



# ***Driving Private Investment in Affordable Housing: Best Practices in Maharashtra***

***“Creating vibrant communities, through affordable, inclusive, and sustainable development while ensuring resilience”***

Presented By  
Ajit Kawade  
Deputy Secretary



# Introduction to Affordable Housing



## Definition:

- Affordable housing addresses the needs of **Economically Weaker Sections (EWS)**, **Lower Income Groups (LIG)**, and **Middle-Income Groups (MIG)**.
- Ensures affordability across all stages: **construction, operation, and maintenance**.
- **Affordability** is defined as five times the annual household income.



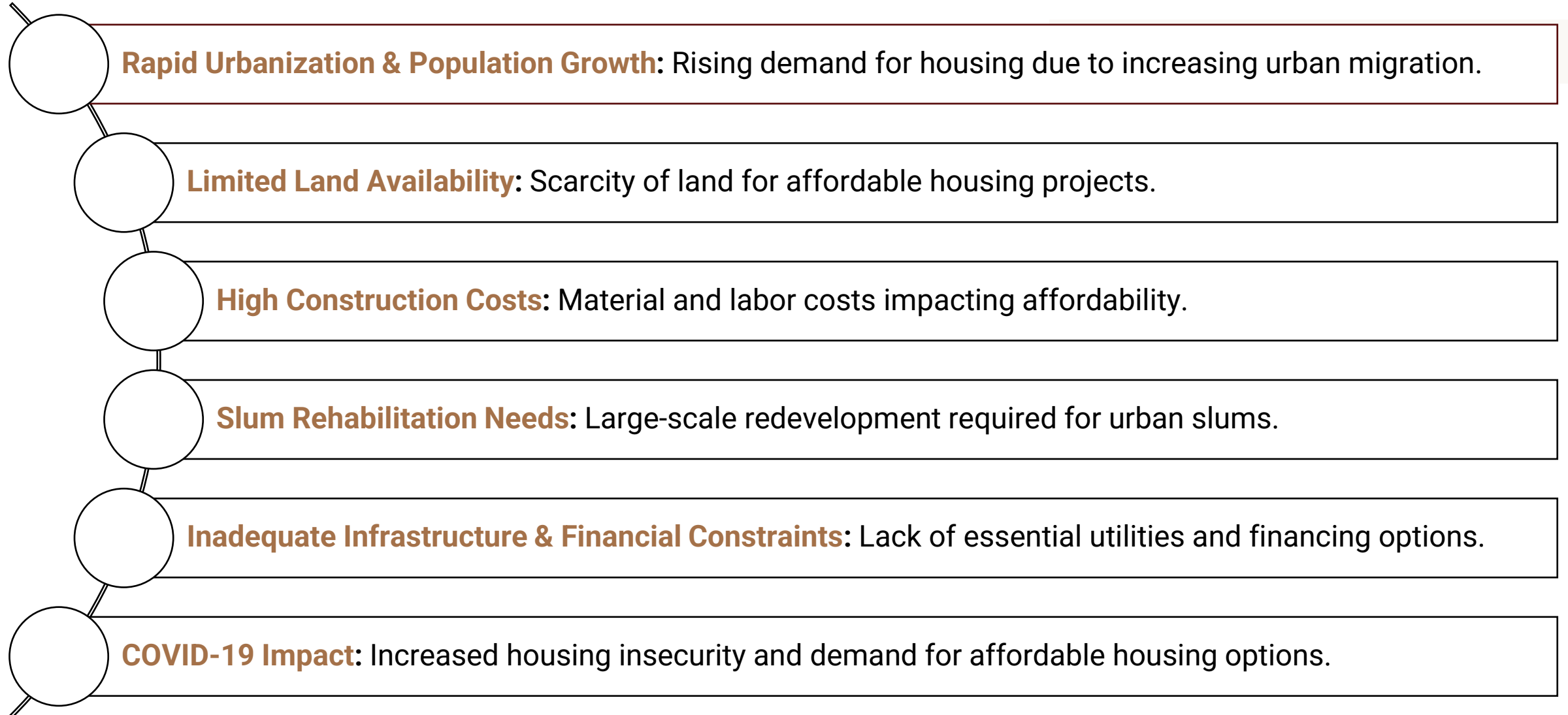
## Scope:

- Aims to mitigate **high land and housing costs** in urban areas.
- Adopts a dual approach:
  - **Supply-side measures:** Enhancing land availability and incentivizing **Floor Space Index (FSI)**.
  - **Demand-side measures:** Offering subsidies and financial support to beneficiaries.

Affordability Criteria	Size of the House (Sq.m)		Household Income (₹ in lakh)		Housing Price (₹ in lakh)	
	EWS	LIG	EWS	LIG	EWS	LIG
GOI	30	60	3	3-6	---	---
KARNATAKA	30	50	---	---	7-10	15
GUJARAT	30	50	3	3-6	---	---
RAJASTHAN	30	50	---	---	4-6	6-10
MAHARASHTRA	30	60	6	9	---	---

The Housing Department, GoM has defined the criteria for affordable housing through the published GR No. PMAY-2019/ No. 126, dated 16th March 2023.

# Key Challenges and Need for Affordable Housing



# Inclusive Housing & Integrated Township Policy



## Inclusive Housing (UDCPR Clause 3.8.2)

- ✓ **Mandatory Affordable Housing Component**
  - ❑ Developers must reserve **20% of residential projects** (above a certain size) for affordable housing.
  - ❑ Ensures **social mix** and **prevents segregation** of low-income groups.
- ✓ **Incentives for Developers**
  - ❑ Additional **FSI (Floor Space Index)** and **premium relaxations** for compliance.
  - ❑ Promotes participation from private developers.
- ✓ **Impact**
  - ❑ Creates **scattered affordable housing** across urban areas.
  - ❑ Enables access to **better infrastructure, education, and jobs** for lower-income groups.
- ✓ **Expected Houses : 2,00,000**



## Integrated Township Policy (UDCPR Chapter 14) & Its Role in Affordable Housing

- ✓ **Planned Urban Expansion**
  - ❑ Large-scale townships (100 acres) reduce pressure on congested cities.
  - ❑ Encourage **self-sustained communities** with affordable housing, jobs, and amenities.
- ✓ **Affordable Housing Mandate**
  - ❑ **15% FSI is reserved** for social housing, of which **25% for EWS & 75% can be used for LIG**
  - ❑ Supports **public-private partnerships** for large-scale development.
- ✓ **Infrastructure & Connectivity**
  - ❑ Ensures access to **transportation, schools, healthcare, and employment hubs**.
  - ❑ Promotes **walk-to-work** and **livable environments**.
- ✓ **Impact**
  - ❑ Reduces **slum proliferation** by providing formal housing options.
  - ❑ Supports Maharashtra's **housing for all vision** under PMAY & state policies.

# DCPR 33(5) Development/Redevelopment of Housing Schemes of (MHADA)

**Purpose :**

DCPR 33(5) provides special regulations for the reconstruction or redevelopment of MHADA housing colonies, offering incentive FSI to make such projects financially viable.

**Key Highlights:**

- FSI for New Housing:** 3.0 (up to 4.0 for plots  $\geq 4000$  sq.m on 18m+ roads), at least 60% of built-up area reserved for EWS/LIG/MIG
- Redevelopment FSI:** 3.0 (up to 4.0 for larger plots),
- Rehabilitation Entitlement:** Existing area + 35% (Min 35 sq.m), Additional carpet area between 15%-45% for plot between 4000 Sq.m. to 10 Ha
- Incentive FSI:** 40%-70% based on Land Rate/Construction Cost Ratio
- FSI Sharing:** 30%-45% Society, 55%-70% MHADA (free of cost)
- Development Cess:** 7% of Land Rate (ASR) for extra FSI
- 51% Consent Rule:** Non-cooperative members must vacate (MHADA Act 95A)
- Special Rules for Slum Areas:** 300 sq. ft. tenement for eligible slum dwellers

**Tenements received as Sale Component: 46,530**

**Tenements received by MHADA: 20,680**

# DCPR 33(7): Revitalizing Mumbai's Cessed Building through Redevelopment

**Purpose :**

Structural repair and redevelopment of cessed buildings in Mumbai's Island City, highlighting the regulatory framework, benefits, and implementation process.

**Key Highlights:**

<b><u>FSI for Redevelopment:</u></b>	3.0 or FSI for rehab + incentive (50%-70%)
<b><u>Rehabilitation Entitlement:</u></b>	300-1200 sq. ft. units for eligible tenants
<b>51% Tenant Consent Rule:</b>	Required for redevelopment approval
<b><u>Development Cess:</u></b>	100% of charges or ₹5000/sq. m for extra FSI
<b>FSI Sharing:</b>	2:1 between MCGM & Society OR compensation in cash
<b>20% of Incentive FSI:</b>	Allowed for commercial use
<b>Slum Redevelopment:</b>	Eligible slum dwellers get 300 sq. ft. homes
<b>Transit Camps:</b>	Must be demolished post-redevelopment

- **Total Reconstructed Tenements by MHADA – 36,386**
- **Total Reconstructed Tenements by Private Developer/ NOC Holder – 27,419**
- **Total tenements received at surplus area - 2,010**

# DCPR 33(10) - Mumbai Slum Rehabilitation

**Purpose :**

key provisions of DCPR 33(10) that governs Mumbai's slum rehabilitation initiatives, highlighting the regulatory framework, incentives for developers, benefits for slum dwellers, and the overall impact on urban renewal in Mumbai.

**Key Highlights:**

**On-site transformation** - Slum dwellers rehabilitated at original location to minimize displacement and preserve community ties

**Incentives** - Attractive FSI bonuses including 5% commercial FSI for implementing agencies and additional FSI for social infrastructure

**Density optimization** - Mandates 650 tenements per hectare to maximize housing while maintaining livability standards

**Market-based financing** - Unused FSI convertible to TDR for sale, creating economic viability without government funding

**Regulatory flexibility** - Special concessions on open space requirements and accommodation of existing non-conforming activities

**Completed & Handover Tenements till date:** 2,70,447



# DCPR 33(20) - Affordable Housing (AH)/Rehabilitation & Resettlement (R & R)

## Purpose :

The development of Affordable Housing (AH) and Rehabilitation and Resettlement (R&R) tenements on private and non-government plots in Greater Mumbai. This section aims to incentivize developers to construct housing for Project Affected Persons (PAPs) by offering increased Floor Space Index (FSI) and other benefits.

## Key Highlights :

Increased FSI Allowance:	Sale Component & Transfer of Development Rights (TDR):	Handover Process:	Location Flexibility & Plot Clubbing:	No Premium for Fungible Areas:	Developer Relaxations:
<ul style="list-style-type: none"><li>• <i>Island City</i>: Up to 3.0 FSI with 63% saleable component and 37% PAP tenements.</li><li>• <i>Suburbs and Extended Suburbs</i>: Up to 4.0 FSI with 50% saleable component and 50% PAP tenements.</li></ul>	<ul style="list-style-type: none"><li>• Developers can sell a portion of the FSI generated.</li><li>• TDR can be utilized for unconsumed sale FSI, with 20% released after the complete handover of AH/R&amp;R tenements to the Municipal Corporation of Greater Mumbai (MCGM).</li></ul>	<ul style="list-style-type: none"><li>• PAP tenements must be handed over free of cost to MCGM.</li><li>• Occupation Certificate for sale portions is issued only after handover.</li></ul>	<ul style="list-style-type: none"><li>• PAP tenements can be relocated within a 5 km radius in the same or adjoining wards.</li><li>• Plot clubbing is allowed, enabling multiple owners to combine plots and distribute sale and PAP components efficiently.</li></ul>	<ul style="list-style-type: none"><li>• No premium is charged for fungible compensatory areas in PAP tenements.</li><li>• Premiums may apply to the developer's share of saleable areas as required.</li></ul>	<ul style="list-style-type: none"><li>• Parking requirements can be relaxed based on Regulation 33(11).</li><li>• Infrastructure and open space requirements can be relaxed by up to 10%.</li></ul>



# Government Resolution on Project-Affected Persons (PAP) Tenements

## Purpose :

Address delays in infrastructure projects in Mumbai due to the lack of timely rehabilitation for project-affected persons (PAPs).

## Key Decisions:

- Need for 50,000 PAPs and 2,20,000 tenements.
- Authorities to prepare 15-year action plans for tenement construction.
- Amend regulations to facilitate construction and distribution.

## Distribution Strategy:

### Prioritization

Based on public interest and availability.

Online system for transparent distribution.

Tenements provided in same or adjacent wards/zones.

### Allotment Conditions:

Validity: 45 days.

Tenements non-transferable for 5 years.

Rs. 40,000/- reserve fund for maintenance.

### Financial Aspects:

Rs. 25 lakhs compensation for project victims instead of tenements.

Financial burden on concerned authorities.

**PAP Tenements received till date : 97,641**

# State Incentives for PMAY(U)

✓ Permissible FSI	<b><u>2.5 in residential areas and 1.0 in green zones / NDZ</u></b>
✓ Land Allocation	<b><u>Government land at Rs. 1 per sq. m.</u> for Government agencies like MHADA, MahaHousing, RDAs etc.</b>
✓ Financial Benefits	<ul style="list-style-type: none"><li>• <b><u>50% concession</u> in joint measurement charges</b></li><li>• <b><u>Rs. 1000 stamp duty</u> for EWS/LIG beneficiaries</b></li><li>• <b><u>Rs. 2 lakh subsidy for construction workers</u> under Maharashtra Worker Welfare Board</b></li></ul>
✓ Approval and Regulations	<ul style="list-style-type: none"><li>• <b><u>Single-window clearance</u> in 60 days</b></li><li>• <b><u>Provisions from UDCPR-2020 and DCPR-2034</u> apply to EWS housing</b></li><li>• <b>Documentation process <u>streamlined for land acquisition</u></b></li></ul>

# State Incentives for PMAY(U) 2.0

✓ Enhanced Permissible FSI	<b><u>3.0 in residential areas</u> and 1.0 in green zones / NDZ</b>
✓ Land Allocation	<b><u>Government land at Rs. 1 per sq. m.</u> for Government agencies like MHADA, MahaHousing, RDAs etc.</b>
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✓ Additional Incentives	<ul style="list-style-type: none"> <li>• <b><u>Free sand or up to 5 brass for EWS housing</u> construction</b></li> <li>• <b><u>No Premium / development charges</u> for BLC houses; <u>Installment-based Premium/ development charges</u> for AHP projects</b></li> <li>• <b>Income limit for EWS: ₹6 lakh (Metro Cities), ₹4.5 lakh (rest of Maharashtra)</b></li> <li>• <b><u>Incentives for solar rooftop, green building certification, and innovative social initiatives</u></b></li> </ul>
✓ Regulatory & Administrative Reforms	<ul style="list-style-type: none"> <li>• <b><u>Land bank creation</u> for affordable housing</b></li> <li>• <b><u>Exemptions from NA certificate</u> for BLC lands</b></li> <li>• <b>Affordable housing <u>reservations in master plans</u></b></li> </ul>



# State Incentives for PMAY(U) 2.0

Sr. No.	Particular of Subsidy & Incentives	BLC	AHP		ARH	
			< 1000 Houses	> 1000 Houses	< 1000 Houses	> 1000 Houses
1	Center Subsidy	1,50,000	1,50,000	1,50,000	-	-
2	State Subsidy	1,00,000	1,00,000	1,00,000	-	-
3	TIG Center	-	30,000	30,000	90,000	90,000
4	TIG State	-	15,000	15,000	60,000	60,000
5	Solar Rooftop	5,000	10,000	12,000	10,000	12,000
6	Innovative Ideas (Skill Center etc.)	-	500	500	500	500
7	Green Building Certification	-	15,000	15,000	15,000	15,000
8	Registered Construction Worker	2,00,000	2,00,000	2,00,000	2,00,000	2,00,000
Total		4,55,000	5,20,500	5,22,500	3,75,500	3,77,500

 Center (Mandatory)

 State (Mandatory)

 Additional Incentives by State

# Ray Nagar Affordable Housing Project (1/3)

## One of the Largest Housing Initiative Globally

- One of the World's largest Affordable housing project with 30,000 Affordable Housing Units.
- Located on 365 acres in Kumbhari Village, Solapur (3 km from Solapur Corporation limits).
- Serves unorganised urban workers (Textile & garment sector workers, beedi workers, etc.).

## Project Milestones

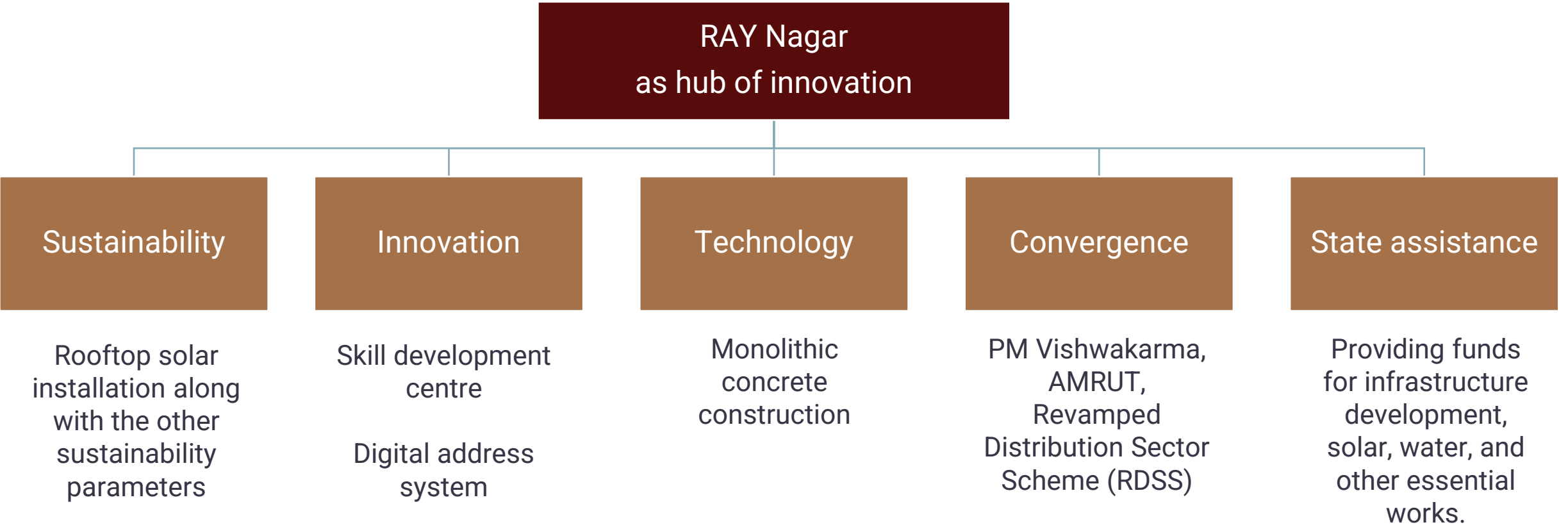
- Total Cost: ₹1,827.56 Cr (₹1,500 Cr for Housing, ₹327.56 Cr for Infrastructure).
- Bhoomi Poojan by Hon. PM on Jan 9, 2019. Construction began on Feb 25, 2019.

## Project Impact

- First Phase: 15,024 houses completed and handed over on Jan 19, 2024.
- Second Phase: 14,976 houses to be completed by Dec 2024.



# Ray Nagar Affordable Housing Project (2/3)





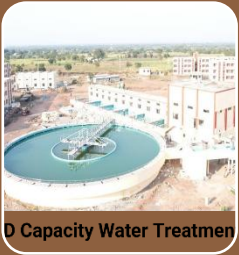
# Ray Nagar Affordable Housing Project (3/3)

## Sustainability



Solar City Concept: Rooftop solar installations for environmental sustainability and lower electricity costs.

**Cost : 23.64 Cr**



Providing funds for infrastructure development, solar, water, and other essential works.

**Cost : 224.92**



Convergence various Center & State Scheme to uplift EWS beneficiaries under project.

## Innovation



Skill Development: Solapur University's Satellite Incubation Center is on-site for skill training.

**Cost: 4.5 Cr**



Technological advancements: Monolithic concrete construction using aluminium formwork is the first large-scale project to use this innovative technology.



Digital Transformation through Digital Address System: Allocates a digital address to each household, supporting efficient delivery of government schemes.

**Cost : 27 Lakh**

# Other Provisions Supporting Affordable Housing in Maharashtra

 <b>Urban Reforms</b>	 <b>Single-Window System</b>	 <b>Environmental Clearances</b>	 <b>Rental Housing Segment</b>
<ul style="list-style-type: none"><li>• State Housing Policy-backed Incentives for specifically for Affordable Housing</li><li>• Additional FSI, tax benefits, and reduced premiums for affordable housing projects.</li><li>• Emphasis on public-private partnerships (PPP) to scale up housing supply.</li><li>• Strengthens housing accessibility for EWS, LIG, and MIG categories.</li></ul>	<ul style="list-style-type: none"><li>• Fast-track Approvals with Minimal Compliance</li><li>• Online platform for approvals across multiple departments.</li><li>• Reduces procedural bottlenecks for quick project execution.</li><li>• Ensures faster housing delivery at lower administrative costs.</li></ul>	<ul style="list-style-type: none"><li>• Time-bound Approvals</li><li>• Simplified approval process for affordable housing projects.</li><li>• Special fast-track clearance for projects under PMAY(U) &amp; integrated townships.</li><li>• Reduces project delays, lowering costs for developers &amp; homebuyers.</li></ul>	<ul style="list-style-type: none"><li>• Encouragement through Maharashtra Rent Control Act</li><li>• Reforms to unlock vacant properties by addressing rent control issues.</li><li>• Incentives for developers to create rental housing stock.</li><li>• Supports migrant workers, students, and urban poor with affordable rental options</li></ul>

# Innovative Development Models



## Cluster Redevelopment:

- Develop underutilized areas through integrated, high-density housing blocks.
- Urban renewal, creating compact neighborhoods, and enhancing communal amenities.
- Better land use, easier management of infrastructure and utilities, faster completion timelines



## Rental Housing Models:

- Develop integrated townships in a self-sustaining environment
- Walk-to-Work : Ensuring proximity to workplaces and reducing commute time and costs
- Key Benefits: Reduced commuting, a better quality of life, and eco-friendly urban development



## Growth hubs along the Highways and mega infrastructure projects:

- Develop affordable housing units adjacent to various economic and growth hubs along highways and industrial corridors
- Green field development
- Cater to the housing demand of an expanding industrial and service sector workforce.



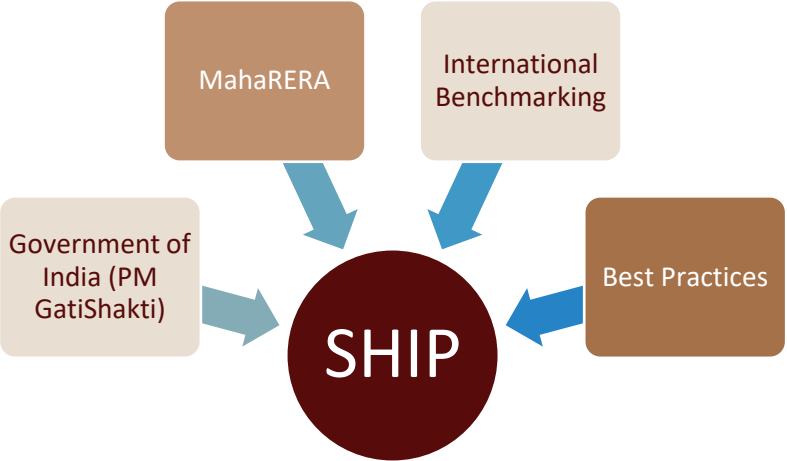
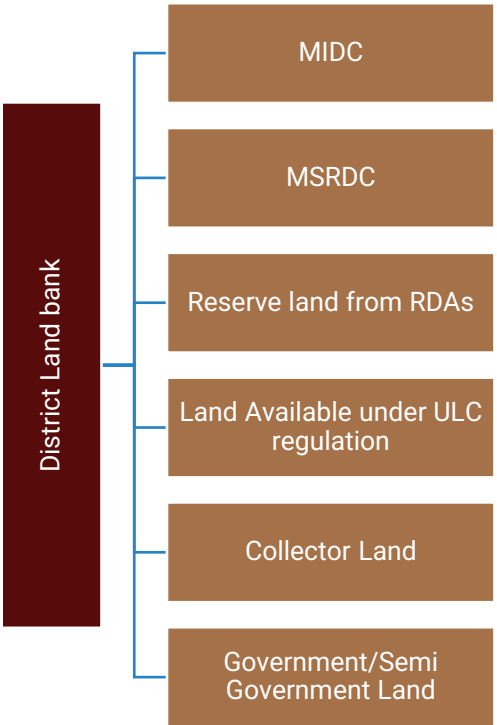
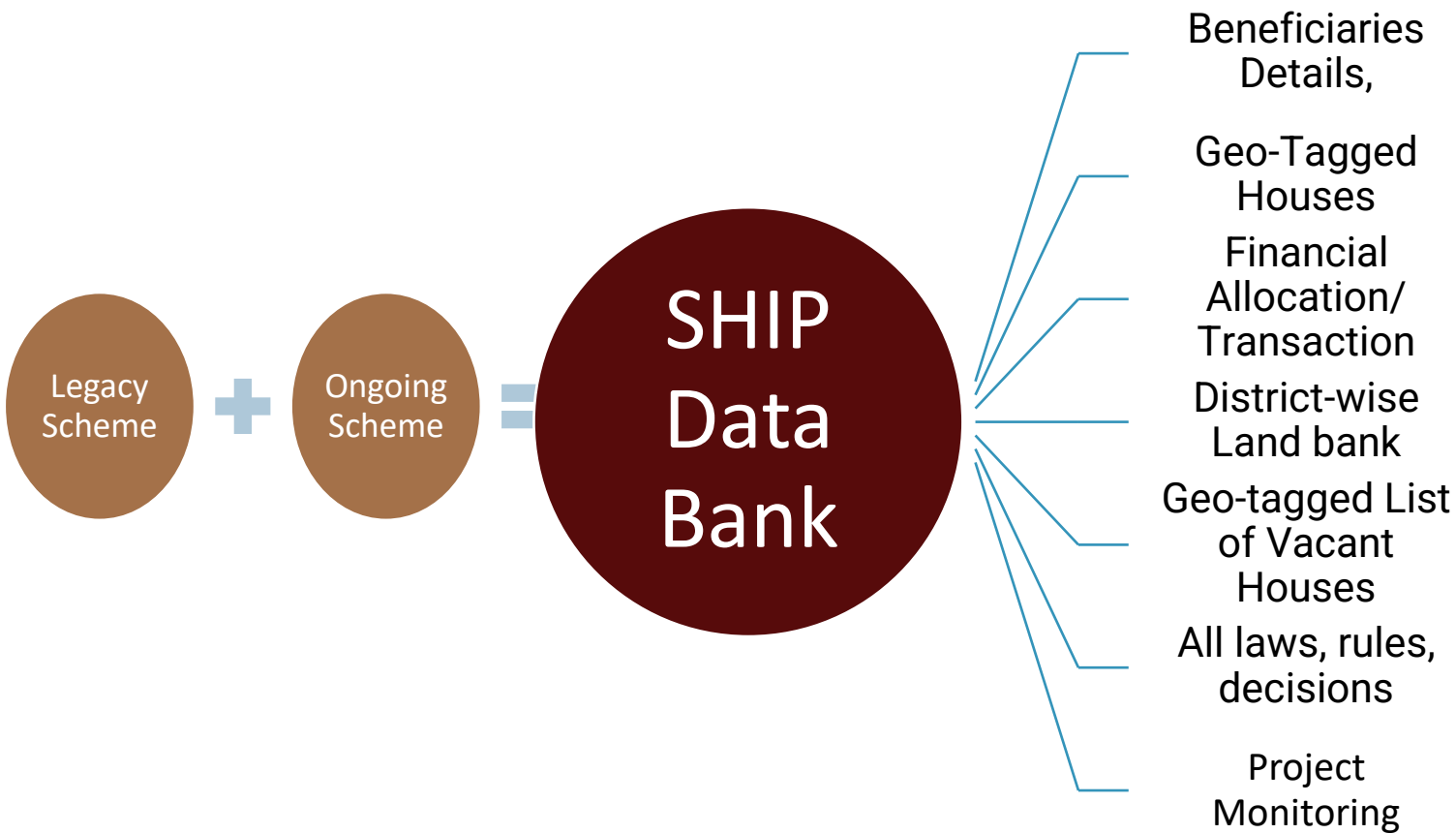
## Transit-Oriented Development (TOD):

- Creation of Affordable Housing zones in TOD
- Provision of additional FSI in TOD areas
- Mandatory reserved units for EWS and LIG households
- Discount on premium FSI charges
- Encourage mixed-use affordable housing near transit hubs for better accessibility."



# Digital & Data-Driven Approaches - State Housing Information Portal (SHIP)

- Integration of data of all Housing schemes of all departments up till now,



# Social and Environmental Sustainability



## **Green Building Incentives:**

- Encourage the use of sustainable construction materials and energy-efficient designs.
- Additional Incentives under PMAY(U) 2.0



## **Community Participation:**

- Engage local communities in project planning and execution.



## **Skill Development & Livelihood Integration:**

- Link housing projects with skilling and employment programs.
- Additional Incentives under PMAY(U) 2.0

# Research Center for Sustainable Development

## Vision

- To pioneer innovative and sustainable solutions for affordable housing that address social, environmental, and economic challenges

## Key Focus Areas

- Green Building Technologies: Research in energy-efficient and eco-friendly construction materials and methods.
- Sustainable Urban Planning: Strategies for integrating affordable housing within sustainable urban ecosystems.
- Affordable & Resilient Housing Models: Developing housing designs that are cost-effective, disaster-resilient, and climate-adaptive.
- Inclusive Development: Ensuring equitable housing access for economically weaker sections while promoting community development.

Drive innovation in affordable housing with a sustainability focus.

Foster collaboration with industry, academia, and government bodies.

Generate data-driven insights for policy recommendations.

Promote capacity building and skill development in green construction practices.

Impact

- Long-term sustainability in the affordable housing sector.
- Improved quality of life and reduced environmental footprint.
- Contribution to national goals in affordable housing and sustainability

Objectives



# Skill Center/Center of Excellence (CoE) for Affordable Housing

Establish a hub for capacity building, skill enhancement, and best practices

## Key focus areas

- Technical Skill development
- Project management and execution
- Sustainability and green practices
- Policy and compliance training

## Offerings

- Certification Programs
- Industry partnerships
- Research and Innovation lab
- Best practices and knowledge sharing

## Outcomes

- Skilled workforce
- Enhanced project quality
- Sustainable growth
- Collaboration





# Corpus Fund for Affordable Housing Projects

20,000 Cr is required as VGF for economically less attractive sites

## Challenge

- Affordable housing initiatives require substantial funding to meet the growing demand in urban areas, particularly in the MMR (Mumbai Metropolitan Region).

## Why 20,000 Cr ?

- Kick off the cycle of investments in economically less attractive sites for slum rehabilitation and redevelopment
- To support infrastructure development, including roads, sanitation, and green energy.

## Sources of funding

- Central and state government allocations
- Private investments through real estate trusts (REITs) and Infrastructure Investment Trusts (InvITs).
- Institutional funding from banks, multilateral agencies (World Bank, ADB), and CSR initiatives.

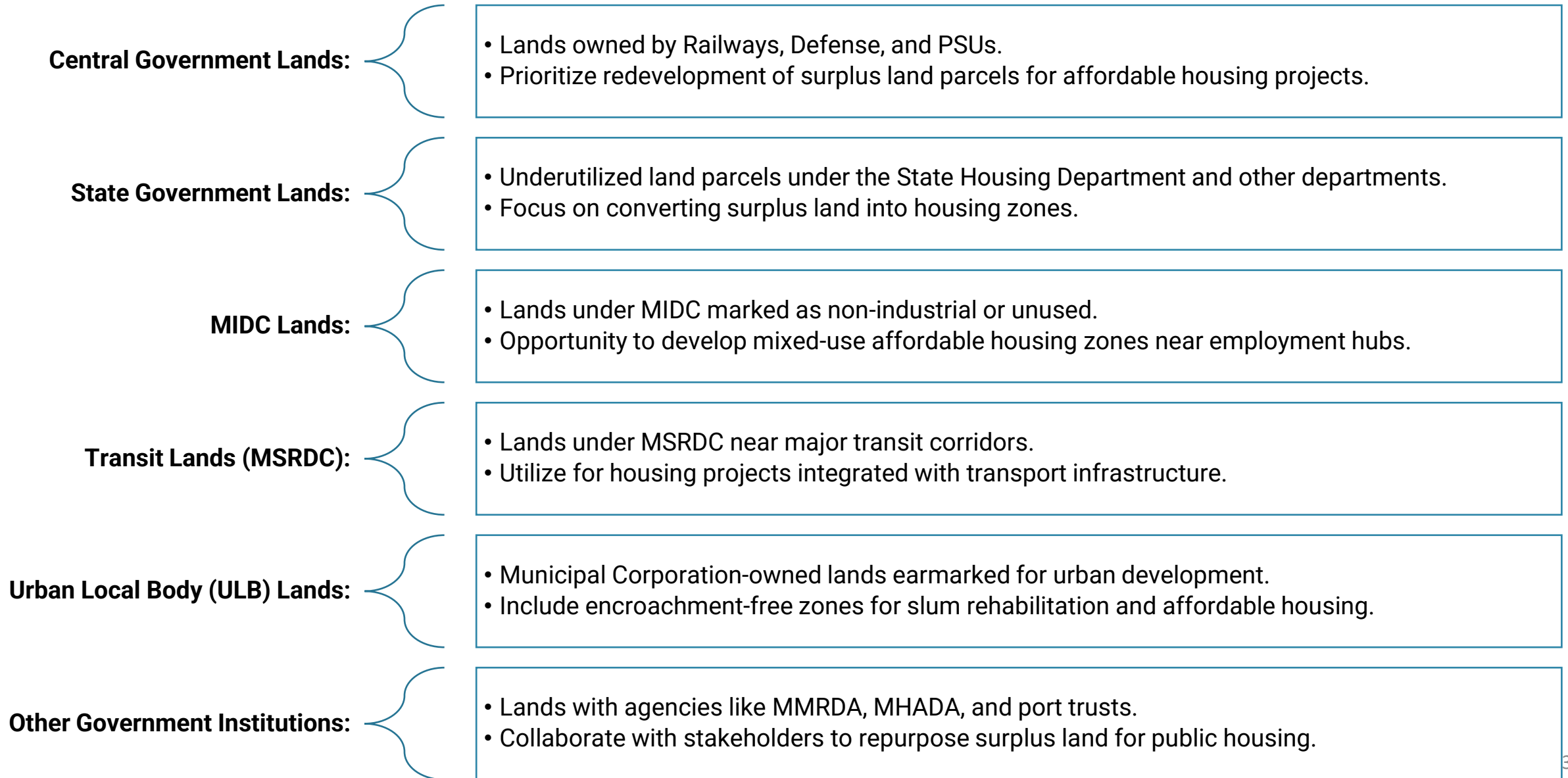
## Rs 20k cr viability gap funding proposed to create public housing for different income groups

Clara Lewis / Sep 13, 2024, 22:06 IST

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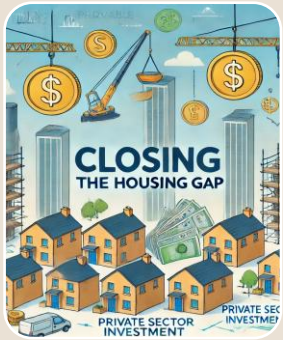
# Creation of Land Bank for Affordable Housing





# Enhancing Affordable Housing Through Private Sector Participation in Maharashtra

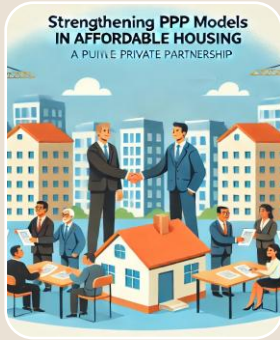
Affordable housing is **not just a social necessity but an economic opportunity**. Maharashtra's policy framework, incentives, and digital tools make it a **profitable and impactful sector for private investment**.



Closing the Housing Gap  
Accelerating affordable housing supply with private sector investments.



Innovation & Efficiency –  
Leveraging financial and technical expertise for cost-effective, high-quality housing.



Strengthening PPP Models –  
Driving large-scale projects through public-private collaboration.



Policy & Incentives –  
Enabling private participation through reforms, tax benefits, and fast-track approvals.



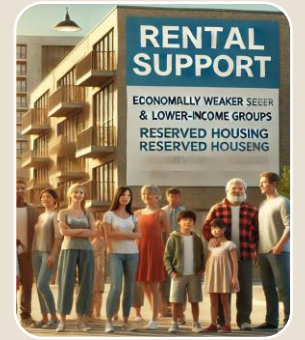
Financial Support for Vulnerable Groups –  
Targeted subsidies for EWS/LIG beneficiaries to boost accessibility.



Regulatory Ease – Single-window clearance and simplified land documentation for faster project execution.



Sustainable Housing Solutions –  
Promoting green building practices, solar rooftops, and eco-friendly materials.



Inclusive & Rental Housing –  
Ensuring EWS/LIG reservations and structured rental support policies





**Housing Department  
Government of Maharashtra**

**Thank You**

**March 2025**

**Presented By  
Ajit Kawade  
Deputy Secretary**



## Government decision-

At present approximately 50,000 PAPs are required to implement various infrastructure projects in Mumbai, and the need of 2,20,000 tenements to implement the Development Plan (DP) of Mumbai has come to the notice of the Task Force. Since the project-affected tenements cannot be made available immediately in such a large quantity, it is necessary to make more efforts for the construction of the project-affected tenements. For this the following action should be taken: -

### **1) Efforts to be made for construction of Project Affected (PAP) tenements:**

- i) Brihanmumbai Municipal Corporation, Slum Rehabilitation Authority, Mumbai and Mumbai Metropolitan Region Development Authority (M.M.R.D.A.) shall prepare detailed Action Plan for further minimum 15 years to create sufficient number of project-affected tenements, so that there is no delay in the completion of infrastructure projects in future. The concerned authorities should review how many project-affected tenements are urgently required and how many tenements are going to be constructed in the next 3-5 years.
- ii) Regulations relating to generation and utility of Transfer Development Rights by reconsidering the provisions of DCPR 2034, rule 3.11 of regulation 33 (10) should be amended to provide for the construction of project affected tenements and their use, so that the project will be economically viable.





### 2) Fixing priorities for distribution of project affected tenements: -

Urban Development Department has constituted a coordination committee under Government Resolution No. BMC-2023/Pr.No.606/Navi-21 dated 14/03/2024 to provide tenements to project affected persons in Brihanmumbai Municipal Corporation limit. The co-ordination committee is given the authority to prioritize according to the availability of project-affected tenements taking into account the larger public interest of the various public infrastructure projects currently underway and to be undertaken in the future, and the number of displaced citizens/slum dwellers.



4) Fixation of prescribed fees, terms and conditions for allotment of project affected tenements:-

- i) The allotment order issued to the project affected tenement holder will remain valid for the period of 45 days. The validity will automatically expire after 48 days' period. In such a situation, if the original residential structure is demolished, it will be the responsibility of the resident.
- ii) The project-affected tenement holder will be required to apply to become a member of the concerned cooperative housing society after getting the tenement. Also, it will be necessary to give a Undertaking stating that the necessary terms and conditions are binding for taking possession of the project-affected tenement.
- iii) The allotted project affected tenement cannot be sold for 5 years from the date of possession.
- iv) It will be necessary to deposit a reserve fund of Rs. 40,000/- by the concerned tenderer/developer or the project implementation mechanism for the regular maintenance and repairs of the project-affected tenements.





- 6) Tenements generated under Reg. 33 (11) of the Development Control Promotion Regulation 2034 should be used as transit camps for the slum dwellers under the slum rehabilitation scheme.
- 7) Financial compensation of Rs.25.00 lakhs is given to the project victims instead of PAP tenement from Brihanmumbai Municipal Corporation. Therefore, while providing project-affected tenements to Brihanmumbai Municipal Corporation and other planning authorities from Slum Rehabilitation Authority, the concerned authorities should provide 50% of the above financial consideration i.e. an amount of Rs.12.50 lakhs to Slum Rehabilitation Authority.
- 8) The financial burden/expenditure incurred in implementing the present policy should be borne by the concerned authorities/local self-government bodies from their own income.



### ***33(5)Development/Redevelopment of Housing Schemes of Maharashtra Housing & Area Development Authority (MHADA)***

1) The FSI for a new scheme of Housing, implemented by MHADA on MHADA lands for Economically Weaker Sections (EWS), Low Income Group (LIG) and Middle Income Group (MIG) categories shall be 3.0 on the gross plot area (exclusive of the Fungible Compensatory Area) and at least 60% BUA in such scheme shall be in the form of tenements under the EWS, LIG and MIG categories, as defined by the Government in Housing Department from time to time.

Provided that the Floor Space Indices above may be permitted to be exceeded up to 4.00 FSI in case of plots, having area of 4000 sq. m or above which front on roads having width of 18.00 m or more with prior approval of Govt.





# 33(5)- Rehabilitation Entitlement

2.1 Where redevelopment of buildings in existing housing schemes of MHADA is undertaken by the housing co-operative societies or the occupiers of such buildings or by the lessees of MHADA, the Rehabilitation Area Entitlement, Incentive FSI and sharing of balance FSI shall be as follows:-

A) Rehabilitation Area Entitlement:

- i) Under redevelopment of buildings in existing Housing Schemes of MHADA, the entitlement of rehabilitation area for an existing residential tenement shall be equal to sum total of
  - (a) a basic entitlement equivalent to the carpet area of the existing tenement plus 35% thereof, subject to a minimum carpet area of 35 sq. m, and
  - (b) an additional entitlement, governed by the size of the plot under redevelopment, in accordance with the Table-A below: -

2.2 Where redevelopment of buildings in the existing Housing Schemes of MHADA is undertaken by MHADA or jointly by MHADA along with the housing societies or along with the occupiers of such building or along with the lessees of MHADA, the Rehabilitation Area Entitlement, shall be as follows:

Rehabilitation Area Entitlement:

The Rehabilitation Area Entitlement shall be increased by 15% of the existing carpet area, over and above the Rehabilitation Area Entitlement calculated in (A) of 2.1 above, .

Table-A

Area of the Plot under Redevelopment	Additional Carpet Area on the Existing Carpet Area of Tenement
Above 4000 sq. m to 2 ha	15%
Above 2 ha to 5 ha	25%
Above 5 ha to 10 ha	35%
Above 10 ha	45%



## 33(5)- Incentive FSI

B) Incentive FSI: Incentive FSI admissible against the FSI required for rehabilitation, as calculated in (A) above, shall be based on the ratio (hereinafter referred to as Basic Ratio) of Land Rate (LR) in Rs/sq. m. of the plot under redevelopment as per the Annual Schedule of Rates (ASR) and Rate of Construction (RC)\* in Rs/sq. m applicable to the area as per the ASR of the date of approval of plan and shall be as given in the Table B below:-

Table B

Basic Ratio (LR/RC)	Incentive (As % of Admissible Rehabilitation Area)
Above 6.00	40%
Above 4.00 and up to 6.00	50%
Above 2.00 and up to 4.00	60%
Up to 2.00	70%





Table C

Basic Ratio (LR/RC)	Sharing of Balance FSI	
	Cooperative Society Share	MHADA Share
Above 6.00	30%	70%
Above 4.00 and up to 6.00	35%	65%
Above 2.00 and up to 4.00	40%	60%
Up to 2.00	45%	55%



- 5) a) For providing the requisite infrastructure for the increased population, Development Cess at the rate of 7% of the Land Rate as per the ASR of the year of approval of the redevelopment project shall be chargeable for the extra FSI (excluding the fungible compensatory area) granted over and above the normal FSI for the redevelopment schemes. 5/7th part of the Development Cess levied and collected by MHADA shall be transferred to the Municipal Corporation of Greater Mumbai for developing necessary offsite infrastructure. Development cess shall be in addition to development charges levied as per section 124 of MR&TP Act 1966.
- b) No premium shall be charged under Regulation No 31(1) and 31(3) (for the fungible compensatory area) for
- (i) Construction of EWS/LIG and MIG tenements by MHADA on a MHADA plot or
  - (ii) in a redevelopment project for the construction of EWS/LIG and MIG tenements towards the share of MHADA, or





## 33(7)- FSI for redevelopment

5. The FSI for rehabilitation of existing tenants/occupiers in a reconstructed building and incentive FSI that will be available shall be as under:

(a) In the case of redevelopment of cessed building existing prior to 30/9/1969 undertaken by landlord or Co-operative societies of landlord and Co-operative Housing Societies of landlord/occupiers, the total FSI shall be 3.00 of the gross plot area or the FSI required for rehabilitation of existing occupiers plus 50% incentive FSI whichever is more and the occupier shall be eligible for 5% additional rehab Carpet Area as per serial no 2 subject to maximum limit.

(b) In case of composite redevelopment undertaken by landlord or Co-operative societies of landlords and Co-operative Housing Societies of landlord/occupiers jointly of 2 or more plots but not more than 5 plots with cessed buildings existing prior to 30/9/1969, the FSI permissible will be 3.00 or FSI required for rehabilitation to exiting occupiers plus 60% incentive FSI, whichever is more and the occupier shall be eligible for 8% additional rehab Carpet Area as per serial no 2 above subject to maximum limit.

Provided further, that if the number of plots jointly undertaken for redevelopment of six or more with cessed buildings existing prior to 30/9/1969 or in case of redevelopment of municipal properties under this regulation having eligible tenements density more than 650/ ha,, FSI available will be 3.00 or FSI required of rehabilitation for occupiers plus 70% incentive FSI whichever is more and the occupier shall be eligible for 15% additional rehab Carpet Area as per serial no 2) above subject to maximum limit.



## 33(7)- Rehabilitation Entitlement

2. Each occupant shall be rehabilitated and given the carpet area occupied by him for residential purpose in the old building subject to the minimum fixed carpet area of 27.88 sq. m (300 sq. ft.) and/or maximum carpet area up to 120 sq. m (1292sq. ft.) as provided in the MHAD Act, 1976. In case of non-residential occupier, the area to be given in the reconstructed building will be equivalent to the area occupied in the old building. Provided that if carpet area for residential purpose exceeds 120 sq. m (1292sq. ft.) the cost of construction for the area over and above 120sq. m shall be paid by tenant /occupant to the developer. The cost of construction shall be as per ASR of that year. However, the carpet area exceeding 120sq. m (1292sq. ft.) shall be considered for rehab FSI but shall not be considered for incentive FSI. Provided further that each eligible residential cum commercial occupant shall be entitled to a tenement of minimum carpet area of 27.88 sq. m (300 sq. ft.).





15. Additional development cess equivalent to 100% of Development charges on BUA (excluding the fungible compensatory area/BUA), or Rs5,000 per sq. m whichever is more for BUA over and above the existing BUA shall be paid by the owner/developer/society, for the rehabilitation and free sale components. This amount shall be paid to the Corporation in accordance with the time schedule for such payment as may be laid down by the Commissioner, MCGM provided the payment of installments shall not go beyond the completion of construction. This amount shall be used for Scheme to be prepared for the improvement of off-site infrastructure in the area around the development. Development cess shall be in addition to development charges levied as per section 124 of MR&TP Act 1966.



## 33(10)- Incentives

The incentive BUA shall depend on size of the scheme and rate of developed land and rate of construction as per ASR of year in which LOI is sanctioned.

Basic Ratio (LR/RC) *	Incentive as per area of scheme					
	up to 0.40 ha	More than 0.4 ha up to 1 ha	More than 1 ha up to 5 ha	More than 5 ha up to 10 ha.	For more than 10 ha upto 20 ha	For more than 20 ha
Above 6.00	0.8	0.85	0.90	0.95	1.0	1.05
Above 4.00 and upto 6.00	0.90	0.95	1.0	1.05	1.1	1.15
Above 2.00 and upto 4.00	1.0	1.05	1.1	1.15	1.2	1.25
Upto 2.00	1.10	1.15	1.2	1.25	1.3	1.35

Criteria	Permissible in situ FSI
Access road of 9.0m. and above but less than 13.0 m.	3.0 or up to the sanctioned FSI of scheme, whichever is higher, subject to the observance of building height under reg. 19(2)
Access road of 13.0m. and above	4.00 or up to sanctioned FSI of the scheme, whichever is higher. Relaxation in marginal open spaces as required under regulation. 41(5)(a)(iii) shall be granted by CEO (SRA) in case of demonstrable hardship. However, minimum Joint Open Space of 9m for buildings having height above 32m & up to 70m and 12m between two adjacent buildings for buildings having height above 70 m but below 120 m shall be insisted. For buildings having height above 120 m, joint open space between two adjacent buildings shall be 15 m, However, CEO (SRA) shall in case of hardship relax it to 12 m after recording reasons in writing. The relaxations granted shall be subject to compliance of requirements of CFO's NOC.





3.8 Maximum FSI Permissible FSI that can be sanctioned on any slum site shall be 4 or sum total of rehabilitation BUA plus incentive BUA whichever is more with **Minimum Tenement Density of 650 per Net Hectare**. Due to local planning constraints and viability of the Slum Rehabilitation Project, the tenement density norms of 650 per net hectare may be reduced upto 25% by Chief Executive Officer, SRA subject to minimum tenement density of 500 per net hectare. In such cases, maximum permissible in-situ/total FSI shall be restricted to sum of rehabilitation and incentive BUA which may be generated in the scheme after such relaxation of tenement density. The computation of FSI shall be done for both rehab and free-sale component in the normal manner, that is giving benefit of what is set down in Regulation No. 31(1). While the areas referred in sub regulations No 6.6 and 8.2 of this Regulation shall not be included for computation of FSI the said areas shall be included for computation of the rehab component. In all cases where permissible in-situ FSI cannot be utilised in situ the difference between permissible FSI and that can be constructed in-situ, will be made available in the form of TDR in accordance with provisions of Regulation No. 32. Provided that permissible in-situ FSI shall be as below.





3.9 Notwithstanding the provisions in 3.8 above, the slum dweller society/NGO/Developer undertaking the scheme may opt to claim TDR in lieu of sale component available for the scheme, on account of constraints such as height restrictions, uneconomical site conditions, etc.; if the full permissible FSI cannot be used on the same site, TDR may be allowed as may be necessary without consuming permissible FSI on the same site. However, TDR may be allowed only when the frame work for one complete building in rehab component is constructed or when 10% of the rehab component has been constructed on site and the said TDR will not exceed 50 percent of the construction of rehab component at any point of time till the total rehab component has been completed. On completion of the total rehab component balance TDR will be allowed.

3.10 The rehabilitation component shall mean all residential tenements as well as non-residential built-up premises given free of cost in accordance with the provisions of the SRS outlined in this Regulation excluding what is set down in Regulation No.31(1) and including aaganwadi, health centre / outpost, communityhall/gymnasium / fitness centre, skill development centre, women entrepreneurship centre, yuvakendra /library existing eligible religious structure, school, dispensary, gymnasium run by Public Authority or charitable trust etc. as per provision of 8.1 & 8.2 but excluding built-up area given for buildable DP reservations.