development activity the skills for managing the maintenance of CHS will also be included. The skills development department of the State Government in collaboration with the MMRDA, MHADA and CIDCO will prepare a detailed skill development plan. MMRDA, MHADA and CIDCO will provide the necessary funds for a detailed study in this regard with the aim to set up world class skill developments in each Zilla Parishad of the State with as much assistance as possible from the Central Government.

Chapter 8

Mission

The goal set by Government in respect of housing is very important for the general public and all out efforts need to be made to realize this goal. The earlier policy had the goal of augmenting housing stock but quantified goal was not set. As a specific goal has now been set, the entire effort and energy needs to be focused on implementation of the same through 'MISSION MODE' with definite year-wise targets for affordable housing over the next seven years with regular monitoring and review of the same so that quick course correction to achieve the goal can be done. The head of this 'Mission' will be the Chief Secretary and the 'Mission' shall comprise of the Principal Secretary (Housing), Principal Secretary (Urban Development Department), VP & CEO (MHADA), CEO (CIDCO), Metropolitan Commissioner (MMRDA), Commissioner (MCGM), Commissioner Pune, Commissioner (PMRDA) and Commissioner, Nagpur. The working of this mission will be specifically notified. The Principal Secretary (Housing) will be the Member Secretary of this Mission. The mission will be empowered to take all necessary action including to take decisions under Sec.47 of MRTP Act. All other secretaries concerned with the housing policy implementation will be answerable to this Mission. The head of mission will ensure timely and speedy decisions from concerned departments and ULB's and other authorities of Government so that the mission succeeds. The mission will meet atleast once every month to review and take decisions that may be required to be taken to achieve the goal of this Housing Policy.

In addition, a Cabinet sub-committee on housing headed by the Hon'ble Chief Minister will meet every quarter to take stock of the implementation of the policy and give directions for course corrections where necessary. The 'Mission' head will make a presentation to the Cabinet sub-committee every quarter with a review of the Housing Policy viz a viz Targets and Achievements. The New Housing Policy 2015 represents a statement of faith for the Government and will be implemented with zeal and vigor to provide housing for all by 2022.

Abbreviations

Sr. No.	Abbr.	Details
1.	BDD	Bombay Development Department
2.	BSUP	Basic Services to the Urban Poor
3.	BUA	Built up Area
4.	CHS	Cooperative Housing Society
5.	CIDCO	City and Industrial Development Corporation
6.	CSR	Corporate Social Responsibility
7.	DCPR	Development Control and Promotion Regulations
8.	DCR	Development Control Regulations
9.	DP	Development Plan
10.	EWS	Economically weaker section
11.	FDI	Foreign Direct Investment
12.	FSI	Floor Space Index
13.	GI sheet	Galvanized Iron Sheet
14.	Gol	Government of India
15.	GoM	Government of Maharashtra
16.	GST	Goods & Services Tax
17.	ISHDP	Integrated Housing and Slums Development
18.	IT	Information Technology

Sr. No.	Abbr.	Details
19.	ITES	Information Technology enabled services
20.	LIG	Low Income Group
21.	MCs	Municipal Councils
22.	MHADA	Maharashtra Housing and Area Development Authority
23.	MIG	Middle Income Group
24.	MJP	Maharashtra Jeevan Pradhikaran
25.	MMR	Mumbai Metropolitan Region
26.	MMRDA	Mumbai Metropolitan Region Development Authority
27.	MRTP Act	Maharashtra Regional Town Planning Act
28.	MSRDC	Maharashtra State Road Development Corporation
29.	NA	Non Agriculture
30.	NAINA	Navi Mumbai Airport Influence notified Area
31.	NIT	Nagpur Improvement Trust
32.	NMA	Navi Mumbai Airport
33.	PAP	Project Affected Person
34.	PCNTDA	Pimpri Chinchwad New Township Development Authority
35.	PPP	Public Privet Partnership
36.	RR	Ready Reckoner
37.	SC	Scheduled Cast

Sr. No.	Abbr.	Details
38.	SPPL	Shivshai Punarvasan Public Ltd
39.	ST	Scheduled Tribe
40.	STP	Sewage Treatment Plant
41.	TDR	Transferable Development Rights
42.	TP	Town Planning
43.	TP Dept	Town Planning Department
44.	TPS	Town Planning Scheme
45.	TS	Town Ship
46.	UDD	Urban Development Department
47.	ULB	Urban Local Body
48.	VAT	Value Added Tax

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**Annexure
Action Plan**

Sr. No.	Topic	Action by	Timeframe	Statutory Amendments/ Notification (*)
1.1	Affordable Housing in Urban Areas	Survey to be conducted by MHADA	6 months	NA
1.2	Land Availability – Government	MHADA will prepare	6 months	Yes

	Land Bank Plan and Separate policy to be issued on the NAINA pattern	the master plan - Chief Secretary		
	Detailed policy to be issued on the Navi Mumbai Airport Influence Notified Area (NAINA) pattern for acquisition of land using Sec.52	MHADA	3 months	Yes
1.3	Planning of Government Land Bank	MHADA will be the Planning Authority		
1.4	Housing Fund – Detailed Scheme will be notified	Principal Secretary *Housing) after consultation with stake holders including RBI, Housing Finance Companies and Central Government	90 days	Yes
1.5	Interest only Housing Loans for LIG/EWS Category – detailed scheme will be notified	Housing Department	3 months	Yes
2.1	Government Lands for Affordable Housing – Guidelines to be issued	Revenue Department	3 months	Yes
2.2	Public – Private Partnership- Private land to be acquired	MHADA, CIDCO, MMRDA		NA
2.3	Employee Housing – Detailed scheme to be formulated	Housing Department	3 months	Yes
2.4	Affordable Housing – U/S 35(AD) Rule 11-OA	Housing Department/ UDD	90 days	Yes
2.5	Inclusive Housing in all Housing	As per Notification		NA

	Projects – Under	TPB 4313/123/CR-47/ 2013/UD-11 dated 8.10.2013		
2.6	Rental Housing	MMRDA will notify the details of the revised scheme	90 days	Yes
2.7	Affordable Housing through Town Planning Scheme (TPS)/Special Townships (STS) on private lands by CIDCO	CIDCO to notify 10 TPS/STS in the MMR Region and start acquisition under the NAINA pattern	12 months	Yes
2.8	Township/Industrial Townships/IT or ITeS Townships by Private Developers	Housing Department / UDD	3 months	Yes
3.2	MHADA Housing Initiatives – Necessary amendment in DC Regulation 33(5)	MHADA	3 months	Yes
3.3	Redevelopment of MHADA Transit Camp	UD Department will notify the draft regulation within 30 days from MHADA and bring it to force	30 days 60 days	Yes
3.4	Redevelopment of Cessed Building – Amendment to DC Regulation 33(7) will be made	MHADA/ULB with the approval of UDD	3 months	Yes
3.5	Urban Renewal Scheme	MHADA		NA
3.6	BDD Chawls Redevelopment – MHADA to complete survey Necessary Notification to be issued	MHADA will appoint OSD at the level of CO	12 months 30 days	Yes

		Government		
3.7	Slum Redevelopment: Slum Upgradation, Rehabilitation and Redevelopment	Slum Act and DCR 33(10) will be amended and CEO SRA will make the recommendation for amendment in co-ordination with the Housing Department, UDD and L&JD Department	3 months	Yes
		SRA will engage private surveyor to complete task	6 months	NA
3.8	Slum Declaration and Acquisition of private slums – Slum Act to be amended to provide provision of compulsory development.	SRA/UDD/Housing Department	6 months	Yes
3.9	Eligibility	CEO, SRA will write to all state Government entities and seek NOC from such entities/ Department	6 months	Yes
3.10	Scheme for D-Class Municipal Corporation and A-Class Municipalities	CEO, SRA with convene meeting of all MC's	12 months	Yes
	The exercise of setting up the SRA for all such MC and Councils with an appropriate DC	CEO SRA to convene a meeting of all Commissioners of the	12 months	Yes

	Regulation	Municipal under the Chairmanship of Principal Secretary Housing		
3.1 1	Other Redevelopment Related issues of Redevelopment Schemes under DCR 33(5), 33(6), 33(7), 33(9) and 33(10)	Necessary directions to this effect will be issued by the Housing Department	30 days	Yes
3.1 2	New Policy for redevelopment of unsafe and dilapidated buildings in Suburban Mumbai	UD Department	90 days	Yes
3.1 3	Redevelopment of existing Police Housing quarters in Mumbai	UD Department	60 days	Yes
3.1 4	Development of State Government Employee Housing Colonies	MMRDA to take up redevelopment	12 months	Yes
3.1 5	Redevelopment of Dharavi	MCGM/DDA will formulate an arrangement	60 days	NA
3.1 6	Housing for Conservancy Workers	Government Resolution has been issued		
3.1 7	Land acquired for Special Economic Zone (SEZ) by private developers	Industrial Department in co-ordination with Housing Department and UD Department	Introduced within 3 months and brought into effect within 6 months.	Yes
3.1 8	Development of land owned by Central Government/ Central	Monitored by the Mission headed by	Quarterly basis	Yes

	Government Undertaking such as LIC/ RBI/ESIC, etc.	the Chief Secretary		
3.1 9	Smart City Centers in cities with population of more than 10 lakhs	UDD and Housing Department will notify the detailed regulation	3 months	Yes
3.2 0	New International Business and Finance Center (IBFC) to create 5 lakhs new jobs in MMR	Housing Department in coordination with the Industries and UD Department	12 months	Yes
4.2	Conservation of water, environment and heritage structure	Mumbai Heritage Conservation Committee/UD Dept.	90 days	Yes
4.3	Preventing Authorised/ Informal Housing	Government	6 months to amending MRTP Act	NA
5.1	Uses of Information Technology (IT) by ULB's – DCR of all Municipal Corporations/ULB including MCGM will be in alignment with this policy.	ULB's/MCGM	30 days	Yes
5.2	Dematerialisation of Transferable to Development Rights (TDR)	Principal Secretary UDD will engage with SEBI and other authorities to bring this idea to fruition	3 month	Yes
5.3	Using of Land as Collateral Security – Necessary notification will be issued	Revenue Department	60 days	Yes
5.4	Built up area in lieu of Development Charges –	UDD after consultation with	90 days	Yes

	Detailed scheme in this regard will be notified	MCGM, SRA and Planning Authorities		
5.5	Reimbursement by the State Government of Levies, Taxes, etc. for Affordable Housing	PWD	Every Year	NA
5.6	Provision for Internet Connectivity in Affordable Housing Complex – detailed guidelines to be issued	IT Department in co-ordination with UD Department	60 days	Yes
5.7	Appointment of Regulator	Housing Department	3 months	NA
5.8	Amendment to Maharashtra Ownership Flat Act (MOFA) – necessary amendment to MOFA	Housing Department	90 days	Yes
6	Rural Housing – survey through MHADA will be commissioned and completed	MHADA will engage external agencies	6 months	NA
	Those who propose to construct own homes in the farm/agricultural land shall be granted sanction with NA permission. In these cases the issue of making available civic infrastructure may become Government responsibility. Guidelines to be issued	MHADA	6 months	Yes
7.4	Amendment to Maharashtra Rent Control Act 1999 – necessary amendments to the Act will be introduced.	In the Legislative Assembly and brought into force from the date of the policy	3 Months 6 months	Yes

*** Details to be worked out by the concerned departments.**

