



Housing Department
Government of Maharashtra

State Housing Policy - 2025



'My House, My Right'
(Affordable, Inclusive, Sustainable and Resilient)

Devendra Fadnavis
Chief Minister
Maharashtra



Mantralaya
Mumbai-400 032



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MESSAGE

The Housing Department has introduced the State Housing Policy 2025, a comprehensive framework aimed at driving inclusive, sustainable, and resilient growth in Maharashtra's housing sector. This policy has been articulated keeping in mind that Housing is a critical driver of economic progress. Accordingly, this policy is built on the pillars of affordability, inclusivity, resilience, and green housing.

A key highlight of the policy is its focus on social inclusion, with dedicated provisions for working women, senior citizens, students, gig workers, and industrial workers. The policy champions data-driven governance and leverages technological advancements like AI to ensure transparent, efficient, and citizen-centric implementation.

The State Housing Information Portal (SHIP) is poised to be a transformative platform, revolutionizing governance through real-time data and insights.

Recognizing the scarcity of land in urban areas like Mumbai, the policy places significant emphasis on redevelopment, safeguarding the rights of existing homeowners through assured rent and ensuring timely completion of projects. The policy also promotes Self-Redevelopment, establishing a Self-Redevelopment Cell with a corpus of ₹2,000 crores to support cooperative housing societies in navigating the redevelopment process.

With a strong commitment to achieving a "Slum-Free Mumbai," the policy introduces innovative measures such as joint ventures and the "One Ward One Project" approach to accelerate slum redevelopment.

The ambitious target of constructing 35 lakh houses over the next five years, backed by an investment of ₹70,000 crores, underscores the scale and vision of this policy.

I congratulate the Housing Department for crafting a forward-looking, inclusive, and transformative policy. I am confident that this initiative will not only act as a catalyst for economic growth but also realize the vision of "Housing for All" through its motto "My House, My Right." This policy truly exemplifies the spirit of "Sabka Saath, Sabka Vikas."

(Devendra Fadnavis)

Eknath Sambhaji Shinde

Deputy Chief Minister
Maharashtra



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MESSAGE

I have always prioritized fulfilling the dreams of the common people by providing them with affordable housing. When the Mahayuti government first came to power, I had instructed the Housing Department to prepare a comprehensive housing policy in this regard. Today, this policy has taken a concrete form, and I am truly delighted that this policy, which provides rightful homes to the common people, the underprivileged, and the poor, will prove to be revolutionary in the country.

I am also satisfied that when the Shiv Sena-BJP alliance first came to power, Hinduhridaysamrat Balasaheb Thackeray had insisted that the common people of Mumbai should get rightful homes at affordable prices. The foundation of today's slum rehabilitation project was laid at that time.

However, the government that came to power after 2014 had strong intent regarding this. Hon'ble Prime Minister Shri Narendra Modi also launched schemes to provide housing for the poor. We too began efforts through MHADA, SRA, CIDCO, and this gave momentum to housing projects. In the subsequent government's tenure, many development works were stalled, and hence, the development process came to a halt. As mentioned earlier, during my tenure as Chief Minister, I gave the highest priority to housing, resulting in the speedy completion of many delayed redevelopment projects.

In the new housing policy, we are not just providing homes, but also attracting large-scale investment in this sector, which will significantly contribute to Maharashtra's goal of becoming a \$1 trillion economy.

The motto of this policy is clear and self-explanatory: **"My Home – My Right."** This policy is decisive in ensuring affordable, sustainable, and inclusive housing for the economically weaker sections. The state government has set a target of constructing **3.5 million homes for economically weaker and low-income groups by 2030**. Notably, special provisions have been made keeping in mind the needs of the common people.

Another important feature is that this policy considers the housing needs of senior citizens, working women, students, industrial workers, journalists, persons with disabilities, and ex-servicemen. Artificial Intelligence is becoming increasingly useful in our daily lives, and we plan to use this technology to create a **State Housing Information Portal** as a centralized digital platform.

In this policy, we have emphasized creating a land bank. In line with the concept of "Walk to Work," the policy focuses on developing housing near job and employment hubs. Hundreds of SRA projects are awaiting redevelopment, but we have now started the process. A dedicated **Self-Redevelopment Cell** is being proposed to guide societies through planning, funding, developer selection, and project implementation. An initial fund of ₹2,000 crore will be allocated for this.

We are bringing together all agencies like CIDCO, MMRDA, MSRDC, MahaPreet, BMC, MHADA, and SRA to restart stalled projects quickly. **Cluster development** has its own significance—it offers open spaces, playgrounds, schools, and medical facilities all in one place. Two years ago, through MahaPreet, we also launched **Asia's largest cluster housing scheme in Thane**. In this way, new housing schemes are also being launched to bring back Mumbaikars who had to move out of Mumbai.

(Eknath Sambhaji Shinde)



उप मुख्यमंत्री महाराष्ट्र राज्य

दि. २४ मे २०२५.

शुभेच्छा

‘घर प्रत्येकासाठी:आधार सुरक्षित भविष्यासाठी!’ हे ब्रीद डोळ्यासमोर ठेऊन राज्याच्या मंत्रिमंडळाने ‘राज्य गृहनिर्माण धोरण २०२५’ला दिलेली मान्यता ही बाब अत्यंत दूरगामी परिणाम करणारी ठरणार आहे. या महत्त्वपूर्ण निर्णयामुळे राज्यातील सर्वसामान्य नागरिकांना त्यांचे हक्काचे घर मिळणार असून त्यांच्या स्वप्नपूर्तीच्या दिशेने टाकलेले महत्वाचे पाऊल आहे. हे धोरण केवळ बांधकाम क्षेत्रापुरते मर्यादित न राहता, नागरिकांच्या मूलभूत गरजा, सामाजिक न्याय, पर्यावरणपूरकता आणि आर्थिक समावेशकतेचा विचार करणारे आहे.

या धोरणाची रचना अत्यंत सुसंगत, सर्वसमावेशक आणि शाश्वत विकासाच्या तत्वांवर आधारित आहे. आर्थिकदृष्ट्या दुर्बल घटक आणि अल्प उत्पन्न गटासाठी २०३० पर्यंत ३५ लाख घरांचे तसेच पुढील दशकात आणखी ५० लाख घरांच्या बांधणीचे महत्वाकांक्षी उद्दिष्ट शासनाने निश्चित केले आहे. ही महाराष्ट्र शासनाच्या जनहितकारक व लोकाभिमुख भूमिकेची स्पष्ट पावती आहे.

विशेषतः ज्येष्ठ नागरिक, महिला, विद्यार्थी, औद्योगिक कामगार, दिव्यांग, माजी सैनिक, पत्रकार व कलाकार यांसारख्या घटकांच्या गरजांचा विशेष विचार करून विविध धोरणात्मक तरतुदी करण्यात आल्या आहेत. भाडे तत्वावरील घरे ते स्वामित्व हक्क प्राप्त घरे या संक्रमण प्रक्रियेसाठी योजनात्मक दृष्टीकोन ठेवण्यात आला आहे.

या धोरणाचे वैशिष्ट्य म्हणजे या धोरणात पारदर्शक, डेटा-आधारित निर्णयप्रक्रिया, SHIP (State Housing Information Portal) सारखे तंत्रसुसज्ज प्लॅटफॉर्म, ‘सीएसआर’ निधीचा सामाजिक गृहनिर्माणासाठी प्रभावी वापर, हरित इमारतींचा (ग्रीन बिल्डींग) प्रोत्साहनात्मक दृष्टिकोन, आपत्ती-प्रतिरोधक रचना व पुनर्विकासासाठी क्लस्टर मॉडेल, तसेच ‘वॉक टू वर्क’ या पथदर्शी संकल्पनेचा अंतर्भाव आहे.

‘स्वयंपुनर्विकास निधी’, ‘महाआवास निधी’, राज्यस्तरीय तक्रार निवारण यंत्रणा तसेच कायदेशीर करार प्रक्रियेतील पारदर्शकता आणि लाभार्थींचे हित जपण्यासाठी आवश्यक नियमांची अंमलबजावणी हे सर्व निर्णय लोककल्याणाचे अधिष्ठान जपत राबविले जात आहेत. या नवीन धोरणाच्या प्रभावी अंमलबजावणीसाठी आयआयटी, आयआयएम, डब्ल्यूआरआय यांसारख्या देशातील प्रमुख ज्ञानसहयोगी संस्थांची साथ घेण्याची तयारी शासनाने दर्शवली आहे.

या महत्वाकांक्षी आणि व्यापक गृहनिर्माण धोरणाच्या यशस्वी अंमलबजावणीसाठी शासन, खाजगी क्षेत्र, स्वयंसेवी संस्था, स्थानिक स्वराज्य संस्था तसेच राज्यातील प्रत्येक जागरूक नागरिक यांचे समन्वय व सहकार्य अत्यावश्यक ठरणार आहे. ‘राज्य गृहनिर्माण धोरण २०२५’ हे महाराष्ट्राला अधिक समतोल, न्याय्य, शाश्वत आणि समावेशक शहरीकरणाच्या दिशेने घेऊन जाणारे एक निर्णायक पाऊल ठरेल, असा मला विश्वास आहे.

या ऐतिहासिक धोरणाच्या राबवणीसाठी प्रयत्नशील असलेल्या सर्व संबंधित विभाग, अधिकारी, यंत्रणा आणि राज्यातील नागरिकांना मनःपूर्वक शुभेच्छा!

(अजित पवार)





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शुभसंदेश

मा. पंतप्रधान श्री. नरेंद्रजी मोदी साहेबांच्या प्रत्येकाला घर या संकल्पनेला साकारणारे व समाजातील तळागाळाच्या माणसाला केंद्रबिंदू मानून महाराष्ट्र राज्याचे लाडके व दूरदर्शी नेतृत्व असलेल्या मा. मुख्यमंत्री श्री. देवेंद्रजी फडणवीस साहेब यांच्या विचारातून साकारलेले, महाराष्ट्र राज्य गृहनिर्माण धोरण २०२५ चे मी मनःपूर्वक स्वागत करतो. आपल्या सर्वांच्या समान आणि सर्वसमावेशक शहरी विकासाच्या सामूहिक ध्येयात हे धोरण एक मैलाचा दगड ठरेल, यावर माझा संपूर्ण विश्वास आहे. "माझं घर, माझा अधिकार" या तत्वाला प्राधान्य देणारे हे धोरण परवडणारी घरे, सर्वसमावेशकता, आपत्तीप्रतिकारकता आणि शाश्वततेवर आधारित असून आपल्या सरकारच्या ठाम वचनबद्धतेचे प्रतीक आहे.

वास्तव माहिती आधारित प्रशासन, सार्वजनिक-खाजगी भागीदारी आणि सामाजिक न्याय यांवर लक्ष केंद्रित करत, हे धोरण आपल्या राज्यातील गृहनिर्माण क्षेत्रात परिवर्तन घडवण्याचा स्पष्ट आणि अंमलबजावणीयोग्य आराखडा सादर करते. झोपडपट्टी पुनर्विकास, परवडणारी भाड्याची घरे तसेच ज्येष्ठ नागरिक, विद्यार्थी, नोकरदार महिला आणि औद्योगिक कामगारांसाठी खास तरतुदी यांसारख्या मुद्द्यांवर लक्ष केंद्रित केले आहे.

आर्थिकदृष्ट्या दुर्बल घटक (EWS) आणि अल्प उत्पन्न गट (LIG) यांच्यासाठी २०३० पर्यंत ३५ लाख घरे बांधण्याचे महत्वाकांक्षी उद्दिष्ट हे या धोरणाचे वैशिष्ट्य आहे. कॉर्पोरेट सामाजिक जबाबदारी (CSR) निधीचा समावेश, राज्यस्तरीय गृहनिर्माण माहिती पोर्टल (SHIP) ची निर्मिती आणि सक्षम तक्रार निवारण प्रणालीची स्थापना यासारख्या उपक्रमांचे मी विशेष कौतुक करतो. हे उपक्रम पारदर्शकता आणि कार्यक्षमता वाढवतीलच, शिवाय सर्वात दुर्बल घटकांच्या गरजांना केंद्रस्थानी ठेवण्याचा आपला निर्धारही अधोरेखित करतील.

या दूरदर्शी धोरणाच्या अंमलबजावणीसाठी मा. मुख्यमंत्रीमहोदय, मा.श्री. एकनाथरावजी शिंदे, उपमुख्यमंत्री व मा.श्री. अजितदादा पवार उपमुख्यमंत्री यांच्या मार्गदर्शनाखाली मी सर्व संबंधित घटकांना प्रामाणिकपणे आणि तितक्याच निष्ठेने एकत्र येण्याचे आवाहन करतो. चला, आपण सर्व मिळून एक असा महाराष्ट्र घडवू, जिथे प्रत्येक कुटुंब सुरक्षित, सन्मानाने आणि संधीपूर्ण जीवन जगेल व उज्वल भविष्याचा पाया घडवेल — एका परवडणाऱ्या आणि सुरक्षित घराच्या माध्यमातून.

— स्वा —
(डॉ. पंकज भोयर)



Valsa Nair Singh, I.A.S.
Additional Chief Secretary
Housing Department



The Housing Department has prepared the 'Housing Policy 2025' with the motto of **'My House, My Right'**, which focuses on Hon. Prime Minister's dream of 'Housing for All'. It is based on the principles of affordability, social inclusion, sustainability, and resilience. This policy follows on the goal of data-driven policy making envisaged by Hon. Chief Minister. The state housing information portal is proposed to be a unified portal for all housing issues. It will be a one stop portal for land banks, fund distribution, schemes monitoring & tracking and data analysis and prediction using AI tools.

The policy strives for housing for working women, senior citizens, students, and industrial workers. It upholds the slogan of 'walk-to-work' given by Hon. Prime Minister. Redevelopment of aging buildings is one of the core themes of the policy. It proposes the Self-Redevelopment Cell for handholding the process of self-redevelopment. It also focuses on the process of redevelopment in Mumbai and other cities of the state. It has laid down principles to protect rights of existing dwellers and mechanism for timely completion of the redevelopment projects.

Slum-free Mumbai is an achievable dream sought by speedy completion of slum redevelopment projects and joint ventures.

The policy deals with the climate change challenge by promoting sustainable green housing. It also promotes use of latest technology in construction & building materials. This policy lays the framework for continuous monitoring and evaluation of the implementation of the policy.

The policy is poised to become the engine of economic growth by proposing to build thirty-five lakh houses in 5 years with an investment of Rs. 70,000 Cr. This policy was possible because of continuous support and guidance from the Hon. Chief Minister, Deputy Chief Minister (Housing), Deputy Chief Minister (Finance), and State Minister (Housing). I would also like to take this opportunity to thank my colleagues and the departments who have contributed to shaping the policy and cooperated in bringing out a comprehensive and forward-looking policy.

(Valsa Nair Singh)

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LIST OF ABBREVIATIONS

AHP	Affordable Housing in Partnership
AI	Artificial Intelligence
AIIMS	All India Institute of Medical Sciences
AMRUT	Atal Mission for Rejuvenation and Urban Transformation
ARHC	Affordable Rental Housing Complexes
ASR	Annual Schedule of Rates
BDD	Bombay Development Department
BEST	Brihanmumbai Electric Supply and Transport
BIM	Building Information Modelling
BLC	Beneficiary-Led Construction
BLDC	Brushless Direct Current
BMC	Brihanmumbai Municipal Corporation
BSUP	Basic Services for Urban Poor
CDCPR	Comprehensive Development Control and Promotion Regulations
CDS	Cluster Development Scheme
CHS	Contributory Housing Scheme
CIDCO	City and Industrial Development Corporation
CLSS	Credit-Linked Subsidy Scheme
COVID-19	Coronavirus Disease 2019
CRZ	Coastal Regulation Zone
CSR	Corporate Social Responsibility
DCPR	Development Control and Promotion Regulations
DCR	Development Control Regulations
DMA	Directorate of Municipal Administration
DMIC	Delhi Mumbai Industrial Corridor
DNA	Dharavi Notified Area
DP	Development Plan
DRP	Dharavi Redevelopment Project
ECB	External Commercial Borrowing
ENS	Eco-Niwas Samhita
EPA	Environmental Protection Act
ESCROW	Escrow Account (held by a third party to manage financial transactions)
EWS	Economically Weaker Section
FDI	Foreign Direct Investment
FLFPR	Female Labour Force Participation Rate
FSI	Floor Space Index
GDP	Gross Domestic Product
GHTC	Global Housing Technology Challenge
G-hub	Growth Hub
GIS	Geographic Information System
GOI	Government of India
GR	Government Resolution
GST	Goods and Services Tax
HFCs	Housing Finance Companies

HIG	Higher Income Group
IH	Inclusionary Housing
IHSDP	Integrated Housing and Slum Development Programme
IIM	Indian Institute of Management
IIT	Indian Institute of Technology
InvITs	Infrastructure Investment Trusts
IOD	Intimation of Disapproval
IoT	Internet of Things
IPCC	Intergovernmental Panel on Climate Change
ISSR	In-Situ Slum Rehabilitation
IT	Information Technology
ITI	Industrial Training Institute
ITP	Integrated Township Project
ITP	Integrated Township Policy
JNNURM	Jawaharlal Nehru National Urban Renewal Mission
JV	Joint Venture
LIG	Lower Income Group
LOI	Letter of Intent
LUC	Land Use Conversion
M&E	Monitoring and Evaluation
MAHAHOUSING	Maharashtra Housing Development Corporation
MAHAPREIT	Mahatma Phule Renewable Energy & Infrastructure Technology Limited
MahaRERA	Maharashtra Real Estate Regulatory Authority
MAVIM	Mahila Arthik Vikas Mahamandal
MBRRB	Mumbai Building Repairs and Reconstruction Board
MCGM	Municipal Corporation of Greater Mumbai
MEU	Monitoring and Evaluation Unit
MFIs	Micro Finance Institutions
MHADA	Maharashtra Housing and Area Development Authority
MIDC	Maharashtra Industrial Development Corporation
MIG	Middle Income Group
MMR	Mumbai Metropolitan Region
MMRDA	Mumbai Metropolitan Region Development Authority
MOFA	Maharashtra Ownership Flats Act
MoHUPA	Ministry of Housing and Urban Poverty Alleviation
MoU	Memorandum of Understanding
MPBCDC	Mahatma Phule Backward Class Development Corporation
MRTA Act	Maharashtra Regional and Town Planning Act, 1966
NBFC	Non-Banking Financial Company
NDT	Non-Destructive Testing
NDZ	No Development Zone
NGO	Non-Governmental Organization
NICDP	National Industrial Corridor Development Programme
NIT	Nagpur Improvement Trust
NITI Aayog	National Institution for Transforming India Aayog
NMRDA	Nagpur Metropolitan Region Development Authority

NSDC	National Skill Development Corporation
NTDA	New Town Development Authority
OC	Occupancy Certificate
PAAA	Permanent Alternate Accommodation Agreement
PAP	Project-Affected People
PCMC	Pimpri Chinchwad Municipal Corporation
PCNTDA	Pimpri Chinchwad New Town Development Authority
PM	Prime Minister
PM Gati Shakti	Prime Minister Gati Shakti – National Master Plan for Multi-modal Connectivity
PMAY	Pradhan Mantri Awas Yojana
PMAY-G	Pradhan Mantri Awas Yojana – Gramin
PMAY-U	Pradhan Mantri Awas Yojana – Urban
PMRDA	Pune Metropolitan Region Development Authority
PPP	Public-Private Partnership
PSL	Priority Sector Lending
PTC	Permanent Transition Flats
PV	Photovoltaic
R&R	Rehabilitation and Resettlement
REITs	Real Estate Investment Trusts
RERA	Real Estate (Regulation and Development) Act, 2016
RHZ	Rental Housing Zone
SDZ II	Special Development Zone II
SEZ	Special Economic Zone
SHG	Self-Help Group
SHIP	State Housing Information Portal
SPPL	Shivshahi Punarvasan Prakalp Limited
SPV	Special Purpose Vehicle
SRA	Slum Rehabilitation Authority
SRS	Slum Rehabilitation Scheme
SWAMIH	Special Window for Affordable and Mid-Income Housing
TDR	Transfer of Development Rights
TIG	Technology Innovation Grant
TOD	Transit-Oriented Development
TP	Town Planning
UCDH	Unified Citizen Data Hub
UDCPR	Unified Development Control and Promotion Regulations
UDRI	Urban Design Research Institute
ULB	Urban Local Body
VAMBAY	Valmiki Ambedkar Malin Basti Awas Yojana
VJNT	Vimukt Jati and Nomadic Tribes
WRI	World Resources Institute

PREAMBLE

Housing is a fundamental human need and a key driver of social, economic, and environmental development. It serves not just as shelter but as a source of security, dignity, and stability for individuals and families. Recognizing the transformative power of housing in shaping inclusive and resilient communities, the Government of Maharashtra envisions “**My House, My Right**” for all segments of society as the core guiding principle of its new Housing Policy.

The state stands at a pivotal juncture, where rapid urbanization, demographic shifts, climate change, and technological advancements are redefining the housing landscape. Since the last Housing Policy in 2007, Maharashtra has witnessed significant regulatory changes, including the adoption of the DCPR for Mumbai and the UDCPR for the rest of the state. These shifts, coupled with emerging socio-economic realities, call for a renewed, forward-looking policy framework.

This policy responds to urgent challenges such as a growing urban housing deficit, rising slum concentrations, inadequate housing for labourers and vulnerable groups including senior citizens, working women, & students, escalating land and construction costs, and climate-related risks. The COVID-19 pandemic further emphasized the critical role of housing in safeguarding public health and social stability, especially for migrant and low-income communities.

The new Housing Policy presents a comprehensive and inclusive strategy to enable the development of affordable, adequate, and sustainable housing. It aims to meet the diverse needs of Economically Weaker Sections (EWS), Low-Income Groups (LIG), and Middle-Income Groups (MIG), while promoting environmental sustainability, innovative construction technologies, and integration with livelihoods, mobility, and infrastructure. The policy has been shaped through extensive consultations with stakeholders including government bodies, regulatory authorities, financial institutions, developers, civil society, and subject experts. Their insights and expectations have been instrumental in formulating a holistic framework that aligns with the state's vision of “**My House, My Right**” by 2030.

As Maharashtra transitions into a more service-oriented economy with a growing urban population, this policy sets out a strategic direction to bridge the housing gap, stimulate economic development, improve quality of life, and build future-ready cities. By institutionalizing data-driven governance, evidence-based planning, enhancing ease of doing business, and strengthening financial and infrastructural ecosystems, this policy envisions a housing sector that is not only responsive to today's needs but also resilient to tomorrow's uncertainties. It positions the state as a **Facilitator, Catalyst, Builder, and Regulator**, guiding the housing sector towards equitable growth and ensuring that every urban resident can access safe, affordable, and sustainable housing in a well-planned and economically vibrant Maharashtra.

SECTION: 1 Urban Housing Scenario in Maharashtra

Introduction

Maharashtra, India's second-most populous and third-largest state by area, stands as a dynamic economic powerhouse contributing ~13% to the national GDP. With rapid urbanization, currently at 45% driven by industrialization, service-sector growth, and infrastructure development, the state hosts prominent urban centres such as Mumbai, Pune, Nagpur, and Nashik.

The urban landscape is governed through 29 Municipal Corporations, 244 Municipal Councils, and 147 Nagar Panchayats, overseeing a diverse city classification ranging from metropolitan hubs to small urban centres. Migration trends, particularly for employment and education, have significantly reshaped urban demographics and intensified housing demands across classes of cities.

1.1 Purpose

The previous housing policy was published in the year 2007. Subsequently, drafts of the housing policy were prepared in 2015 and 2021, but they were not published. Considering the significant developments in the housing sector, the Development Control and Promotion Regulations (DCPR) applicable to Mumbai, and the Unified Development Control and Promotion Regulations (UDCPR) applicable to the rest of the state, this housing policy is being formulated with the aim of achieving the objectives of "Housing for All" and a slum-free Maharashtra. The new housing policy must focus on the Economically Weaker Sections (EWS), Low-Income Groups (LIG), and Middle-Income Groups (MIG). Additionally, during the COVID-19 pandemic, complex socio-economic challenges emerged, such as labor migration and commuting issues, highlighting the need to provide housing for workers near their workplaces. It is also necessary to utilize new construction technologies in the housing sector to reduce building costs and thereby make housing more affordable in practical terms. With the growing impact of climate change on daily life, it has become essential to incorporate environmentally impactful factors into the housing sector. Therefore, prioritizing green and environmentally friendly sustainable development has become a necessity of the times. Considering all these factors, it has become imperative to formulate a new housing policy for the state.

To understand the needs and expectations of various stakeholders in the housing sector, the Housing Department held extensive discussions with various government agencies such as the Slum Rehabilitation Authority (SRA), Maharashtra Housing and Area Development Authority (MHADA), Maharashtra Real Estate Regulatory Authority (MahaRERA), and Shivshahi Punarvasan Prkalp Ltd. (SPPL). In addition, detailed discussions were held with organizations related to the housing sector, developers, and subject matter experts regarding the housing policy. These discussions also included a comprehensive review of the expectations of various stakeholders regarding the housing policy. In order to develop an effective and sustainable housing policy and determine its direction, it was necessary to incorporate the opinions of all relevant stakeholders. Hence, the Housing Department conducted a wide-ranging consultation process with all concerned parties. As financial planning and management are critical for any development project, in-depth discussions were also held with leading

banks and non-banking financial institutions regarding their expectations, challenges, and perspectives to determine what should be included in the new housing policy. The draft housing policy was published on the official website on 25/09/2024, inviting suggestions and objections. Around 1,800 suggestions/objections were received and considered thoroughly, based on which this policy has been finalized.

1.2 Overview of Current Housing Situation in Maharashtra

Maharashtra, as one of India's most urbanized and densely populated states, faces a complex housing scenario driven by rapid urbanization, high migration rates, and increasing demand in cities like Mumbai, Pune, and Nagpur.

The state is grappling with a significant housing shortage, particularly for the Economically Weaker Sections (EWS) and Low-Income Groups (LIG). Around 52 lakh people reside in slums in Mumbai alone, and Maharashtra accounts for over 18% of the national slum population. The affordability crisis is most acute in metropolitan areas, where increasing cost of land and construction have made homeownership unaffordable for a large portion of the population, making Maharashtra the second-most expensive housing market in India.

The state's urbanization rate of 45%, above the national average, has outpaced the formal housing supply, leading to the growth of informal settlements and substandard housing stock. Despite government efforts such as slum rehabilitation, affordable housing schemes, and incentives for private developers, key challenges persist due to speculative real estate trends, policy gaps, and structural market issues. To ensure inclusive, adequate, and affordable housing for all, Maharashtra requires a coordinated, long-term, and multidimensional policy response.

1.3 Challenges in Housing Sector in Maharashtra

The housing sector in Maharashtra faces several significant challenges, impacting both urban and rural areas. These challenges stem from a combination of rapid urbanization, economic disparities, affordability, and socio-cultural factors.

- a) Rapid Urbanization and Population Growth: Maharashtra, particularly Mumbai, is experiencing rapid urbanization, leading to a substantial influx of people from rural areas and other states. This has resulted in overcrowding and a severe housing shortage.
- b) Slum Proliferation: A considerable portion of the urban population lives in slums with inadequate access to basic amenities, posing major redevelopment challenges.
- c) Affordable Housing Deficit: Despite numerous schemes, there is a persistent shortage of affordable housing for the EWS, LIG & MIG population. High land costs, construction expenses, and approval process make it difficult to deliver affordable housing at scale.
- d) Land Acquisition Issues: Disputes over land ownership, resistance from local communities, and inadequate compensation for land acquisition delay housing projects.
- e) High Construction Costs: Escalating prices of materials and labour make housing unaffordable, while sustainable construction methods remain underutilized due to their high upfront costs.

- f) Inadequate Infrastructure and Services: The lack of adequate infrastructure, such as roads, public transportation, water supply, and sewage systems, hampers the development of new housing projects, especially in peri-urban and rural areas.
- g) Financial Constraints: Access to affordable finance for both developers and homebuyers is a critical issue, due to high-interest rates, stringent loan eligibility criteria, and limited financial literacy among lower-income groups restrict their ability to invest in housing.
- h) Environmental Concerns: Unplanned urban expansion is leading to ecological degradation. The need for sustainable and eco-friendly housing solutions is critical but challenging to implement on a large scale.
- i) Social and Cultural Barriers: Socio-cultural factors, including resistance to change and relocation, especially in slum rehabilitation projects, pose significant challenges.

1.4 Need for the Policy

Maharashtra faces a significant urban housing shortage, estimated at 19.4 lakh EWS units during 2012–17, according to the Ministry of Housing and Urban Poverty Alleviation. To address this, the State committed to delivering 19 lakh houses, mainly for the EWS, LIG, and MIG categories. While nearly 9 lakh homes have already been constructed under various government schemes, while the remaining 10 lakh has been prioritized by the state and is planned to be fulfilled by 2027. This time-bound goal emphasizes the need to develop a forward-looking policy by reviewing the previous government's housing policy and addressing the evolving economic and social landscape. It also underlines the importance of clearly defining the state's role as a facilitator, catalyst, builder, and regulator.

The COVID-19 pandemic further emphasized the critical role of safe and adequate housing, as overcrowding and poor sanitation became more evident. Also, due to significant social and economic changes in the state, rapid urbanization is taking place, which has resulted in a substantial increase in the demand for affordable housing. Therefore, the new policy must prioritize and ensure support for affordable housing projects, while also incorporating the benefits of economic growth. As a result, there is an urgent need for an inclusive housing policy that enhances flexibility within the housing sector to meet the changing demands, supports sustainable development, and ensures equal opportunities for housing for all residents of Maharashtra.

SECTION: 2 Policy Objectives & Principle

The policy aims to establish sustainable, affordable, environmentally friendly, and climate-resilient housing by adopting an objective, data-driven decision-making approach and leveraging new technologies. Its objective is to create an inclusive housing policy that takes into account evolving social and economic factors.

The government recognizes housing as a fundamental necessity for every citizen. Through this policy, the government aims to provide affordable, sustainable, eco-friendly, and modern housing to every citizen. To achieve this, the government is committed to taking all necessary measures to ensure that every citizen has access to housing by the year 2030.

Housing Need & Demand Survey Analysis:

To achieve this, the government will conduct a statewide survey to determine the precise housing needs. The housing need survey & analysis will be extensively conducted and completed by 2026, and housing needs will be assessed on a district basis. The housing policy focuses on enhancing the availability of adequate, affordable, and durable homes for all residents, thereby improving the probability of home ownership. This policy also seeks to positively impact the housing sector and its associated industries, contributing to overall economic growth.

The Maharashtra Housing Policy - 2025 adopts a comprehensive approach to address the state's diverse housing needs. It emphasizes affordable housing initiatives targeted at Economically Weaker Sections (EWS), Low-Income Groups (LIG), and Middle-Income Groups (MIG), offering various schemes and incentives. The policy encourages redevelopment of old buildings to improve living conditions and optimize land use, and it focuses on transforming slums through public-private partnerships. It promotes inclusive housing by capturing resources created by private market, integrated townships that offer affordable housing with essential services, and industrial workers' housing to ensure proximity to workplaces.

The policy focuses on green building initiatives to promote sustainable development through eco-friendly practices and certifications. To ensure inclusive development, the policy also attempts to address affordable housing for other vulnerable groups such as senior citizens, working women, students, Project Affected Persons (PAPs) and migrant workers. Senior citizen housing addresses unique safety and accessibility needs, and community support, and housing for students and working women ensures safety and affordability. Project-Affected Persons (PAP) housing provides solutions for those displaced by development projects. Affordable rental housing schemes cater to transient populations, including migrant workers and students.

The policy outlines financial strategies to facilitate access to affordable housing loans and construction finance. It promotes innovative construction technologies for efficiency and sustainability and streamlines regulatory processes to enhance the ease of doing business for developers. Urban planning

reforms proposed in the policy aim to accommodate future growth and promote balanced regional development.

Additionally, the policy invests in training and skill development for construction workers and professionals, ensuring high-quality housing construction through stringent quality control measures. Overall, this policy aims to create a balanced and inclusive housing ecosystem in Maharashtra, addressing various population segments' needs while promoting sustainable development and economic growth.

2.1 Objectives of the Policy

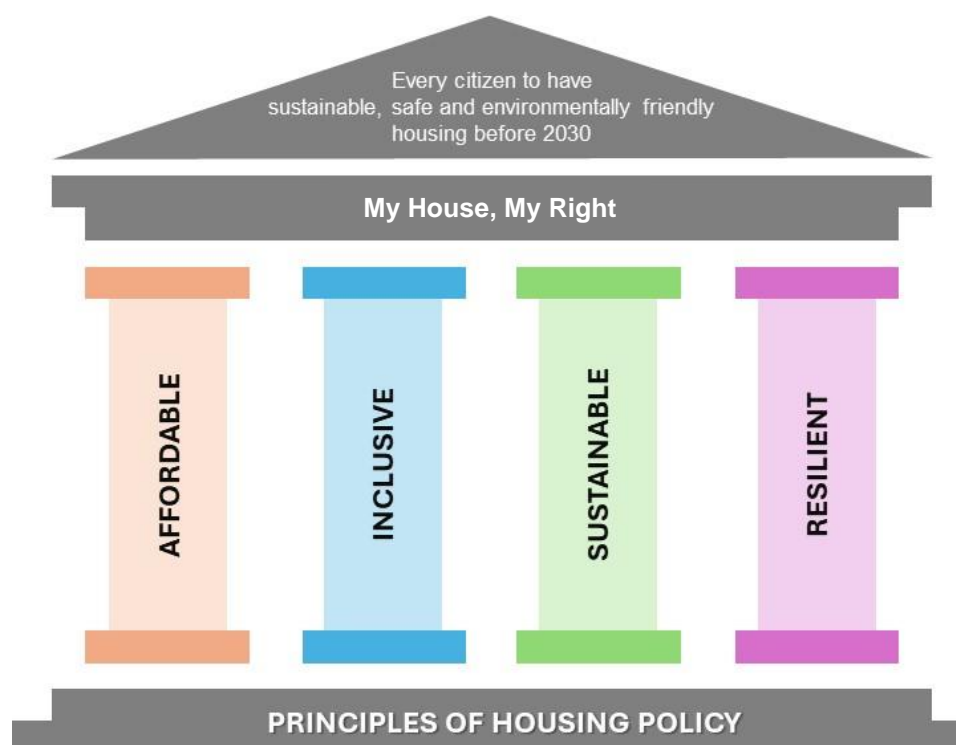
The housing policy focuses on improving access to housing by provision of adequate, affordable, and sustainable housing for all residents. It further aims to leverage the positive impact of growth in housing sector on the allied sectors, and thereby on the economy.

The objectives of the housing policy in the state include:

- i. Access to Housing: To ensure the access to housing by providing universal access to affordable, eco-friendly, and modern homes by 2030.
- ii. Housing Need Survey & Analysis: To conduct a statewide, district-wise housing survey by 2026 to enable evidence-based planning and support housing sector growth.
- iii. Housing Sector as Driver of Economic Growth: To position housing as a catalyst for economic growth, generating employment and supporting allied industries.
- iv. Environmental Sustainability: To promote eco-friendly materials and technologies in housing construction for minimal environmental impact.
- v. Affordable Housing: The objective is to provide sustainable, safe, and affordable housing for the economically vulnerable sections of society within the state.
- vi. Slum Rehabilitation: To redevelop slums and improve living conditions, working towards a slum-free Maharashtra.
- vii. Integrated Urban Infrastructure: To link housing with essential infrastructure like roads, water, and sanitation for organized development.
- viii. Walk to work: To integrate housing with nearby employment opportunities, reducing commute times.
- ix. Regulation and Enforcement: To update housing regulations for better quality, safety, and effective oversight.
- x. Rental Housing: To boost rental housing through incentives and a robust regulatory framework.
- xi. Inclusive Housing: To address needs of specific groups such as senior citizens, students, working women, and migrant workers.
- xii. Technological Adoption: To encourage cost-effective, green, and efficient construction technologies.
- xiii. NGO and Expert engagement: To involve NGOs and think tanks for a participatory, forward-looking housing policy.

2.2 Principles of the Policy

This housing policy is guided by four main principles: Affordable, Inclusive, Sustainable and Resilient. Each aspect of the policy is aligned with at least one of these principles.



A. Affordable:

To enable the construction of affordable housing, a balanced approach addressing both demand and supply factors in the housing sector is proposed as follows:

- Ensure availability of affordable housing through supply-side initiatives such as affordable land, incentives for Floor Area Index (FSI), fee concessions, etc. and demand-side initiatives such as financial assistance, finance for housing, etc.
- Ensuring minimum standards of quality and safety even if the construction is carried out at affordable rates.

B. Inclusive:

Framing targeted policies for inclusive housing development providing access to housing for all irrespective of their social and financial standing, such as,

- Social housing for Economically Weaker Sections (EWS) and financial assistance for Low-Income Groups (LIG)
- Promoting mixed-income neighbourhoods and integrated townships
- Ensuring easy accessibility to elderly and physically challenged residents in all the housing projects
- Guidelines for senior citizen housing
- Special housing facilities for working women and students to ensure access to safe, affordable, and quality housing.

C. Sustainable:

Sustainability in housing refers two important aspects:

1. Ensuring that the housing is environmentally sustainable during construction - the principle of Reduce, Reuse, Recycle will be the basis.
 - This can be achieved by promoting energy efficiency, renewable energy integration, water conservation, use of sustainable and recycled materials, efficient site planning, passive design elements, etc.
 - Optimum use of serviced land.
 - Incorporation of green building standards and incentivising green building certification.
 - Ensuring that the construction techniques being used are environmentally sustainable.
2. Minimum negative impact on the environment throughout the lifecycle of the building.
 - This can be achieved through use of energy-efficient appliance and renewable energy sources.

D. Resilient:

Considering climate change, it is essential to develop housing that reduces environmental degradation, minimizes disaster-related damages, and enables easier post-disaster recovery. Environmentally sustainable housing involves the integration of various strategic components, such as:

- Efficient land use and zoning regulations
- Planning of eco-friendly buildings
- Use of sustainable construction materials
- Flood-resistant and flood-mitigation planning
- Adoption of heat-resistant construction materials, techniques, and technologies

SECTION: 3 Policy Measures

I). Data-driven Decision Making

3.1 Housing Need & Demand Survey Analysis

The government will undertake a comprehensive statewide survey to accurately assess housing requirements. This detailed housing need survey and analysis will be carried out across all districts of the state and is targeted for completion by 2026, enabling a district-wise understanding of housing demand. These surveys will focus on understanding existing housing conditions, socio-economic profiles, and access to basic infrastructure and services. The collected data will serve as the foundation for policy formulation, resource allocation, and prioritization of housing projects to address diverse regional and demographic needs effectively.

3.1.1 Demand Analysis

As a key element of the survey, demand analysis will focus on capturing both present and anticipated housing demand across income brackets and geographic regions. It will encompass migration patterns, rental housing dynamics, and the need for affordable, rental, and special category housing. This data-driven approach will enable the State to align housing supply strategies with real-time, ground-level demand, ensuring more responsive and effective planning.

3.1.2 Need Based

The survey will adopt a need-based framework to ensure inclusive and equitable housing solutions. It will identify and analyze the specific requirements of vulnerable groups including economically weaker sections (EWS), low-income groups (LIG), working women, senior citizens, students, and persons with disabilities. Insights from this analysis will inform the development of customized housing schemes and support mechanisms, ensuring that every segment of society is addressed under the State's housing initiatives.

3.2 Creation of State Housing Information Portal (SHIP)

To enable data-driven and evidence-based policymaking in the housing sector, the Government of Maharashtra proposes the development of the State Housing Information Portal (SHIP). This portal is envisioned as a centralized, digital platform that will serve as a comprehensive repository of integrated housing-related data across the state, facilitating a scientific and objective approach to planning and implementing affordable housing initiatives.

A critical focus of SHIP will be the collation and analysis of both demand and supply-side data in the housing sector. It will provide granular insights into the housing needs at the district level, supported by information from the statewide housing need survey. At the same time, it will map existing housing stock, track ongoing construction, and maintain updated records of vacant units.

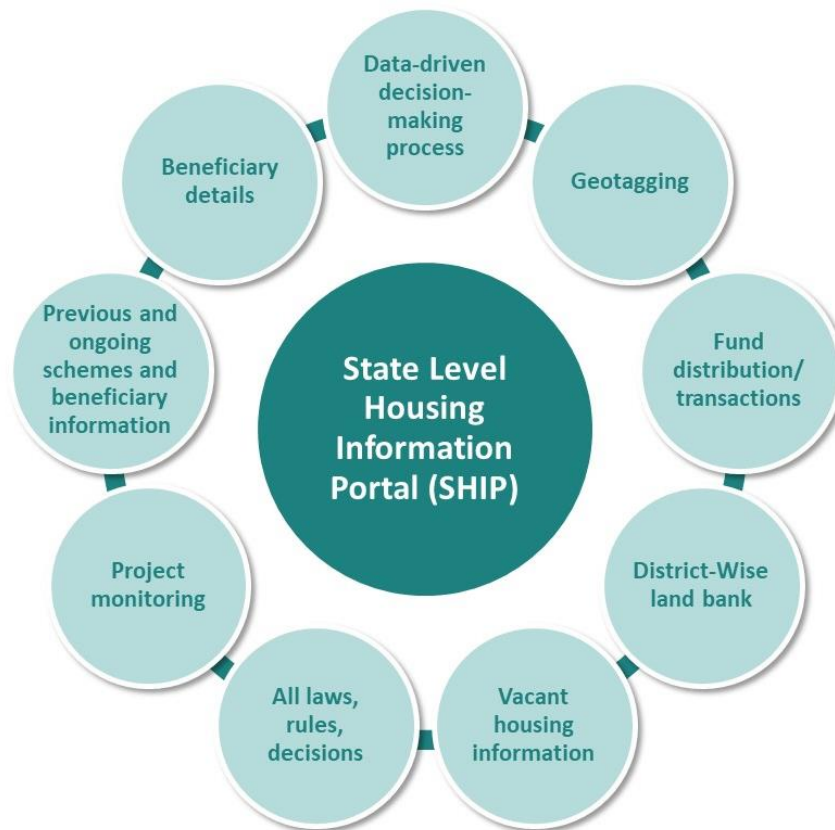
Given the scarcity of land, especially in urban areas, SHIP will include a geospatial database of buildable land across districts. This will help identify land parcels suitable for residential development, supporting more efficient land use planning and project implementation.

While compiling this information, coordination will be maintained with other departments of the State Government as well as with the Government of India's PM Gati Shakti initiative. Various housing schemes are being implemented across the state through the respective implementing agencies. The data will include details such as available and unoccupied dwelling units under these schemes, beneficiary-related information, and the current status of projects. This will help ensure efficiency and transparency in the implementation of these housing schemes.

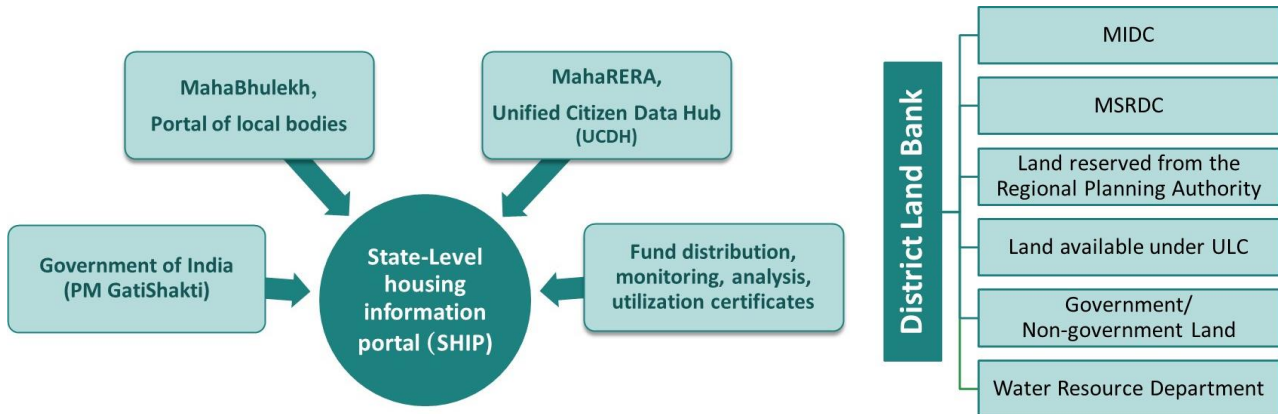
The implementation of the schemes should uphold financial management, operational efficiency, timeliness, and transparency. To facilitate this, the portal will incorporate components such as fund disbursement, monitoring, analytics, and utilization certificates, among others.

To ensure that the portal remains current and dynamic, it is proposed that Artificial Intelligence (AI) and data mining tools be integrated for automated data analysis, forecasting, and regular updates. Moreover, SHIP will be designed to interface with existing digital infrastructure, such as the PM Gati Shakti platform, MahaBhulekh, MahaRERA, and development authority GIS portals etc., ensuring compatibility and maximizing the value of existing datasets.

The State Housing Information Portal (SHIP) is proposed as follows:



The integration of other departments of the state with the State Housing Information Portal (SHIP) is proposed as follows:



By creating SHIP, Maharashtra aims to build a robust digital backbone for its housing sector while enhancing transparency, improving coordination, accelerating project delivery, and empowering all stakeholders with accurate and actionable information.

3.3 Creation of Land Bank Database for Government Land Suitable for Residential Use

To ensure effective planning of housing projects undertaken by public authorities, it is essential to have comprehensive information on land available with government and semi-government bodies. Access to such consolidated data significantly streamlines the planning and implementation of housing schemes.

Accordingly, a state-wide survey shall be conducted to create a land bank and compile district-wise data on buildable land by 31st March 2026. This exercise will be carried out in coordination with the Revenue and Forest Department as well as PM Gati Shakti. The consolidated information will be integrated and made accessible through the SHIP portal.

II). Creation of Affordable Housing Stock

The state has set a target of building 35 lakh houses for social housing for economically weaker sections (EWS) and low-income groups (LIGs) by 2030, for which an investment of Rs 70,000 crore is expected. The target is to build 50 lakh houses in the next 10 years. To achieve this ambitious target, existing provisions under the DCPR/UDCPR and relevant institutional frameworks will be strengthened and modified as needed. Additionally, active participation from the private sector will be promoted through a range of incentive-based measures.

A). Green-field Development

3.4 Inclusive Housing

According to Clause 3.8.2 of the Unified Development Control and Promotion Regulations (UDCPR) related to Inclusive Housing, for development proposals on land parcels exceeding 4000 sq.m. within the limits of Municipal Corporations having a population of 10 lakhs or more, it is mandatory to allocate at least 20% of the net plot area, built-up area, or dwelling units to MHADA for further allotment.

Existing provision 3.8.2 of the UDCPR related to Inclusive Housing, MHADA receives units or land from developers in the following manner:

1. The developer provides affordable housing plots measuring 30–50 sq.m. for the Economically Weaker Section (EWS) or Low-Income Group (LIG) to MHADA; or
2. The developer allots 20% of the total land area on the same site or within a 1 km radius to MHADA; or
3. The developer constructs housing equivalent to 20% of the total area for EWS/ LIG and hands it over to MHADA.

Mode of Operation:

- Within six months from the date of building permission, MHADA must finalize and provide the list of beneficiaries to the developer. MHADA conducts a lottery to determine the eligible beneficiaries.
- Allotment of units to these beneficiaries is done by the developer at the Ready Reckoner construction rate of the year in which the Occupancy Certificate (OC) is issued, plus 25%, out of which only 1% is retained by MHADA towards administrative charges.
- Under this scheme, MHADA's role is limited to fixing the sale price and supplying the list of beneficiaries. All financial transactions take place directly between the developer and the beneficiaries.
- If MHADA fails to provide the beneficiary list within six months, the developer may receive the list from another government-designated authority within the same period.
- If that authority also fails to provide the list, the developer is permitted to sell the units independently following the same terms.
- Until the Occupancy Certificate is issued for the units under the 20% provision, the planning authority must not issue the OC for the rest of the project.

- As per Clause 3.8.2(b)(vii) of the UDCPR, the government may, in the future, designate an authority other than MHADA for this purpose, if deemed necessary.

To address these issues and augment supply of inclusive housing, the proposed reforms are as follows:

- a) **Applicability of the provisions:** Currently, inclusive housing provisions are only applicable in the Municipal Corporations having population more than 10 lakhs which covers only nine Municipal Corporations in the state. Given the increasing urbanization and the rising demand in the housing sector, it is essential to extend these provisions to all areas under Metropolitan Region Development Authorities to boost the supply of inclusive housing while ensuring appropriate cost regulation.
- b) **Creation of Maha-Awas portal:** When the planning authority gives planning permission to the residential project with plot area above 4,000 sq.mt, it shall be intimated to respective board of MHADA. An AI-based online portal can be created for the same. This will bring transparency to the entire process of creation of inclusive housing units, their timely completion and allotment. This information should also be integrated with the Unified Citizen Data Hub (UCDH).
- c) Units developed or received under inclusive housing schemes or Integrated Township Schemes must be registered on the UCDH immediately after RERA registration. AI should be utilized during registration so that citizens are promptly informed about the availability of housing units. Citizens should be allowed to apply for these units via Maha-Awas app within two months. Thereafter, the lottery process can be conducted within one month, and the distribution of units can be completed in the following month.
- d) A formal agreement between the beneficiary and developer will determine all financial aspects as per RERA provisions. This will ensure RERA protection for beneficiaries. This clearly defined process will help overcome the challenges encountered during the implementation of inclusive housing provisions.
- e) The state plans to augment at least 5 lakh houses under Inclusive Housing provisions.

3.5 Industrial Workers' Housing

Maharashtra is the most industrialized state in the country and continues to be a leader in the industrial development with its vision focused on accelerated industrial growth and sustainable development. Maharashtra aims to become largest employment creating state by 2025. This large work force will come from local as well as migrant workers. With the large-scale industrialisation, providing adequate and safe housing for this workforce in the proximity of workplace is very important.

Hon. Prime Minister has given the slogan of “walk-to-work”. The state has promoted the concept through The Industrial Policy of Maharashtra through which the companies are encouraged to provide housing for employees within 5km radius. MIDC shall be the planning authority for such areas and other government agencies will participate for development.

Further to this, the government proposes following policy measures:

- a) All housing assets developed for industrial workers shall initially be allotted on a rental basis for a period of 10 years, following which it will be transferred with ownership rights.
- b) On the concept of Walk to Work, around 10% to 30% land should be reserved for housing in MIDC areas. Such land should be handed over to the appropriate authority at the applicable acquisition price, so that authority can create adequate housing stock in such areas. The authority can also partner with the private industries to provide housing for industrial workers in PPP model.

As per CDCPR 4.2 land use classification, Section 4.2.1 provides for 'support uses', which allow residential development along with educational, institutional, assembly, business, and mercantile uses, permissible up to 20% of the plot area. There should be a mandatory provision requiring at least 50% of the 'support uses' to be allocated for residential purposes.

- c) The guidelines for development of industrial workers housing using PPP model should be prepared by the Department of Industries and Labour.
- d) It is proposed to reserve 10% to 15% of the land suitable for housing project adjacent to the ambitious infrastructure projects (e.g., adjacent to Samruddhi Highway, Delhi Mumbai Industrial Corridor (DMIC), etc.).
- e) The Central Government has launched a highly ambitious National Industrial Corridor Development Programme (NICDP). Under this programme, it is essential to develop integrated infrastructure support for industrial and economic development.
The information available under this program should be made available through a Unified Citizen Data Hub (UCDH).
- f) To provide adequate number of affordable houses around these industrial areas, taking into account the urbanization due to industrialization.
- g) The Affordable Rental Housing Complexes (ARHC) scheme under PMAY and rental housing projects under other state schemes shall be leveraged to provide rental housing for migrant industrial workers. Ownership for such schemes shall be with the company / employer.
 - The ownership of such flats/ projects will be with the respective companies
 - MoU to be done with MIDC
 - For such projects, the help of private companies should be taken for the construction and maintenance of the said projects. Or a Special Purpose Vehicle (SPV) should be created to implement the said projects.

3.6 Senior Citizen Housing

As per Census 2011, Maharashtra has an elderly population share of around 10%, which is higher than the national average. It is projected to increase further to reach a 17% share by 2036. Over the years, the joint family structure is slowly being replaced with nuclear families. Additionally, the emerging trend of younger population settling at different locations for jobs brings focus on senior living. Various studies suggest that the demand for senior citizens housing is expected to grow significantly over the next five

to ten years. Real estate developers in Maharashtra have already identified 'Senior Citizen Housing' as an important real estate sector.

To encourage private developments in this sector and regulate the sector better, following steps are proposed:

- a) Senior Citizen Housing/ Retirement Homes shall be identified as a separate category under building use, and specific definitions shall be provided in the UDCPR.
- b) The senior citizen housing can be allowed in residential zone and green zone.
- c) Monitoring committee shall be established at district level, and all the senior citizen housing projects will need to be registered with the Monitoring committee.
- d) Mandatory registration of the senior citizen housing projects with RERA and Monitoring Committee
- e) Mandatory requirements to advertise/market project as senior citizen housing
 - Location - Such project shall be well connected to the public transport and social amenities, within 5 km from the medical centre/ hospital
 - Registration of senior citizen housing with RERA and monitoring committee
 - Tie-up with nearest medical centre/ Hospital
 - Onboarding a registered service provider (Registration of service provider shall be mandated under RERA)
 - Tie-up with NGO
 - Mandatory amenities – open recreational area, gymnasium, multipurpose room, indoor games area, dining room, nurse station
 - Mandatory services – dining facilities, housekeeping facilities, 24/7 ambulance service, 24/7 nurse, doctor on-call, emergency alarm system, panic alarm button, psychological counsellor on-call, Physiotherapist on-call
 - Safety and security provisions as per MahaRERA Order No. 55/2024.
- f) Inclusion of specific planning and building regulations in the UDCPR
 - Adding Senior Citizen Housing as a separate building typology
 - Minimum plot area – 3000 sq.mt
 - Maximum ground coverage – 35%
 - Minimum access road requirement – 12 m
 - Requirements of staircase, lifts, corridors, toilets, kitchen, door openings etc. as per MahaRERA Order No. 55/2024 and with reference to National Building Code and Homogenised Guidelines and Standards for Universal Accessibility
 - Green Building Design Principles as per MahaRERA Order No. 55/2024.
- g) Provision of senior citizen housing component in integrated township policy
 - 20% of the allowed amenity space shall be reserved specifically for Senior citizen housing / Retirement homes
 - Additional incentives to the developers providing senior citizen housing in township projects.

h) Incentives for senior citizen housing projects

For developers:

- Maximum permissible FSI for senior citizen housing projects in residential zone: 2.5 (to be treated as basic FSI)
- Senior citizen housing to be permissible in green zone with FSI 1
- Single window clearance to expedite approval process for senior citizen housing projects
- Allowing mixed-use development where commercial use permitted up to 15% of utilised FSI
- Concession in development charges
- Goods and Services Tax (GST) at 1%
- Technology Innovation Grant (TIG) Rs. 500/ Sqm
- Solar Subsidy

For service providers:

- Facilitate tie-up with Medical Centres and NGOs
- Green technology and innovation grant for incorporating green systems and technological interventions to improve quality of service to the residents
- Performance-based incentives – rewards for retirement homes that achieve high standard of care and assistance

For buyers:

- Discount in Property Tax
- Stamp duty of Rs. 1,000

- i) Redevelopment of old and dilapidated old age homes/ orphanages on government land to accommodate them along with senior citizen housing projects.

3.7 Student Housing

There is a steady inflow of migrating students particularly in large metro cities and major education hubs. According to the 2011 Census, approximately 7,75,062 students migrated to Maharashtra for educational purposes. The highest student migration was recorded in cities such as Mumbai, Thane, Pune, Nagpur, and Chatrapati Sambhajnagar, primarily due to the presence of institutions of national importance like IIT, IIM, and AIIMS. While on-campus accommodation is the preferred choice for most students, the availability of hostel facilities is often insufficient to meet the growing demand. This gap presents a significant opportunity for private operators to enter and expand within this segment.

In 2017, the number of migrant students in Maharashtra was around 16,00,000, one of the highest in India, whereas the number of available beds could only accommodate about 48% of the migrant students, highlighting the need and potential for development. With focused incentives and proper guidelines for student accommodation, the private participation in this sector can be encouraged to bridge the wide unmet demand that exists currently.

Student housing as a real estate asset class is expected to have higher rental yield as compared to office and commercial spaces, but due to lack of regulatory framework and enough incentives, the private developers and operators are reluctant to enter the sector.

Hence, the Policy focus is required in the following areas:

- a) All housing stock developed for student housing would be allocated solely on a rental basis.
- b) Preparation of guidelines for student housing for standardisation of space requirement, amenities and services offered.
 - Space requirement per student
 - Amenities such as study room, gymnasium, and recreation room
 - Kitchen and dining facilities
 - 24/7 security and Closed-Circuit Television (CCTV) in common areas
 - Universally accessible design as per UDCPR
 - Sustainable building design elements as per UDCPR
 - Tie-up with nearby medical facility
- c) Designating land specifically for student housing near universities, streamlining zoning regulations to facilitate construction of such housing
- d) Making MHADA and ULB land in the vicinity of the Universities available for construction of student housing
- e) Encouraging private sector in student housing through following models:
 - Private developer building a student housing on private land and operating it either by himself or by giving it on long lease to the operator.
 - Private developer building a student housing on Institution's land.
 - Utilising unsold residential inventory in the proximity of the educational institutions as student housing after required modifications.
- f) Registration of the student housing with the monitoring committee to ensure physical standards, safety, operations, and maintenance of the facilities.
- g) Proposed incentives under student housing

To the developers:

- Allowing mixed-use development where commercial use permitted up to 15% of utilised FSI
- Premium FSI charges at the rate of 15% of land rate in ASR
- Payment of development charges in instalments
- GST at 1%
- Waiver of Registration and Stamp Duty charges
- Solar Subsidy and Technology Innovation Grant (TIG)

To the operators: *(Can be University, College, School, NGO, Trust, CSR or firms)*

- Reduced Property Tax for first ten years of operation
- Performance-based incentives – rewards for student housing that achieve high standard of service.

- Electricity and water supply shall be provided at residential tariff rates.
 - Statutory regulations for operators
 - Single portal to facilitate rental
- h) The Government of Maharashtra has shortlisted a building owned by MHADA in Tardeo with compact apartments for its first student housing project. The idea is to offer “Modern and safe studio apartments” on rental basis to students in the city.

3.8 Working Women’s Housing

The National Sample Survey’s Periodic Labour Force Survey reports that the female labour force participation (FLFPR) in Maharashtra was almost 31% in 2017-18 which is higher than the national average of 23%. There is also an increase in the percentage of females migrating to Maharashtra for the reason of employment i.e., from 10% in 2001 to 14% in 2011 (Census 2001 and 2011). Increasing share of women in work force along with new opportunities for them in the urban areas has led to many women choosing to migrate for the purpose of employment. Housing for working women is intended to provide safe and affordable accommodation options to such women who travel from different districts and states for employment, training and on official visits.

Government of Maharashtra has published its fourth Women Policy in 2024 which aims to provide necessary opportunities and facilities to women and girls in the state. One of the focus areas of this policy is ‘Working Women’s Hostels’. These hostels will be provisioned at the district and Taluka level and in all cities offering high quality services, safety, and security. Public-private partnerships will be explored to meet the increasing demand for such hostels/ housing.

Following measures are proposed for promoting working women’s housing in the state:

- a) All housing stock developed for working women housing would be allocated solely on a rental basis.
- b) Preparation of guidelines for working women’s housing for standardisation of space requirement, amenities and services offered.
 - Amenities such as library, gymnasium, and recreation room
 - Kitchen and dining facilities
 - 24/7 Security and CCTV in common areas
 - Universally accessible design as per UDCPR
 - Sustainable building design elements as per UDCPR
 - Tie-up with nearby medical facility
 - Provision of day-care facility within working women’s housing or tie-up with nearby day-care centre
- c) The working women’s housing shall be within 5km radius from the major job centres.
- d) Certain percentage of area shall be reserved for working women’s housing in the new Town Planning (TP) schemes coming up in the vicinity of the IT Parks, Business Hubs
- e) As per UDCPR Integrated Information Technology Township 14.10.3 permissible uses are general; however, it shall be mandatory to allocate at least 10% for working women’s housing.

- f) Making MHADA and ULB land available for construction of housing for working women
- g) Allowing construction of working women's housing on plots demarcated as 'Amenity Spaces' and 'Accommodation Reservations'
- h) Preparation of guidelines for operation of working women's housing
 - Flexible timings
 - Tie-up with NGOs
- i) Registration of the working women's housing with the monitoring committee to ensure physical standards, safety, operations and maintenance of the facilities.
- j) Encouraging development of housing for working women through following models:
 - Private developer building working women's housing on private land and operating it either by himself or by giving it on long lease to the operator
 - Employer building working women's housing in the proximity of his company
 - Conversion of rental housing schemes into working women's housing
- k) Leveraging financial assistance from Central Schemes (Sakhi Niwas) for construction of working women's housing
- l) If any benefits are provided, strict regulations must be in place to prevent misuse. These should include restrictions on individual resale and allotments being on a non-ownership basis. Individual units must not exceed the EWS (Economically Weaker Section) area limit, and shared facilities such as common kitchens and toilets may be permitted. With these and other reasonable safeguards, we may consider offering significant benefits for working women's housing.
- m) The State Government may also explore a scheme where MHADA or MAVIM enlists private apartments on its platform and enters into agreements with property owners. This would allow working women to choose from registered apartments while ensuring that owners do not face issues related to the Rent Control Act or eviction difficulties, as a government agency would be part of the agreement. This system would also protect working women from rent exploitation while providing them with secure rental housing.
- n) Proposed incentives under working women's housing:

To the developers:

- Allowing mixed-use development where commercial use permitted up to 15% of utilised FSI
- Solar Subsidy and Technology Innovation Grant (TIG)
- Premium FSI charges at the rate of 15% of land rate in ASR
- Payment of development charges in instalments
- GST at 1%
- Waiver of Registration and Stamp Duty charges

To the employers providing working women's housing:

- Convergence with the existing State/Central schemes or provisions.
- Single window clearance system.

To the operators:

- Reduced Property Tax for first ten years of operation
- Performance-based incentives
- Statutory regulations for operators
- Single portal to facilitate rental
- Electricity and water supply shall be provided at residential tariff rates.

3.9 Affordable Housing in Integrated Townships

Regulation 14.1 of the UDCPR allows for the development of Integrated Township Projects (ITPs) on land parcels of 40 hectares or more in Regional and Development Plan areas, with mandatory provisions for social housing comprising 15% of the residential FSI, allocated as 25% for EWS and 75% for LIG tenements, and one-third of these reserved for rental housing. These townships are self-sustained colonies equipped with essential physical, residential, commercial, and social infrastructure, and are promoted through incentives like land use conversion, stamp duty concessions, and exemptions from development charges. Additionally, ITPs must incorporate water conservation systems, solid waste management facilities, and essential community amenities such as parks, schools, and healthcare services.

Proposed reforms in the regulations for Integrated Townships:

- As per the current regulations, similar to the provisions for inclusive housing components, the developer will inform MHADA (Maharashtra Housing and Area Development Authority) regarding the social housing component after obtaining the Commencement Certificate.
- Within a period of six months, MHADA will prepare a list of eligible beneficiaries through a lottery/draw process and forward it to the developer. The developer will sell these houses to the selected beneficiaries at the construction cost mentioned in the Annual Rate Statement, along with an additional 25% overhead cost.
- Strict timelines and coordination issues pose similar challenges as seen in inclusive housing projects. Therefore, it is proposed to develop an online portal and implement similar reforms with respect to other government authorities.

3.10 PAP Housing

The housing situation for Project-Affected People (PAP) in Maharashtra is governed by comprehensive Resettlement and Rehabilitation (R&R) policies aimed at ensuring compensation, alternative housing, and livelihood support.

Designated resettlement colonies are established with basic amenities like water, electricity, and sanitation. However, several issues and challenges persist in this sector. Compensation often fails to reflect market values, leading to financial difficulties. Delays in policy implementation and provision of compensation and housing disrupt lives. Resettlement areas often lack essential infrastructure such as healthcare, education, and transportation. Livelihood support is insufficient, making it difficult for PAPs to restore their income. PAPs are frequently excluded from decision-making, leading to dissatisfaction.

The land acquisition process lacks transparency and accountability, with complex legal hurdles delaying compensation. Grievance redressal mechanisms are often ineffective. Resettlement areas are poorly integrated with urban infrastructure, limiting access to essential services. There is also a lack of effective monitoring and evaluation, resulting in poor implementation. Addressing these issues requires policy reforms, better stakeholder engagement, and the integration of modern technology for efficient planning and monitoring.

Housing for PAP in Maharashtra, especially those displaced by infrastructure projects, is a significant concern that needs to be addressed to ensure their sustainable living conditions. Hence, the state government proposes several measures to ensure the resettlement and rehabilitation (R&R) of these individuals.

The recent policy released by the Government of Maharashtra titled 'Policy on construction and distribution of project-affected tenements for project-affected persons affected by implementation of public interest infrastructure projects' Dated: August 19, 2024 via Government Resolution No. Petition-2023/Pr.No.220 (Part-1)/Jhopni-2. It says that, 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 and it is detailed out in the policy: -

1. Efforts to be made for construction of Project Affected (PAP) tenements
2. Fixing priorities for distribution of project affected tenements
3. Procedure for distribution of project affected tenements
4. Fixation of prescribed fees, terms and conditions for allotment of project affected Tenements
5. Other Terms and Conditions of project affected tenements related to the project in accordance with the recommendations of the Task Force

Further to this, the PAP policy shall ensure:

- a) Compensation matches current market values to prevent financial difficulties.
- b) Streamline processes to reduce delays in policy implementation, compensation, and housing provision.
- c) Upgrade resettlement areas with essential infrastructure, including healthcare, education, transportation, water, electricity, and sanitation.
- d) Enhance support for skill development and employment opportunities to help PAPs restore their livelihoods.
- e) Involve PAPs in the decision-making process to increase satisfaction and reduce resistance.
- f) Improve transparency and accountability in the land acquisition process to build trust and ensure fair practices.
- g) Address complex legal and administrative hurdles to expedite compensation and resettlement.
- h) Strengthen grievance redressal mechanisms to resolve complaints and issues efficiently.

- i) Integrate resettlement areas with urban infrastructure to ensure PAPs have access to essential services and opportunities.
- j) Establish robust monitoring and evaluation mechanisms to oversee R&R projects, ensuring effective implementation and oversight.
- k) Integrate modern technology in planning and monitoring to enhance efficiency and transparency in R&R processes.

3.11 Affordable Housing for Middle-Income Groups (MIG)

Most government schemes focus on the EWS and LIG segments. It has become very essential also to address the acute accommodation problem being faced by the middle-income groups in urban areas.

The Government of India has emphasized housing for the middle class in the Budget for the financial year 2024-25. Although the State Government will not be directly involved in the provision of middle-income housing, it will encourage and enable the private market to provide affordable housing for the middle-income group through the following measures:

- a) Encouraging mixed development through zoning
- b) Interest subsidy for housing buyers from MIG segment
- c) Premium and development charges can be paid by the developer in installments
- d) State government may introduce an Interest Subvention Scheme for housing purchases. Alternatively, a Contributory Housing Scheme (CHS) could be initiated, allowing families to open a CHS account where they can deposit money monthly or annually. These contributions should be considered housing expenditures for income tax purposes, providing tax benefits. However, implementing this would require approval from the Government of India (GOI).

3.12 Housing Scheme for Government Employees and Special Categories

The state government through MHADA Regional Boards or any other agency should make efforts to implement special housing schemes for all government employees and special categories (ex-soldiers, freedom fighters, differently abled people, artists, journalists, etc.) as well as Girni Kamgar / Mathadi Kamgar, Airport workers etc. these housing schemes can be developed on government land located at the district headquarters.

Rental housing for patient attendants near major hospitals

Cities like Mumbai witness significant in-migration for healthcare services. Due to the lack of adequate and affordable residential facilities, patients and their accompanying attendants face considerable inconvenience. To address this issue, it is proposed to develop rental housing near major hospitals for the accommodation of patient attendants.

Housing near newly proposed airports

The upcoming airports in the state are expected to generate substantial employment opportunities, leading to a significant rise in housing demand in the surrounding areas. It is therefore proposed to

implement housing schemes for workers on construction-suitable land parcels located near these new airports.

3.13 Affordable Rental Housing

Maharashtra stands as one of India's most urbanized states with approximately 45% of its population residing in urban areas. This rapid urbanization and migration created demand for rental housing.

To address the need for affordable rental housing in Maharashtra, the proposed policy-level measures are as follows:

- a) Provision of incentives such as tax breaks, subsidies, and relaxed regulations to private developers who will invest in affordable rental housing projects. Public-private partnerships (PPPs) can be promoted to leverage private sector efficiency and innovation.
- b) Designation of specific areas as Rental Housing Zones (RHZ) with relaxed development norms and expedited approval processes to encourage the construction of affordable rental housing. These zones can be strategically located near employment hubs and educational institutions.
- c) Adoption of simplified approval and construction and maintenance processes for rental housing projects to reduce the time and cost involved in developing these properties. A single-window clearance system for all necessary permits and licenses can be implemented.
- d) Unused or underutilized Government land to be used for the development of affordable rental housing to reduce land acquisition costs.
- e) Provision of lower interest rates on loans for the development of rental housing projects to make it more financially viable for developers. Similar subsidies can be extended to tenants for rental payments.
- f) Formalization and regulating of the informal rental market to ensure better living conditions and legal protections for tenants. This can be achieved through registration and certification of rental properties and landlords.
- g) Establishment of Rental Management Company by the developer.

In case of Dharavi slum redevelopment project government is planning to provide affordable rental housing to ineligible slum dwellers for the first time. A separate policy will be released for the same with detailed guidelines which includes formation of SPV to ensure effective implementation, appointment of asset management company for operation and maintenance, costing for the construction of rental housing unit and rent, cut of date for eligibility in rental housing scheme along with the other details.

Incentives for landlords:

- a) **Tax incentives:** Providing tax breaks to landlords who rent out their properties.
- b) **Fast-track approvals:** Providing quick approvals to landlords who want to rent out their properties. This will encourage more landlords to enter the rental housing market and increase the availability of rental housing.

- c) **Property maintenance subsidies:** Providing landlords with subsidies or financial assistance to maintain and repair their rental properties, which will keep the rental properties in good condition and make them more attractive to tenants.
- d) **Low-interest loans to upgrade property quality:** Providing low-interest loans or financing options to landlords to upgrade their rental properties. This will help improve the quality of the rental housing stock in Maharashtra.
- e) **Reduction in insurance premiums:** Insurance premiums will be reduced for landlords who rent out their properties. This will help offset some of the risk associated with renting out properties.
- f) **Assistance in vetting tenants:** Providing landlords with assistance or tools to vet potential tenants. This will help landlords find reliable tenants and reduce the risk of rent defaults or property damage.

B). Brown-field Development

3.14 Redevelopment

Redevelopment is a comprehensive approach that considers the social, economic, and environmental aspects of living spaces. Redevelopment is an important factor in making the urbanization process sustainable. Through redevelopment, it is possible to reconstruct dilapidated and hazardous buildings and provide existing homeowners/tenants with sustainable, safe, and affordable housing. This helps maintain social balance and can prevent the negative consequences of urbanization.

3.14.1 Self-redevelopment

Housing societies of old and dilapidated buildings usually appoints a developer for the redevelopment of the society under the rules and regulations implied by the local government/authority. In such cases except the members of the society only the developer gets benefit of additional FSI and other incentives. The participation in such projects is limited from the members of the society which results into dominance of the developer and stalled projects, irregular payment, or no payment for transit rent. Delayed projects add financial burden on the buyers from free sale component of the project who took loan from banks to buy home. To curb this issue, it is ideal that housing society can opt for self-redevelopment where the members can get the benefit of FSI and other incentives. State government introduced concessions to ensure fast tracking of such self-redevelopment projects through government resolution dated – March 8, 2019.

The State Government issued a Government Resolution (GR) on September 13, 2019, to promote self-redevelopment of housing societies. This initiative aims to empower residents to undertake redevelopment projects independently, ensuring better control, transparency, and benefits for society members.

Eligibility Criteria:

- Age of Building: Buildings that are over 30 years old are eligible for self-redevelopment.
- Resolution of Housing Society: A resolution passed by the housing society's general body is required to initiate the process.

To encourage self-redevelopment, the government has provided several incentives and concessions:

- Additional Floor Space Index (FSI): Eligible projects receive an extra 10% FSI.
- Free FSI: 0.4 FSI is provided at no cost for plots abutting roads less than 9 meters wide.
- TDR Concession: A 50% concession on the purchase of Transfer of Development Rights (TDR).
- Premium Concessions: Reduced premiums payable to Municipal Corporations.
- Loan Rebates: A 4% rebate on loans taken for self-redevelopment projects.
- GST Reduction: Concessions on Goods & Service Tax (GST) applicable to the project.
- Stamp Duty Reduction: A nominal stamp duty of Rs. 1,000 for the Permanent Alternate Accommodation Agreement (PAAA).

The resolution introduces a streamlined approval process:

- Single Window System: All necessary permissions are processed through a single window.
- Timeframe: Plans must be approved within six months from the date of application.
- Completion Deadline: Projects must be completed within three years from the date of obtaining all necessary approvals.

Quality Assurance and Monitoring:

- Vigilance Committee: A committee is established to monitor the quality of construction and adherence to project timelines.
- Regular Inspections: Periodic inspections ensure compliance with approved plans and standards.

Grievance Redressal Mechanism:

- Grievance Cell: A dedicated grievance redressal cell is set up to address complaints from residents and manage issues related to contractors.
- Protection Measures: Measures are in place to protect residents from malpractices and ensure their interests are safeguarded.

In order to further promote self-redevelopment, the policy proposes to:

A. Creation of Self-redevelopment Cell:

1. There is no mechanism currently in place to provide incentives, assistance, or other assistance for self-redevelopment. Therefore, it is proposed that a new State Self-Redevelopment Cell be established to provide all possible assistance to self-redevelopment projects. Necessary instructions should be issued as soon as possible for the establishment and implementation of the said organization.
2. All necessary assistance should be provided to the concerned cooperative housing societies for self-redevelopment through the said cell. For example, preparation of detailed project reports, planning and obtaining necessary permissions from other authorities.
3. Assistance will be provided to the cooperative housing societies for selection of developers through the said cell. For this, the said cell should prepare a list of eligible developers. So that the cooperative housing societies are not cheated.
4. In case of any dispute arising between the developer and the concerned cooperative housing society at any stage of project implementation in relation to self-redevelopment, the said cell will act as a mediator/arbitrator.
5. The manpower required for the said cell should be provided on deputation or through direct recruitment from other government departments. The said cell will work under the aegis of the Housing Department.
6. Cooperative housing societies participating in self-redevelopment lack funds to start the project. Also, they need assistance to take project loans. Therefore, the said cell should be provided with an initial share capital of Rs. 2000 crores. After that, the said cell should provide initial funds to the cooperative housing societies and help these societies to get loans from banks as

per the requirement. The said cell will have the right to charge fees from the cooperative housing societies.

7. Cooperative housing societies should be assisted in marketing and selling the sales units being sold through the said cell in self-redevelopment. Due to this, the cooperative housing societies will not be cheated by getting the necessary benefits from their sales units.

B. It is proposed that the Department should issue necessary orders within 3 months from the date of announcement of the Housing Policy regarding various concessions mentioned in the Government Decision No. 2019/Pr.No.10/Duvpu-1, dated 13/09/2019 of the state government.

3.14.2 Cluster Redevelopment

In the recent time cities have developed in haphazard manner over the years due to rapid urbanisation leading to unauthorized, congested, and unhygienic settlements with inadequate transportation, infrastructure, and basic services. Cluster redevelopment/ Urban renewal aims at urban regeneration and redevelopment of old dilapidated buildings in a group, rejuvenating infrastructure and enhancing overall quality of life.

Government of Maharashtra enacted special provision of “Urban Renewal Schemes” in Regulation 14.8 of the UDCPR. The regulation details out the eligibility criteria, incentives, cutoff date, entitlement of rehabilitation, terms for allotment and incentives for such cluster re-developments.

The state encourages adoption of cluster redevelopment approach.

3.14.3 Redevelopment of Old and Dilapidated Buildings

As per the recent judgment delivered by the Hon'ble Supreme Court on 16 April 2025, MHADA is permitted to proceed with the redevelopment of old and dilapidated buildings, in the larger interest of the residents living in such structures.

The State Government aims to create 1 million affordable housing units under Economic Master Plan for the MMR (G-hub), for which promoting redevelopment will be a key strategy.

Redevelopment of Co-operative Housing Societies in MHADA Colonies

Despite the existing provisions for redevelopment of MHADA colonies (Regulation 33(5) of the DCPR of Greater Mumbai, Regulation 7.4 of UDCPR), very few co-operative housing societies in MHADA colonies have undertaken redevelopment. To address this, following measures are proposed:

- a) It is proposed that MHADA may create a list of developers, project management consultants, architects and land surveyors / surveyors. So that housing societies will have access to the resources empaneled by MHADA. The criteria for such agencies shall be finalized with the prior approval of the State Government.
- b) The co-operative housing society, developers and MHADA will enter into a tripartite agreement. This arrangement will also help in addressing issues with respect to non-payment of rent, non-

completion of redevelopment work by the developer, blacklisting of developers after issuing show-cause notices on the recommendation of the Contract Management Agency, opening of escrow accounts to provide advance rent to tenants, etc.

- c) 20% of the project cost should be taken as bank guarantee from the developer for a period of 5 years. It is also proposed that bank guarantee will be waived by MHADA in case the developer does not complete the project.
- d) It is proposed that MHADA should create online portal for redevelopment projects. Redevelopment related policies/acts/rules frequently asked questions etc. can be easily accessed by all stakeholders on this portal.
- e) MHADA should also promote net-zero buildings to ensure efficient management of resources including energy and water.

Redevelopment of Cessed Buildings

The case of redevelopment of cessed buildings is specific to Greater Mumbai. Regulation 33(7) of the DCPR of Greater Mumbai has regulations for their redevelopment by providing additional FSI.

Despite of the existing regulations, there are various challenges in redevelopment of the cessed buildings such as consent of the tenants, smaller plot sizes and road widths, under-utilization of FSI, non-feasibility of redevelopment projects, buildings at disbursed locations etc. There are already several amendments to the MHADA Act and published Government Regulations to streamline the process of redevelopment of cessed buildings.

Following measures are proposed to further strengthen these provisions:

- a) Preparation of list of all the eligible tenants similar to Annexure II for slum rehabilitation projects
- b) Engagement of NGO or community expert by the developer for consensus building among tenants
- c) Clubbing of plots where a single redevelopment project is not feasible
- d) Adoption of cluster redevelopment approach for better feasibility, planned infrastructure development
- e) MHADA can acquire larger parcels of land covered with mainly cessed buildings and undertake redevelopment. For example, redevelopment of Kamathipura.
- f) To promote redevelopment in the suburban areas of Mumbai, a comprehensive proposal should be prepared at the MHADA level and submitted to the Government. This proposal shall be based on a detailed study to extend the applicability of Sections 79(A) and 91(A) of the MHADA Act which is currently applicable to cess-paid buildings to non-cessed buildings as well.

Redevelopment of Old Tenanted Buildings

33(7)(A) Reconstruction or Redevelopment of dilapidated/ unsafe existing authorized tenant occupied building in suburbs and extended suburbs and existing authorized non-cessed tenant occupied buildings in Mumbai City.

This regulation prescribes permissible FSI, permissible carpet area for tenants, consent requirement, area for non-residential occupier, eligibility of tenants, premium and other charges, corpus fund, relaxations in building requirements etc.

Regulation 7.6.2 of the Maharashtra Integrated Development Control and Promotion Rules also prescribes rules for redevelopment of old rented buildings in the state of Maharashtra (excluding Greater Mumbai). These prescribe the permissible floor area index, permissible floor area, requirement of consent etc. However, more detailed regulations are required for the actual implementation of the redevelopment project. Therefore, it is proposed that more detailed norms for the redevelopment of old tenanted buildings be incorporated into the relevant sections of the UDCPR to streamline execution and ensure clarity for all stakeholders.

3.14.4 Redevelopment of Housing on Untenable Land

There are housing settlements in the untenable lands such as within the flood line, swamp areas etc. Such areas should be identified and surveyed to make a list of eligible beneficiaries. A separate policy should be prepared for relocation and rehabilitation of such settlements.

Policy Recommendations for Re-development Projects:

Due to several reasons, redevelopment projects either do not commence or get delayed, which results in financial, social, and mental distress for the flat owners. Most flat owners are forced to stay in transit camps or take monthly rent from the developer to arrange for accommodation. Many times, the developer stops providing residential rent. Redevelopment projects get delayed for various reasons. Some of the reasons and proposed policies to address them are as follows:

1. Financial Capacity of Developers – Many developers do not have the financial capacity to complete redevelopment projects, or due to financial difficulties at various stages of the project, they fail to complete the redevelopment. As a result, they do not provide rent to the flat owners. It is proposed that MHADA should verify the financial capacity of the developer before granting approval for redevelopment projects. Even if the developer is proposed by the respective cooperative housing society, approval should not be given to developers who lack financial capacity.
2. Maintaining Competitiveness in Redevelopment Projects – Developers often promise flat owners more area during the implementation of redevelopment projects, which leads to projects becoming financially unviable, delaying their completion. Therefore, it is proposed that the relevant authority should thoroughly check the financial viability of the project before granting the necessary permissions.
3. Developers Selling Intent Documents to Other Developers – Sometimes, developers only deal with intent documents and sell them to other developers, which causes the redevelopment project to be delayed or not completed, putting flat owners in distress. It is proposed that developers who deliberately fail to complete redevelopment projects on time or engage in fraudulent activities should be blacklisted by the relevant authorities.

Additionally, if such developers are involved in other projects or wish to take up new projects under different company names, they should be restricted by the relevant authorities.

4. Sudden Financial Problems of Developers – In some cases, developers face sudden financial difficulties during the redevelopment project, causing delays. It is proposed that a State Redevelopment Fund should be established to address such financial issues, and the fund should not be given directly to the developer. Instead, it should be used by the relevant planning or implementation authorities to ensure the project's completion. The fund should primarily be collected from the sale of redevelopment units.
5. Cooperative Housing Societies and Developer Agreements – Cooperative housing societies need to enter into agreements with developers, but these societies often lack in-depth knowledge about such agreements. As a result, agreements may end up being one-sided in favour of the developer, leading to disputes between the developer and the cooperative housing society during the redevelopment process. It is proposed that the government or the relevant authorities should make available a model agreement for these societies. Additionally, to help the societies understand the legal and financial implications of the agreement, support from non-governmental organizations should be utilized.
6. Transit Camps and Rent Payments by Developers – In redevelopment projects, flat owners are often relocated to transit camps or provided residential rent by the developer. Many times, due to financial problems, developers stop providing rent. To protect flat owners, it is proposed that before granting approval for redevelopment, the relevant planning authority should ensure that an advance amount for 3 years' rent is deposited into an ESCROW account. Furthermore, the full advance rent for each year should be deposited into this account annually.
7. Role of the Planning Authority in Redevelopment Projects – The role of the planning authority is crucial in redevelopment projects. It is proposed that a tripartite agreement be made between the planning authority, developer, and the respective cooperative housing society. The planning authority must remain vigilant regarding the progress of the redevelopment project.
8. Penalties for Delayed Redevelopment Projects – If a redevelopment project gets delayed, the relevant developer should be penalized. The nature of the penalty should be decided by the relevant planning authority.
9. Approval of Redevelopment Projects by Majority of Cooperative Housing Societies – Redevelopment projects are approved by a majority of cooperative housing societies. In some cases, flat owners who disagree with the redevelopment project do not vacate their flats, which causes delays in the redevelopment process. As per Rule 95A of the MHADA Act, 1976, provisions have been made to evict such persons from the properties during redevelopment. Similar provisions have been made under Section 6B of the Tenancy Ownership Act, 1970. However, such provisions do not exist in other related acts, which causes delays in the redevelopment process and may lead to property or life hazards.

Therefore, it is proposed that provisions similar to Rule 95A of the MHADA Act, 1976, and Section 6B of the Tenancy Ownership Act, 1970 be included in other relevant acts to expedite the redevelopment process.

10. Real Estate (Regulation and Development) Act, 2016 (RERA) and Redeveloped Properties – RERA Act does not apply to redeveloped properties under the Real Estate (Regulation and Development) Act, 2016. It is necessary to have a separate law to regulate such redevelopment projects and properties.
11. MHADA Act, 1976, and Redevelopment of Dilapidated Buildings – According to Section 91A of the MHADA Act, 1976, the redevelopment of dilapidated buildings under the legal process prescribed by the law, through the owner, housing society, or MHADA, is provided. Additionally, under Section 79A of the MHADA Act, 1976, if the owner of a dangerous and dilapidated building does not carry out the redevelopment, MHADA has the authority to take up the redevelopment projects. Similar provisions should be made in other relevant acts.
12. In order to facilitate the process of redevelopment in areas outside Mumbai necessary changes will be made in the Maharashtra Municipal Corporation Act, Maharashtra Regional Planning and Town Planning Act, 1966 (MRTP) and other relevant Acts.

3.15 Slum Rehabilitation & Redevelopment

Regulations 14.6 and 14.7 of UDCPR, and regulation 33(10) of the DCPR of Greater Mumbai have provisions for slum rehabilitation. These provisions are based on the approach of developing the slums by using land as a resource to cross-subsidize the cost of development through sale component. The slum rehabilitation schemes have been working well in Mumbai due to scarcity of land and the high land costs, but they are yet to pick up in other cities. In Mumbai too, there have been various issues like poor implementation, non-feasibility and social factors due to which the slum rehabilitation projects have been delayed or held up. This policy proposes following measures to address these issues:

3.15.1 Redevelopment of Slums on the Private Plots greater than 10 Acres area

Additional provisions are proposed for redevelopment of slums on larger private land parcels for effective implementation of such projects.

- a) For such development, under Section 3K of the Maharashtra Slum Improvement, Clearance and Redevelopment Act, 1971, a provisional Letter of Intent (LOI) will be issued by the CEO, SRA.
- b) Land acquisition for such a scheme should be done on priority and at faster pace.
- c) Before finalizing the Annexure-2 for such scheme, the SRA may issue Letter of Intent (LOI)/ Intimation of Disapproval (IOD).
- d) As per Section 3K of the Act, the concerned competent authority shall issue Annexure-2 within 90 days of the issuance of the letter of intent.
- e) 50% concession in infrastructure charges, MRTP charges and LUC charges should be given for such schemes.

- f) No open space deficiency charges should be levied for rehabilitation units/combined buildings (rehabilitation and sales units) under this scheme, and labour-tax-fees should be levied on the basis of land-area.

Benefits of the proposed measures:

- Consent of slum dwellers shall not be required.
- Annexure-2 Finalization will not be delayed.
- The developer shall have sufficient funds for timely completion of the scheme.
- Larger area would facilitate provision of alternative transit camps for slum dwellers.
- All the above incentives will motivate the developers to implement the slum rehabilitation scheme.

3.15.2 Separate Unit for Eviction in Slum Rehabilitation Schemes

In respect of ineligible and non-cooperative slum dwellers, Sections 33 and 38 of the Slum Act must be followed. Timely enforcement of eviction orders requires the help of police and demolition teams. However, due to other operational priorities, the police department is often unable to provide adequate personnel support. To address this, the Slum Rehabilitation Authority (SRA) will undertake eviction operations by engaging security personnel from private security agencies, in addition to limited police support. Furthermore, to prevent the formation of new slums in the Mumbai Metropolitan Region, it is proposed that a special enforcement unit be established under the Housing Department.

3.15.3 Transit Camps

Currently there is a severe shortage of transit camps, which prevents developers from shifting slum dwellers to alternative accommodation. Hence it is proposed to construct permanent transit camps on developable Salt pans, and land owned by Mumbai Port Trust and other public authorities etc.

3.15.4 Auto Annexure-II

Competent authority takes a lot of time to prepare and finalize Annexure-II. The Competent Authority must send the documents to various Government as well as semi-government authorities like Municipal Corporation of Greater Mumbai (MCGM), Adani Electricity Supply Company, Brihanmumbai Electric Supply and Transport (BEST) etc. for verification. To address this issue, the Slum Rehabilitation Authority (SRA) has planned to automate the preparation of Annexure-II. For this purpose, an agency will be appointed through a competitive bidding process. The selected bidder will be responsible for creating the core database, which will involve collecting information from sources such as BMC, Adani Electricity, Aadhaar, electoral rolls, etc. Once the core database is ready, the eligibility of slum dwellers will be determined through the computerized system based on this database and biometric surveys. This approach will significantly reduce human intervention, and the time required to prepare Annexure-II.

3.15.5 25% Compensation to Private Landowners in Slum Rehabilitation Scheme

Slum rehabilitation schemes on privately owned land have been delayed due to petitions filed by private landowners in various courts. Slum rehabilitation schemes on private land require acquisition of land.

As per the provisions of the Maharashtra Slum (Reformation, Clearance and Redevelopment) Act, 1971, the compensation payable to private landowners is minimal. In case of government land, developers are required to pay 25% of the land rate as per the Ready Reckoner to the SRA. On this basis, if the Maharashtra Slums (Improvement, Clearance and Redevelopment) Act, 1971 is amended to provide a compensation of 25% of the ready reckoner rate to the private landowners, disputes over acquisition will be significantly reduced and private landowners will easily get ready for land acquisition.

3.15.6 Slum Rehabilitation Authority to undertake Redevelopment work as Developer

Currently, the Slum Rehabilitation Authority (SRA) acts as a facilitator between slum dwellers and developers for slum redevelopment. However, due to the delay of developers or other reasons, many slum redevelopment projects have remained stalled for years. In this regard, SRA has proposed that it be allowed to act as a developer for slum redevelopment projects located on public lands.

Upon receiving government approval and directions, the SRA will directly undertake redevelopment of slums situated on public lands. Contractors will be appointed through a competitive bidding process. The required funding for the implementation of these projects will be made available by SRA in line with project progress. Once the rehabilitation component is completed, the SRA may construct affordable housing units for sale, recover the costs through sale proceeds, and undertake the allotment of such units through a draw of lots. Alternatively, SRA may auction vacant land parcels without undertaking any construction. For such vacant land, the permissible Floor Space Index (FSI) as per Regulation 33(10) of the Development Control and Promotion Regulations (DCPR), 2034 will be applicable.

3.15.7 Generation of Additional PAP

Wherever possible and if developer is willing to provide additional PAP's, it shall be permitted and permissible sale built up area shall be allowed against constructions of PAP's at par with regulation 33(10).

- a. As per the provisions of sub-regulation VIII (3.8) of Regulation 33 (10), the slum rehabilitation scheme aims at minimum housing density of 650 per hectare. But if the developers are willing to provide additional PAP's, they can get additional Sale FSI on the construction of additional PAP's.
- b. If land owned by State/ public authority (Buildable/ vacant/ reserved/ designated) is adjacent to any slum rehabilitation scheme and State/ public authority has given No objection Certificate, on such a plot the developer of adjacent slum scheme may avail incentive FSI in lieu of construction of PAP/any built up amenity free of cost as per DCPR 2034 regulation 33(10) sub-rule 3.2 and sub rule 3.8, then incentive in-situ FSI should be given to the developer of the scheme by including/amalgamating/clubbing the plot in the adjoining scheme as per sub rule 7.1 of regulation 33(10). The incentive in-situ FSI granted for construction of said amenity/PAP shall be at par with regulation 33(10) sub rule 3.2 and sub rule 3.8.
- c. If a scheme is undertaken on land owned by a public authority (Slum encroached/designated) under sub-rule 3.11 of regulation 33(10), the developer on developing the said land by constructing the rehabilitation buildings/designated amenities by clubbing/amalgamating with

another slum rehabilitation scheme, then incentive FSI as per regulation 33(10) sub rule 3.2 and 3.8 for such scheme clubbed/amalgamated with another scheme shall be granted, and for transferring the available in-situ incentive FSI, there will be no need to transfer/exchange the slum dwellers.

3.15.8 Development of Slums on Central Government Land

In the case of slums on land belonging to the Central Government, the slum rehabilitation schemes can be implemented through JV between the Central Government and the SRA. In this case, the corpus fund can be available from the respective department of the GoI.

3.15.9 Cluster Redevelopment of multiple Slums within One Ward

Two or more slums present within a ward can be redeveloped as a cluster. After analyzing the feasibility of the slum rehabilitation projects, the developers may be allowed to club two or more slums within one ward for cluster redevelopment. Additionally, the amalgamation (clubbing) of land parcels required for such projects may be permitted. This approach would enable redevelopment of slums which is currently not feasible as an individual slum but may become feasible as a cluster redevelopment with other slums.

3.15.10 Use of CSR Fund for Slum Rehabilitation Projects

Schedule VII to the Companies Act, 2013 indicates the activities to be undertaken by the company under CSR. Slum area development is one of the activities for which the companies can utilize CSR funds. It is proposed that slum rehabilitation projects can be also considered as a part of these activities, and hence, can be eligible for CSR funding.

3.15.11 Registration of Development Agreement and Individual Agreements between Slum Dwellers and Developers under the Slum Rehabilitation Scheme (SRS)

At present, agreements are executed only on stamp paper, which are not formally registered, and therefore, lack legal enforceability. In order to safeguard the interests of slum dwellers, it is proposed that the agreement between the slum dwellers and the developer will be prepared on a stamp paper and registered at minimum stamp duty. This will protect the legal rights of slum dwellers.

3.15.12 Inclusion of Parking, Staircases, Lifts, and Lift Lobbies within the Rehabilitation Area under the Slum Rehabilitation Scheme

In rehabilitation buildings under the Slum Rehabilitation Scheme (SRS), the areas occupied by parking, staircases, lifts, and lift lobbies should be included within the rehabilitation area. Currently, buildings constructed for rehabilitation are often above 70 meters in height. In such high-rise buildings, there are significant construction costs involved for staircases, lifts, and lift lobbies.

According to the Development Control and Promotion Regulations (DCPR) 2034, the construction of parking facilities in rehabilitation buildings is mandatory. However, no incentive in the form of FSI or saleable components is currently granted to developers for this construction. Hence, it is proposed that the areas covered by parking, staircases, lifts, and lift lobbies in rehabilitation buildings under the Slum

Rehabilitation Scheme be included in the FSI calculation, and proportionate incentive sale FSI be granted to the developers accordingly.

3.15.13 *Redevelopment of Previously Rehabilitated but Currently Dilapidated Buildings under the Slum Rehabilitation Scheme*

Buildings in the rehabilitation component previously constructed by the Slum Rehabilitation Authority have now become dilapidated, posing a serious risk to life and property. The redevelopment of such dangerous buildings will be undertaken by the Slum Rehabilitation Authority on the lines of Regulation 33(7)(A), allowing up to 50% additional incentive Floor Space Index (FSI). This redevelopment shall be carried out under the purview of the Slum Rehabilitation Authority.

3.15.14 *Slum Rehabilitation Measures*

With the noble objective of making Mumbai slum-free and ultimately Maharashtra slum-free, the government is implementing the Slum Rehabilitation Scheme. Initially, due to demonetization and subsequently the global COVID-19 pandemic, the financial condition of private developers has weakened. As a result, it has been observed that most slum rehabilitation projects in Mumbai have stalled. Developers are delaying rent payments to eligible slum dwellers, and because of the stalled projects, rehabilitation of slum dwellers is not happening on time. This has created a climate of dissatisfaction among the slum dwellers.

Developers of slum rehabilitation projects are not paying rent to eligible slum dwellers on time. Despite providing various fee concessions to developers for these stalled projects, the slum rehabilitation schemes are not being implemented effectively. The Slum Rehabilitation Authority has been holding repeated meetings with developers regarding outstanding rent payments and stalled projects, but no significant progress has been observed. Therefore, approval should be granted to appoint new developers through a tendering process for such stalled slum rehabilitation projects.

A. Appointment of Developer through Tender Process:

Under the Slum Rehabilitation Authority (SRA), for stalled projects, the Maharashtra Slum Areas (Improvement, Clearance and Redevelopment) Act, 1971, Section 13(2) provides for taking action against developers. Additionally, in these projects, the cooperative housing societies have been given the liberty to appoint new developers, with a three-month timeframe provided for this purpose.

However, if for some reasons new developers cannot be appointed in such projects and the rehabilitation work remains stalled due to pending rent payments to slum dwellers, then for these stalled projects, the Slum Rehabilitation Authority should conduct a tendering process to prepare a list of competent developers for implementing the slum rehabilitation schemes. This list should be submitted to the government for approval.

New developers will be appointed for the stalled slum rehabilitation projects from this list to ensure faster execution of these projects. The developer who transfers the maximum carpet area available for

“affordable housing for all” to the government from the saleable component of the project will be appointed as the developer for that scheme.

B. Implementation of Slum Rehabilitation Schemes through Joint Venture Method

The Slum Rehabilitation Authority (SRA) has collected information regarding stalled or pending projects (where no progress has been made). Based on land ownership, a selection of such projects has been made for implementation on municipal land by the Municipal Corporation, on MHADA land by MHADA, and on other government lands through various government and semi-government agencies on a joint venture basis. A total of 228 projects have been selected across the Mumbai Metropolitan Region.

Accordingly, certain slum rehabilitation projects in the Mumbai Metropolitan Region will be implemented on a joint venture basis by the Brihanmumbai Municipal Corporation (BMC), Maharashtra Housing and Area Development Authority (MHADA), City and Industrial Development Corporation (CIDCO), Mahatma Phule Renewable Energy and Infrastructure Technology Limited (MAHAPREIT), Maharashtra Industrial Development Corporation (MIDC), Maharashtra Housing Development Corporation (MAHAHOUSING), Shivshahi Punarvasan Prakalp Limited (SPPL), Mumbai Metropolitan Region Development Authority (MMRDA), and other government/ semi-government corporations, authorities, local self-government bodies, and the Slum Rehabilitation Authority.

Further, to ensure the success of slum rehabilitation projects in the Mumbai Metropolitan Region, the concerned government/semi-government corporations, authorities, and local self-government bodies should be authorized to implement the projects on a joint venture basis and be provided with necessary exemptions and concessions accordingly.

C). Green Building Initiatives and Innovative Technologies

3.16 Innovative Construction Technologies and Materials

The policy encourages the use of local materials, skills and techniques that are eco-friendly and suitable to the prevailing climate of the region. However, the Government appreciates the importance of the adoption of new and innovative construction technologies to improve the pace and quality of construction of affordable housing projects. This will ensure quality, speed and sustainability of the projects.

The state Government proposes to achieve this through following ways:

- a) Incentives: Technology Innovation Grant (TIG) to be given to cluster projects which use innovative construction technology and adopts green practices.
- b) Encouragement through awards: State awards for projects completed using innovative and sustainable construction technologies and materials
- c) Inclusion in tendering process: The Government shall incorporate specifications of new building materials and innovative construction technologies in the tendering processes for project development.
- d) Toolkit for innovative construction technologies:
 - A manual of locally relevant architectural designs, and material and technology options will be commissioned by the appropriate agency to guide public authorities and private developers on design.
 - The government will prepare guiding document to assist the developers of affordable housing projects in availing Technology Innovation Grants (TIG) from state and national government.
- e) Quality Control Measures: To ensure high construction standards, the policy proposes stringent checks at each stage of construction. This includes monitoring technical parameters like soil testing, structural stability, material quality, and seismic resistance to guarantee safety and durability.

The Government of Maharashtra is actively promoting innovative construction technologies under the Global Housing Technology Challenge (GHTC) to mainstream sustainable, disaster-resilient, cost-effective, and climate-appropriate building methods. These technologies accelerate housing delivery while maintaining structural quality and environmental sustainability. Notable examples include Precast Concrete Construction (Chennai, Ranchi), Monolithic Concrete with Tunnel Formwork (Rajkot), and Prefabricated Sandwich Panel Systems (Indore), along with PVC Stay-in-Place Formwork (Lucknow) and Light Gauge Steel Systems (Agartala), all offering faster, durable, and efficient construction solutions.

3.17 Green Building Initiatives

The building sector in India is the second-largest consumer of energy after industry and a major contributor to greenhouse gas emissions. With rapid urbanization and the growing need for affordable housing, there is an urgent need to ensure that new buildings are both energy-efficient and

environmentally sustainable. The IPCC's Sixth Assessment Report (2021) highlights the urgency, warning of more frequent and intense heatwaves in the Indian subcontinent, making thermal comfort a key consideration in housing design.

Maharashtra has been proactive in promoting sustainable housing by enforcing environmental standards through its Unified Development Control and Promotion Regulations (UDCPR). The state offers additional Floor Space Index (FSI) incentives of 3%, 5%, and 7% to developers who achieve certified green building ratings, encouraging the construction of climate-resilient and energy-efficient buildings.

To further strengthen these efforts, following measures are proposed:

- a) Adoption of Eco-Niwas Samhita: The Eco-Niwas Samhita (energy conservation building code for residential buildings published by Bureau of Energy Efficiency) whenever notified by the State Government, shall be made mandatory for all the affordable housing projects coming up under this policy.
- b) Installation of photovoltaic solar panels
 - The Government of India have given emphasis on the use of solar energy. The State Government has made it mandatory for projects coming up on plots larger than 4,000 sq.m to provide Solar Water Heating Systems and Roof Top Photovoltaic Systems.
 - In addition, the Government has made it mandatory for all housing projects and residential projects with more than 5,000 dwelling units to install grid-connected solar photovoltaic systems for the purpose of net neutrality. Installation of grid-connected solar power systems will be mandatory for all housing projects developed by public authorities.
- c) Sustainable materials: Through UDCPR, the use of locally available, sustainable and disaster resilient materials will be made mandatory for all the projects.
- d) Energy-efficient appliances: The authorities building public housing can use energy-efficient appliances such as BLDC (Brushless Direct Current) fans, etc. in bulk and install them in the affordable housing projects.
- e) Plantation: The UDCPR mandates specific number of trees per unit area, but it shall also include the list of trees that should be preferred for planting based on the local conditions and requirement.
- f) Measures to ensure thermal comfort:
 - Eco-Niwas Samhita sets standards for building roofs, walls and fenestration (openings such as windows, doors, vents) to limit heat gains (for cooling-dominated climates) and to limit heat loss (for heating-dominated climates), and for ensuring adequate natural ventilation and daylighting potential.
 - Based on India Cooling Action Plan, the state shall formulate guidelines that aid thermal comfort in the affordable housing projects and also prepare a cool roof policy.
- g) Incentives for operation and maintenance of green buildings:

- The state has been encouraging development of green buildings through various incentives in the form of additional FSI, but the most common issue in the green buildings is operation and maintenance post occupancy of the building.
- To ensure continuous operation and maintenance of the green components of the buildings such as Rainwater Harvesting, Sewage Treatment Plant, Solar Panels, Solid waste management systems, the ULBs shall roll out initiatives such as property tax rebates for buildings maintaining the green building components.

Other Policy Initiatives:

1. AMRUT 2.0 funds can be leveraged to create green urban infrastructure—such as parks, green buffers, and waterbody rejuvenation—linked to City Green Plans for reserving land for dense plantations.
2. Housing layouts must allocate 10–15% green cover (25% for public projects) through tree-lined roads, open spaces, and native hedges, while GIS tools should be used to identify barren or underutilized land for afforestation, e.g. replicable green zone redevelopment model like Indore oxygen park.
3. Vertical gardens should be recommended on blank walls, gable ends, stairwells, and community buildings to maximize vertical greening.
4. Miyawaki forests can be created in buffer zones, along nullahs, or in non-recreational spaces using a diverse mix of native species to enhance biodiversity.
5. Terrace gardening should be encouraged on flat rooftops through grow bags or hydroponics, with partnerships involving SHGs or startups and recognition for active resident groups.
6. Podium spaces in high-density housing can be transformed into green community areas with container gardens, herbal plants, seating, and permeable flooring to aid water percolation and reduce heat.

D). Other Policy Initiatives

3.18 Housing & Construction Finance Strategies

3.18.1 *Maha Awas Fund*

As per the recommendations of the NITI Aayog report on MMR's Economic Master Plan (G-Hub), to initiate investment in affordable and inclusive housing segments, the State Government must provide a significant portion of the viability gap funding, estimated at INR 20,000 crore, through the Affordable Housing Fund is proposed.

3.18.2 *Housing Finance*

Promotion of housing finance is critical for the sustainable development of the housing sector. High mortgage repayment-to-income ratios, unavailability of adequate collateral, stringent due diligence procedures are major setbacks for low-income households in accessing formal housing finance. The Government shall work along with the financial institutions to improve access to housing finance for low-income households.

To achieve this, following measures are proposed:

- a) The Government will encourage financial institutions to define their targets to provide credit facilities to the EWS/LIG segments for affordable housing.
- b) It will encourage Housing Finance Companies (HFCs), Micro Finance Institutions (MFIs) to collaborate with other agencies to strengthen their capacities in field-based detailed assessment and verification processes.
- c) It can promote HFCs, MFIs for increased outreach to the EWS/LIG segments through campaigns.

3.18.3 *Construction Finance*

Affordable housing has been given infrastructure status. This enables the developers to avail External Commercial Borrowing (ECB), Foreign Direct Investment (FDI) for their projects. It is also a sector eligible for Priority Sector Lending (PSL) from Banks and HFCs.

Additionally, there are initiatives at national and state levels with respect to availability of construction finance to the developers of affordable housing. Finance Ministry of India has set up a special fund in collaboration with NITI Aayog called Special Window for Affordable and Mid-Income Housing (SWAMIH) to provide debt financing for completion of stalled real estate projects.

3.19 Ease of Doing Business

The following measures are recommended to significantly enhance the ease of doing business in Maharashtra's housing sector:

- a) Streamlined Approval Processes and Single Window Clearance: Enforce a streamlined and digitized approval process for construction projects, including building permits, environmental

clearances, and occupancy certificates. A single-window clearance system should be mandated for large projects – more than 10,000 sq.mt to minimize the delays.

- b) Parity in payment of various premiums: There should be parity in payments of premiums across all authorities.
- c) Simplified process for Agricultural to Non-Agricultural (NA) conversion of land: The process of conversion of land from Agricultural to Non-Agricultural should be simplified.
- d) Clarity in Acts/ Rules: The rules should be strict and clear enough so that they cannot be interpreted differently, otherwise multiple interpretations of the rules lead to projects being stalled with litigations going on for years.
- e) Periodic review of Acts and necessary amendments: A committee should be formed for periodic review of the Acts. The committee will ensure that all the Acts are in sync and amended as required.
- f) Clarity in Project Approvals: Frequent changes in the policy depending on the approvals and permissions given to the projects should be avoided. The permission given to the project should be irrevocable.
- g) Transparent Land Acquisition: Ensure transparent and efficient land acquisition processes for real estate development projects. This should include clear guidelines for land acquisition, fair compensation for landowners, and timely approvals for land conversion.
- h) Improvement of Infrastructure: Require investments in improving infrastructure such as roads, water supply, and electricity to support the growth of the real estate sector. This would make the state more attractive for real estate development and enhance the quality of life for residents.
- i) Infrastructure Status to Housing Sector: Affordable housing already has an infrastructure status. It is proposed that the overall housing and real estate sector should get infrastructure status. This will lower the interest rates for construction finance and enable inflow of capital in the form of Foreign Direct Investment (FDI) and private capital.
- j) Regular Stakeholder Consultations: Mandate regular consultations with stakeholders in the housing sector, including developers, investors, and homebuyers, to identify challenges and opportunities for improvement. This would ensure that policy reforms are effectively addressing the needs of the industry.

3.20 RERA

Under the Real Estate (Regulation and Development) Act 2016, the Government has established the Maharashtra Real Estate Regulatory Authority (MahaRERA) for regulation of real estate sector infusing transparency, financial discipline, citizen centricity, accountability and speedy redressal of complaints. One of the key provisions of RERA is the mandatory disclosure of project details by developers, including information on project completion timelines, carpet area, amenities, and pricing which are very crucial in any real estate project, more so in the affordable housing projects. This information is very important in any real estate project, especially in affordable housing projects. The Act provides for the filing of a complaint with MahaRERA by an affected person in case of any violation or contravention of the provisions of the Act.

To address this, the Government should take following measures:

- a) Adequate staffing: Given the large number of registered projects, lodged complaints and grievances, the functioning of MahaRERA needs to be expanded. There should be enough staff to handle all the functions effectively.
- b) Staff on deputation: Currently, most of the important posts in MahaRERA are filled on contractual basis. Some of the officers and staff members appointed in 2017 on contractual basis are still serving. However, to ensure efficient working of the authority, the important and senior posts should be appointed on deputation from other Government Departments.
- c) Sufficient benches and members for complaint redressal: There should be sufficient number of benches and members for timely redressal of grievances.

3.21 Urban Planning Reforms

The proposed reforms emphasize participatory planning, streamlined regulatory processes, and the incorporation of technologies to ensure efficient governance and responsive urban management.

Additionally, these reforms aim to meet the housing sector's needs by establishing a comprehensive support system, elevating it to a robust housing industry. The goal is to view the housing sector not as an isolated entity but as part of a holistic environment designed to foster its development, growth, and long-term sustainability.

The state proposes the following urban planning related reforms and measures:

A. Digital TDR Certificates and Online Portal

As suggested in the guidelines published by NITI Aayog, to enhance the transparency in the TDR trading mechanism, prevent misinformation, facilitate better monitoring and to make the process citizen friendly, an online TDR bank portal/ application can be developed by the local bodies. This portal may have various features like details of TDR Certificates (digital TDR certificates) issued, TDR area calculations, notification of sale and purchase etc. Such a system may also reduce the transaction cost and eliminate the dependence on brokers.

B. Place-making

Place-making in affordable housing projects aims to create meaningful and useful spaces with community through collaborative process. Following strategies can be adopted to enhance place making in the affordable housing projects:

- **Mandatory green areas**: Such green spaces can serve as gathering spots, promote physical activity, and enhance the overall environment.
- **Shared amenities**: Shared amenities like community centres, libraries, study rooms or fitness rooms encourage interaction among residents and provide resources for personal growth.
- **Public art and murals**: Collaboration with local artists to incorporate murals, sculptures, or other forms of art in the public areas. These installations can celebrate community identity and beautify the area.

- **Local businesses and markets:** Space can be provided for local shops, cafes, or markets. These establishments contribute to the neighbourhood's character and economic vitality.

C. Encouraging Affordable Housing in Transit Oriented Development (TOD) Areas

Transit-Oriented Development (TOD) promotes compact, mixed-use, pedestrian- and bicycle-friendly urban development that integrates jobs, housing, services, and amenities. Moreover, it is closely integrated with public transportation. Affordable housing combined with TOD can provide significant social, economic, and environmental benefits. Access to affordable housing near transport hubs is particularly important for low-income households as it reduces transport costs. Additionally, it improves access to employment and basic services and promotes social inclusion.

The following measures will be taken to promote affordable housing in TOD areas:

- a) Demarcation of TOD areas in Development plans
- b) Provision of additional FSI in TOD areas
- c) Certain percentage of units mandatorily reserved for EWS and LIG households
- d) Discount in premium FSI charges

D. Development of Satellite Towns

To reduce housing pressure in urban areas and curb rural-urban migration, developing satellite towns in Maharashtra requires an approach which should be focused on the following:

- a) Establishing industrial and commercial hubs, along with Special Economic Zones (SEZs), can create local employment opportunities and stimulate economic growth.
- b) Enhancing transport connectivity through robust networks and efficient public transit systems, along with reliable utilities and services, will make satellite towns more accessible and liveable.
- c) Implementing affordable housing schemes and encouraging public-private partnerships can ensure diverse housing options for different income groups.
- d) Social infrastructure, such as quality educational institutions, healthcare facilities, community centres, and recreational spaces, will improve residents' quality of life.
- e) Promoting green building practices, integrating renewable energy sources, and adopting smart technologies will support sustainable and efficient development.
- f) Strengthening local governance with greater autonomy, coupled with robust monitoring and evaluation frameworks, will ensure effective management of these towns.
- g) Offering tax incentives, subsidies, and grants will attract businesses and investments.
- h) Engaging local communities through public consultations and partnering with NGOs for social welfare initiatives will foster community development.

These interventions will make satellite towns attractive, self-sustaining alternatives to major urban centres, thus reducing urban housing stress and curbing migration.

3.22 Policy Reforms to Facilitate CSR Contribution in Affordable Housing

Corporate Social Responsibility (CSR) funds can indeed play a significant role in developing the affordable housing sector of Maharashtra. By directing CSR funds towards housing-related projects,

private companies can significantly contribute to addressing the state's critical housing challenges. As per Schedule VII of the Companies Act, promoting gender equality, empowering women, setting up homes and hostels for women and orphans; setting up old age homes, day care centres and such other facilities for senior citizens and measures for reducing inequalities faced by socially and economically backward groups can be included by the companies in their CSR policies.

In order to facilitate and scale CSR participation in the affordable housing sector, the following actions are proposed:

- a) Companies could collaborate with the MHADA to co-finance affordable housing projects, providing homes for low-income families and contributing to socio-economic upliftment.
- b) Companies could use CSR contributions to support initiatives aimed at providing housing for homeless populations, such as shelter homes and rehabilitation programs for street dwellers.
- c) CSR initiatives could finance skills training programs for construction workers, improving the quality of housing projects and providing employment opportunities for local labourers.
- d) CSR could also support financial literacy programs for homebuyers, particularly those from lower-income groups, to help them better understand mortgage options, savings, and long-term financial planning.

3.23 Capacity Building & Skill Development

Apart from creating necessary awareness about the technologies, materials, and processes; capacity building of professionals, masons, construction workers and artisans would be required for use in the field. There is a need for private and public sector to work together in skill development and capacity building of construction workers.

- a) Setting up new Skill Development Centres: The State Government will identify the clusters of development where new skill development centres can be set up.
- b) Upgradation of existing ITIs: Further, the Government will also upgrade the existing Industrial Training Institutes (ITIs) through introduction of a state scheme in line with the one introduced by Ministry of Skill Development and Entrepreneurship. The ITIs will be encouraged to sign MOUs with the industry to conduct training programs to meet specific skill requirement e.g., a new construction technology or working with a new material.
- c) Partnership with National Skill Development Corporation (NSDC): The state government will encourage all the public agencies and private developers involved in the construction of affordable housing to leverage from the initiatives of the National Skill Development Corporation (NSDC). NSDC undertakes various initiatives to foster partnership with private industries to expand skill development initiatives. The private organisations can use their CSR funds to sponsor candidates in skill development and capacity building.
- d) Capacity building of public authorities: Additionally, capacity building of the staff of the public authorities responsible for development of housing projects is equally important. Government will encourage frequent trainings to upgrade their knowledge about the upcoming

technologies, best practices around the world and new software (IT and financial management tools) to ease their tasks of planning, implementation, and monitoring.

- e) Involve the private sector in starting skill development centers.

Appointment as Knowledge Partners: Knowledge Partners like IITs, IIMs, UDRI, WRI will be appointed to incorporate and address the challenges arising out of economic, social and climatic changes and making the policy progressive, inclusive and broad-based.

Setting up of Construction Technology Research Centre: Construction Technology Research Centre will be set up for the use of modern technology, green building, disaster prevention technology, inclusivity, affordable housing.

3.24 Responsibility of Accidents on Construction Sites

The responsibility of any accident on the construction site is with the developer, rather than the safety manager and the contractor. There is a need to revise the definition of major employer in this regard.

3.25 Quality Control

Given the scale and pace of development of affordable housing, it is imperative to keep a check on the quality of the construction and the units being delivered. The construction quality of a project depends on multiple technical and engineering parameters like soil testing, structural stability, quality of raw material, seismic resistance, etc. Achieving good construction quality is possible if stringent checks are followed at each construction stage. Ensuring construction quality in the housing sector is crucial for safety, durability, and long-term liveability.

Hence, the proposed measures that can be adopted by the state to ensure quality in the construction of housing projects are as follows:

- a) Engaging certified third-party agencies for periodic inspections at key construction stages to independently assess compliance with construction norms.
- b) Utilizing Non-Destructive Testing (NDT) methods like ultrasonic testing and thermal imaging to detect internal defects and weak spots in materials and structures without causing damage.
- c) Installing IoT sensors at construction sites to monitor real-time factors such as concrete strength, temperature, and material usage, ensuring adherence to quality standards.
- d) Implementing drone surveillance equipped with AI analysis to capture aerial footage of construction sites and detect defects, poor alignment, or unsafe practices.
- e) Mandating material testing and certification in approved labs before use in housing projects to ensure the quality and durability of construction materials.
- f) Introducing digital platforms for site quality audits, allowing site supervisors to log daily reports on construction progress and material usage for real-time monitoring.
- g) Developing mobile-based quality assurance apps that provide on-site engineers with checklists for construction standards, enabling quick verification and documentation.
- h) Using Building Information Modelling (BIM) to pre-plan construction steps through detailed 3D models, improving accuracy and identifying potential issues early.

- i) Implementing mandatory labour training and certification programs to ensure all workers and contractors adhere to best practices and maintain consistent quality standards.
- j) Embedding smart sensors within structures to continuously monitor factors like load and vibration post-construction, ensuring long-term structural health and safety.
- k) Establishing public engagement channels for communities and residents to report quality concerns, promoting transparency and allowing timely corrective actions.
- l) Requiring pre-handover quality certification, where a qualified certifier verifies the construction quality before units are handed over to residents.

3.26 Grievance Redressal Committee for Redevelopment

State Government shall establish a state-level apex grievances redressal committee for redevelopment projects on the similar lines of SRA. The structure of the committee can be as follows:

Apex Grievance Redressal Committee

1	Secretary / Principal Secretary / Additional Chief Secretary (Housing Department)	Chairperson	<u>Scope of the Committee</u> <ol style="list-style-type: none"> Disputes/complaints between tenants/residents and developers arising from delayed or improper implementation of schemes approved under Development Control Regulations 33(5), 33(6), 33(7), and 33(9). Any matters deemed necessary by the Chairperson for smooth implementation of schemes under DCR 33(5), 33(6), 33(7), and 33(9). In the Island City of Mumbai, if tenants/residents of cessed buildings are dissatisfied with the order passed by the Grievance Redressal Committee regarding their eligibility and permissible area, or if developers delay rent payments during redevelopment — such persons can file a second appeal before the Apex Grievance Redressal Committee within 45 days of the order. The Chairperson of the Apex Committee will conduct hearings and make a decision. The decision on second appeal will be final and binding. If dissatisfied with the Grievance Redressal Committee's order under Sections 79A or 91A of the MHADA Act, 1976, the tenant/resident or developer can file a second appeal with the Apex Grievance Redressal Committee within 45 days. The Chairperson will conduct the hearing and issue a final and binding decision.
2	Chief Officer, Mumbai Housing and Area Development Board (MHADA)	Member	
3	Chief Officer, Mumbai Building Repairs and Reconstruction Board (MBRRB)	Member	
4	Additional Commissioner, MCGM	Member	
5	Additional Commissioner, MMRDA (authorized by the Commissioner, MMRDA)	Member	
6	Deputy Secretary (Duvapu), Housing Department	Member	
7	Under Secretary (Duvapu-2), Housing Department	Member Secretary	

There shall be a separate cell for Senior Citizen under this committee. An App-based grievance redressal system to be adopted for this committee.

Annexure

Annexure 1: Overview of the State

Maharashtra, located in the western region of India, covers an area of approximately 307,713 square kilometres, making it the third-largest state in India by area. Maharashtra has a population of over 112 million people, making it the second-most populous state in the country and boasts a rich cultural heritage, diverse geography, and a dynamic economy.

The state is bordered by the Arabian Sea to the west, and it shares its borders with Gujarat, Madhya Pradesh, Chhattisgarh, Telangana, Karnataka, and Goa. The state's geography is diverse, featuring coastal regions, the Western Ghats Mountain range, and the Deccan Plateau. The State is well connected through railways, roadways, airways & waterways and is one of the highly urbanised states in India.

Maharashtra is the wealthiest state in India, contributing significantly to the country's GDP. The top 5 states, Maharashtra, Uttar Pradesh, Gujarat, Tamil Nadu, and Karnataka account for ~50% of country's nominal GDP, of these, Maharashtra is the largest, with a GDP of \$444 Bn in FY22, which is ~13% of India's GDP. The state's economy is diverse, with key sectors including manufacturing, services, agriculture, and information technology. Mumbai, the financial capital of India, houses the headquarters of major banks, financial institutions, and corporate headquarters.

Maharashtra is administratively divided into 36 districts, which are grouped into six Revenue Divisions: Konkan, Pune, Nashik, Chatrapati Sambhajnagar, Amravati, and Nagpur. Major urban centres include Mumbai, Pune, Nagpur, Nashik, and Chatrapati Sambhajnagar. The state has a total of 29 Municipal Corporations, which govern large cities such as Mumbai, Pune, Nagpur, and Nashik. Additionally, there are 244 Municipal Councils that cater to smaller cities and towns, ensuring effective local governance and infrastructure development. Moreover, Maharashtra has 147 Nagar Panchayats that oversee the administration of rapidly urbanizing areas, bridging the gap between rural and urban governance.

The classification of cities in Maharashtra, according to the Census of India, is primarily based on population size, dividing urban areas into distinct categories. 'Metropolitan' cities, with populations exceeding 1 million, serve as major economic and administrative hubs. 'Class I' cities, with populations ranging from 100,000 to 1 million, are significant urban centres with developed infrastructure. 'Class II' cities, with populations between 50,000 and 99,999, have moderate population sizes and developing infrastructure. 'Class III' cities, with populations from 20,000 to 49,999, are smaller urban areas with basic infrastructure. Finally, 'Class IV' cities and below, with populations less than 20,000, encompass smaller towns and urban areas with limited infrastructure. This classification system provides a structured understanding of the urban hierarchy in Maharashtra. The table below outlines the classification of cities in Maharashtra based on population as per the Census of India.

Table: Classification of cities in Maharashtra

Classification of Cities	Name of Cities
Metropolitan Cities (Million Plus Cities)	Mumbai, Pune, Nagpur
Class I Cities	Thane, Nashik, Chatrapati Sambhajnagar, Solapur, Kolhapur, Navi Mumbai, Amravati, Malegaon, Jalgaon, Akola, Latur, Dhule, Ahmednagar, Chandrapur, Parbhani, Ichalkaranji, Sangli-Miraj & Kupwad
Class II Cities	Nanded-Waghala, Bhusawal, Raigad, Beed, Yavatmal, Achalpur, Osmanabad, Nandurbar, Wardha
Class III Cities	Baramati, Udgir, Gondia, Satara, Malkapur, Washim

Maharashtra's population distribution reflects a distinctive urban-rural dichotomy. The state stands at the third-most urbanized state in India with 45% urbanization rate, following Tamil Nadu (48%) and Kerala (47%). This shift is driven by rapid economic growth, industrialization, and the expansion of service sectors, particularly in major cities like Mumbai, Pune, and Nagpur. Mumbai, as the financial capital of India, attracts a large influx of people seeking employment and better living standards, contributing to its continuous urban expansion. Similarly, Pune's emergence as an Information Technology (IT) and education hub has led to a surge in urban development and population growth. In contrast, the remaining 55% of the population resides in rural areas, where agriculture and allied activities dominate the livelihood landscape. This urban-rural population comparison highlights the demographic shifts and economic transitions occurring within the state. While urban areas continue to grow and develop as hubs of commerce, industry, and services, rural regions remain essential for their agricultural contributions and cultural heritage.

The state has experienced significant migration trends over the years, greatly impacting its housing landscape. Employment opportunities, better education, and healthcare facilities are the primary drivers of this in-migration to urban areas in the state. According to the 2011 Census, around 55% of migrants to Maharashtra moved for work or employment reasons. Conversely, some regions within Maharashtra, particularly rural areas reliant on agriculture, experience out-migration. People from these areas move to urban centres within the state or to other states in search of better livelihood opportunities. This trend significantly contributes to the urbanization of Maharashtra, with urban areas growing rapidly and housing demand surging. For example, according to the Census of India, the urban population of Maharashtra increased by 23.7% between 2001 and 2011, reflecting the high rate of migration to cities and the consequent need for housing solutions.

The housing typology in the state includes a mix of kutchha and pucca houses, reflecting the state's economic and urban-rural divide. According to the Census 2011 data, about 37% of rural households in Maharashtra lived in kutchha houses. Whereas, in urban areas, despite the dominance of pucca houses, a notable portion of the population still resides in kutchha housing, primarily within informal settlements and slums. The government's goal is to make Maharashtra slum-free and provide safe and

sustainable housing to every citizen. Therefore, it is necessary to provide affordable houses with all amenities for the economically weaker sections.

In Maharashtra, land use is distributed across various categories. Around 54% of the land is used for agriculture, with the western region being particularly conducive to farming. Urban areas cover about 6% of the land, with cities like Mumbai, Pune, and Nagpur experiencing rapid growth. Industries utilize approximately 18% of the land, especially around Mumbai and Pune, encompassing sectors like textiles, automobiles, pharmaceuticals, and information technology. Forests cover about 20% of Maharashtra, primarily in the eastern and northern regions, providing vital ecological services and resources. Water bodies constitute around 1% of the land, crucial for irrigation, drinking water supply, and power generation. Infrastructure development utilizes a small but significant portion of land, supporting connectivity and economic activities.

Annexure 2: Existing Legal and Regulatory Framework in Maharashtra

In Maharashtra, the housing and real estate sector is governed by a legal framework aimed at ensuring transparency, fairness, and efficiency in transactions, while also addressing the need for affordable housing.

Real Estate and Housing:

- i. The Registration Act, 1908: Mandates the registration of certain documents to ensure their authenticity and prevent fraud.
- ii. Maharashtra Co-operative Societies Act, 1960: Regulates the registration, incorporation, rights, liabilities, management and state aid of co-operative societies.
- iii. Maharashtra Ownership Flats Act (MOFA), 1963: Aims to regulate the promotion of construction, sale, management and transfer of flats on an ownership basis.
- iv. Maharashtra Apartment Ownership Act, 1970: Confers on the apartment owners an inheritable and transferable right in an apartment along with a proportionate and undivided share of the land and other common areas.
- v. Maharashtra Slum Areas (Improvement, Clearance and Redevelopment) Act, 1971: Makes provision for the improvement and clearance of slum areas in the State and their redevelopment, and for the protection of occupiers from eviction and distress warrants.
- vi. The Maharashtra Housing and Area Development Act, 1977: Establishes MHADA for housing and area development focusing on affordable housing in the state.
- vii. Maharashtra Rent control act, 1999: Governs rent control and tenants' rights in state.
- viii. The Real Estate Regulation and Development Act, 2016: Aims to regulate the real estate sector and protect homebuyers.
- ix. Regulation 33 (5): Outlines the guidelines for the development/ redevelopment of 151 housing projects in Mumbai under the Maharashtra Housing and Area Development Authority (MHADA).
- x. Regulation 33 (7): Outlines the guidelines for the reconstruction or redevelopment of old buildings in the city that are eligible for land acquisition.

Urban Development and Management:

- i. Maharashtra Regional and Town Planning Act, 1966 (MRTP): Regulates the establishment and expansion of cities and provides a mechanism for urban development.
- ii. The Mumbai Municipal Corporation Act, 1988: Governs the administration, powers, and functions of the Municipal Corporation of Greater Mumbai.
- iii. Development Control and Promotion Regulations (DCPR), 2018 for Greater Mumbai: Provides regulations for development control and promotion in Greater Mumbai
- iv. Unified Development control and Promotion Regulations, 2020: Provides regulations for development control and promotion in Maharashtra except Greater Mumbai.

Environmental Protection:

- i. Environmental Protection Act, 1986: A comprehensive act for environmental protection and regulation of activities causing environmental degradation.
- ii. CRZ Notification, 2019: This notification provides the framework for regulating activities along the coastal areas of Maharashtra. It includes categorization of the CRZ areas and specifies the types of activities permitted and restricted within these zones.

Local Governance:

- i. The Mumbai Municipal Corporation Act, 1888: Governs the municipal corporation's operation in Mumbai.
- ii. The Maharashtra Municipal Corporations Act, 1949: Provides for the establishment, powers, and functions of municipal corporations in larger urban areas of Maharashtra, excluding Mumbai.
- iii. Maharashtra Municipal Councils, Nagar Panchayats and Industrial Towns Act, 1965: Governs the establishment, powers, and functions of municipal councils and Nagar Panchayats in Maharashtra

Land Acquisition and Rehabilitation:

- i. The right to fair compensation and Transparency in Land acquisition, Rehabilitation and Resettlement Act, 2013: Lays down procedures for land acquisition and terms for fair compensation and rehabilitation.

These Acts collectively provide a legal framework for the development, management, and governance of real estate, housing, urban regions, and environmental protection within Maharashtra and India.

Annexure 3: Existing Housing Policies and Programs in Maharashtra

Housing Policies

- **Maharashtra State Housing Policy, 2007**

The first ever State Housing Policy was published in 2007. It made an effort to address the issue of providing adequate affordable housing for the EWS, LIG and MIG. The policy focused on the shift in the role of the State Government from being provider to being facilitator and enabler. It acknowledged the need for reforms and liberalisation in the housing sector as a major challenge.

- The State Government drafted a new state housing policy in 2015, but the draft was not published.

Housing Programs and Schemes

Government of Maharashtra has implemented several housing schemes so far. The housing developed under these schemes has substantially contributed to the current housing stock.

A. Housing Programs in Urban Areas

- **Pradhan Mantri Awas Yojana – Urban (PMAY-U)**

To achieve the goal of “Housing for All by 2022,” the Government of India launched the Pradhan Mantri Awas Yojana (Urban) in June 2015. In Maharashtra, the scheme has been implemented following the Government Resolution issued by the Housing Department on 09.12.2015. Presently, the scheme is being implemented in 399 cities across the state.

The Maharashtra Housing and Area Development Authority (MHADA) and the Directorate of Municipal Administration (DMA) have been designated as the State-Level Nodal Agency and the Mission Directorate, respectively. While the Housing Department oversees the overall monitoring of the scheme, its implementation is carried out by the respective Urban Local Bodies.

According to the scheme’s guidelines, individuals from the Economically Weaker Section (EWS), Low-Income Group (LIG), or Middle-Income Group (MIG) who do not own a permanent house anywhere in the country are eligible for benefits under the scheme.

The program comprises the following four components:

1. In-Situ Slum Rehabilitation (ISSR): Redevelopment of slums at their existing locations by leveraging land as a resource.
2. Credit-Linked Subsidy (CLSS): Provision of affordable housing for the Economically Weaker Sections (EWS) and Low-Income Groups (LIG) through interest subsidies on home loans.
3. Affordable Housing in Partnership (AHP-PPP): Construction of affordable housing through public-private partnerships.

4. **Beneficiary-Led Construction (BLC)**: Financial assistance for individual house construction by beneficiaries belonging to the Economically Weaker Section (EWS).

Under the Pradhan Mantri Awas Yojana (Urban), as of now, a total of 14,70,793 houses have been sanctioned in Maharashtra. Of these, construction of 8,41,295 houses has been completed. The scheme is scheduled to conclude by 31st December 2025.

- **Jawaharlal Nehru National Urban Renewal Mission (JNNURM)**

Jawaharlal Nehru National Urban Renewal Mission (JNNURM) was launched by the GoI in December 2005. Under JNNURM, two sub-missions – Basic Services for Urban Poor (BSUP) and Integrated Housing and Slum Development Programme (IHSDP) aimed to provide adequate shelter and basic infrastructure facilities to the slum dwellers in identified urban areas. The tenure of these schemes was up to March 2017.

The BSUP Scheme was applicable in nine Municipal Corporations and one Municipality, whereas the IHSDP scheme was applicable in 85 cities excluding those Municipal Corporations covered under BSUP. As on March 2023, the number of houses completed under BSUP and IHSDP are 81,537 and 58,288 against the targets of 97,147 and 77,885 respectively.

- **Valmiki Ambedkar Malin Basti Awas Yojana (VAMBAY)**

Govt. of India introduced the Valmiki Ambedkar Malin Basti Awas Yojana (VAMBAY) in December 2001 with the objective of providing shelters or upgrading the existing shelters for people living below the poverty line and members of other weaker section in urban slums. This scheme was subsumed under IHSDP as a part of JNNURM in 2005.

- **Ramai Awas Yojana**

Ramai Awas Yojana is a state government scheme being implemented in urban and rural areas for Scheduled Caste (SC) and Neo-Buddhist community families who are homeless or having kutcha house. In the urban areas, in 2023-24, 10,494 houses were sanctioned under the scheme out of the target of 18,261.

B. Housing Programs in Rural Areas

- **Pradhan Mantri Awas Yojana – Gramin (PMAY-G)**

PMAY-G was launched in 2016 aiming to provide pucca houses with basic amenities to all eligible houseless households and households living in kutcha and dilapidated houses in rural areas. As on June 2024, the number of houses completed under PMAY-G are 12,43,080 out of the target of 13,74,105 houses.

- **Revised Rajiv Gandhi Gramin Niwara Yojana-II**

The scheme was introduced in 2008 for construction of houses for above poverty line beneficiaries in low-income category. Under this scheme, the cost of the house is fixed. Out of this cost, part is provided as loan through the lead bank in the district, and the part is borne by

the beneficiary. The interest component of the loan is borne by the government. Under the scheme, up to October 2023 amount of 88.93 crore has been disbursed to lead banks as interest component through MHADA.

- **Ramai Awas Yojana**

Ramai Awas Yojana is a state government scheme being implemented in urban and rural areas for Scheduled Caste (SC) and Neo-Buddhist community families who are homeless or having kutcha house. In the rural areas, in 2023-24, 75,920 houses were sanctioned under the scheme out of the target of 1,34,174.

- **Yashawantrao Chavan Mukht Vasahat/ Vaiyaktik Gharkul Yojana**

Yashawantrao Chavan Mukht Vasahat/ Vaiyaktik Gharkul Yojana is being implemented for Vimukt Jati, Nomadic Tribes (VJNT) community families who are homeless or having kutcha houses. During 2023-24, 8,031 dwelling units are sanctioned under this scheme.

- **Shabari Adivasi Gharkul Yojana**

Shabari Adivasi Gharkul Yojana is a housing scheme launched by the state government specifically for the Scheduled Tribe (ST) community in the state. During 2023-24, 49,838 houses were sanctioned under this scheme.

Provisions under DCPR for Greater Mumbai and UDCPR

There are several provisions under the UDCPR and DCPR for Greater Mumbai with respect to provision of affordable housing, rehabilitation of slums and redevelopment of old and dilapidated buildings.

Table: Provisions in DCPR of Greater Mumbai for green-field and brown-field development of affordable housing

Green-field development	
Regulation 15	Inclusive housing
Regulation 33(8)	Construction of Affordable Housing in Special Development Zone II (SDZ II)
Brown-field development	
Regulation 33(5)	Development/ redevelopment of housing schemes of MHADA layouts in Mumbai
Regulation 33(7)	Reconstruction or redevelopment of cessed buildings in the Island City by Co-operative Housing Societies or of old buildings belonging to the Corporation
Regulation 33(7)(A)	Reconstruction or redevelopment of dilapidated/unsafe existing authorized tenant occupied building in Suburbs and extended Suburbs and existing authorized non-cessed tenant occupied buildings in Mumbai City
Regulation 33(7)(B)	Additional FSI for Redevelopment of existing residential housing societies excluding cessed buildings
Regulation 33(9)	Reconstruction or redevelopment of cluster(s) of buildings under Cluster Development Scheme(s)(CDS)
Regulation 33(9)(A)	Regulations for Dharavi Notified Area (DNA)

Regulation 33(9)(B)	Reconstruction or redevelopment of cluster of BDD chawls at Naigaon, Worli, N.M. Joshi Marg and Shivdi under Urban Renewal Scheme(s)
Regulation 33(10)	Redevelopment for Rehabilitation of Slum Dwellers
Regulation 33(10)(A)	Slum Rehabilitation Scheme within Dharavi Notified Area (DNA) for Dharavi Redevelopment Project (DRP)
Regulation 33(15)	Development of land earmarked for the MHADA/ Mill Workers Housing under Regulation No 35
Regulation 33(16)	Reconstruction/Redevelopment in Gaothan/ Koliwada/ Adivasipada area
Regulation 33(20)	Affordable Housing (AH) / Rehabilitation & Resettlement (R&R)
Regulation 35	Development or Redevelopment of Lands of Cotton Textile Mills

Table: Provisions in UDCPR for green-field and brown-field development of affordable housing

Green-field development	
Regulation 3.8	Provision for inclusive housing
Regulation 7.7	Development of housing for EWS / LIG
Regulation 14.1	Integrated Township Project (Social housing component)
Regulation 14.3	Affordable housing scheme
Regulation 14.4	Pradhan Mantri Awas Yojana
Brown-field development	
Regulation 7.4	Development / redevelopment of housing schemes of MHADA
Regulation 7.6	Redevelopment of old dilapidated / dangerous buildings
Regulation 14.6	Slum rehabilitation scheme for Pune, PCMC, PCNTDA and Nagpur
Regulation 14.7	Slum rehabilitation scheme for other Municipal Corporations
Regulation 14.8	Urban renewal scheme

Annexure 4: Functions of Existing Housing Institutions in Maharashtra

The Government of Maharashtra has been progressive in designing and implementing schemes and programs with respect to provision of affordable housing and slum rehabilitation. It has created several institutions to address these issues. The functions of each institution are highlighted as below.

1. Maharashtra Housing and Area Development Authority (MHADA)

The Maharashtra Housing & Area Development Authority (MHADA) was established in December 1977 under the Maharashtra Housing and Area Development Act, 1976 with an aim of providing a comprehensive and coordinated approach to the problem of housing in the state.

MHADA is the Apex organization coordinating and controlling the activities of its seven Regional Housing Boards, viz. Mumbai, Konkan, Pune, Nashik, Nagpur, Amravati, Chatrapati Sambhajnagar and two special purpose boards viz. Mumbai Building Repairs and Reconstruction Board, and Mumbai Slum Improvement Board. MHADA has constituted a Local Area Planning Authority for the development & planning of New Chandrapur.

Additionally, Urban Development Department has delegated the power of Planning Authority on 23rd May 2018 to MHADA under the provisions of Chapter IV of Maharashtra Regional & Town Planning Act, 1966. This is in respect of the MHADA's layouts under its jurisdiction in Greater Mumbai Area and projects under the Pradhan Mantri Awas Yojana within state, and many other redevelopment projects such as BDD redevelopment, etc.

Since its establishment in 1977, the Maharashtra Housing and Area Development Authority (MHADA) has constructed approximately 5,23,329 units up to March 2024.

2. Slum Rehabilitation Authority (SRA)

Slum Rehabilitation Authority (SRA) is the State agency for redevelopment of slums in urban areas. The Government of Maharashtra has launched a comprehensive slum rehabilitation scheme by introducing an innovative concept of using land as a resource and allowing incentive Floor Space Index (FSI) in the form of tenements for sale in the open market, for cross-subsidization of the slum rehabilitation tenements which are to be provided free to the slum-dwellers.

As per the provision of Maharashtra Slum Areas (Improvement, Clearance and Redevelopment) Act, 1971 State Government of Maharashtra has SRA, Mumbai to serve as Planning Authority for all slum areas in the jurisdiction of Municipal Corporation of Greater Mumbai. Subsequently, area of the Thane Municipal Corporation has been added in the jurisdiction of SRA.

Since its inception in 1995, a total of 2,424 projects have been completed by 2025, with the rehabilitation of 2,57,403 families living in slums into flats. Pune and Pimpri-Chinchwad have their own dedicated Slum Rehabilitation Authority.

3. Maha Housing Development Corporation (MahaHousing)

Under the Pradhan Mantri Awas Yojana (Urban), the state of Maharashtra set a target to construct 19.40 lakh housing units by the year 2022. To achieve this target and accelerate the effective implementation of the scheme in the state, the Maharashtra government established the 'Maharashtra Housing Development Corporation' (MahaHousing) through a Government Resolution dated 11th December 2018.

MahaHousing is extensively building homes through Joint Venture (JV) partnerships. These housing projects include amenities such as clubhouses, gardens, playgrounds, and multipurpose halls. For economically weaker sections, the residential units are equipped with two balconies, two bathrooms, and essential furniture such as sofas, kitchens, and bedrooms, all within a 300 sq. ft. area. Maharashtra Housing is focusing on the use of innovative construction technologies to accelerate housing development.

4. Shivshahi Punarvasan Prakalp Limited (SPPL)

To provide free housing to 40 lakh slum dwellers, the government established the Shivshahi Rehabilitation Project as per the Government Resolution dated 28th May 1998. The project aimed to construct 2,00,000 housing units. The government allocated ₹115 crore in capital, which was used to provide financial assistance of ₹73.85 crore (for the construction of 14,908 rehabilitation flats) to 30 slum rehabilitation schemes through private developers. The loan amount, along with interest (₹102.02 crore), has been fully recovered.

As a developer, SPPL has implemented a total of 10 slum rehabilitation schemes, resulting in the construction of 10,672 housing units. Permanent Transition Flats (PTC) for slum rehabilitation are made available through the Slum Rehabilitation Authority. SPPL is responsible for the maintenance and distribution of these flats.

5. Maharashtra Real Estate Regulatory Authority (MahaRERA)

Under the Real Estate (Regulation and Development) Act, 2016, the Government has established the Maharashtra Real Estate Regulatory Authority (MahaRERA) for regulation of real estate sector infusing transparency, financial discipline, citizen centricity, accountability, and speedy redressal of complaints through conciliation & quasi-judicial mechanism. Up to May 2024 in all 46,345 projects are registered with MahaRERA.

6. City and Industrial Development Corporation of Maharashtra Limited (CIDCO)

City and Industrial Development Corporation of Maharashtra Limited (CIDCO) was incorporated (No. 14574 of 1969-70) under the Companies Act, 1956 in March 1970. It is notified as the New Town Development Authority (NTDA). CIDCO has diversified its functions to accommodate various activities such as planning and development of new towns, consultancy, project management and conceptualization.

CIDCO is implementing housing development programme in a planned manner in the State. Since establishment up to March 2024, CIDCO has constructed in all 2,06,132 dwelling units/ tenements and construction work of 51,786 dwelling units/ tenements is in progress.

7. Mahatma Phule Renewable Energy & Infrastructure Technology Limited (MAHAPREIT)

Mahatma Phule Renewable Energy & Infrastructure Technology Limited (MAHAPREIT) is a subsidiary of Mahatma Phule Backward Class Development Corporation (MPBCDC), a Govt. of Maharashtra owned company under the Social Justice and Special Assistance Department having its objectives as:

- To ensure social and economic development of Scheduled Castes and to implement various schemes for improving their standard of living.
- To provide financial assistance to the economically weaker sections of the Scheduled Castes and Nav-Buddhas and those living below the poverty line.

MAHAPREIT is primarily involved in the implementation of various individual and group beneficiary schemes under the Department of Social Justice and Empowerment of the Government of Maharashtra and the Government of India, focusing on income generation, skill development, and entrepreneurship. However, affordable housing, Affordable Rental Housing Complexes (ARHC), and schemes under the Ministry of Housing and Urban Affairs, Government of India, are also among the key sectors in which MAHAPREIT plays a significant role.

8. Dharavi Redevelopment Project (DRP)

Government of Maharashtra in the year 2003-04 decided to redevelop Dharavi as an integrated planned township and an action plan for implementation of Dharavi redevelopment was approved by its G.R. dtd. 04/02/2004. It was decided to develop it by using land as resource to cross-subsidize the cost of development through sale component on the basis of Slum Rehabilitation Scheme. The area under redevelopment is declared as 'Dharavi Notified Area' (DNA). Dharavi Redevelopment Project (DRP) under SRA is designated as the Special Planning Authority for the project. The project is proposed to redevelop slums, chawls, old buildings, commercial and industrial areas that fall within DNA. A Development Plan has been prepared through DRP for the area falling under DNA.

The project is being developed through joint development with the private partner by constituting a Special Purpose Vehicle (SPV).

Annexure 5: Affordable Housing by Public Authorities

Over the years, the role of the government in the affordable housing sector has shifted from the provider of housing to the enabler of housing. The role of Government is more in the provision of housing for Economically Weaker Section (EWS) and Lower Income Groups (LIG) with higher subsidies and incentives. Hence, the affordable housing by public authorities is targeted to the EWS and LIG. Whereas, for Middle Income Groups (MIG) and Higher Income Groups (HIG), the role of Government is to push the private markets to develop housing that is affordable to these segments.

1. Definition and Criteria

Affordability is a relative concept. It is based on the household income, housing price and the size of the house. Hence, the definition of affordable housing varies for each income group. The Housing Department published a GR No. PMAY-2019/ No. 126, dated 16th March 2023, which prescribes the income ceiling and carpet area ceiling for different income groups for housing developed by different boards of MHADA under different models. This criterion does not include the housing price factor as it varies across the state.

Table: Income group wise annual income ceiling and carpet area

Sr. No.	Income Group	Annual Income Ceiling		Carpet Area
		Mumbai Metropolitan Region (MMR), Pune Metropolitan Region (PMRDA), Nagpur Metropolitan Region (NMRDA), Nagpur Improvement Trust (NIT) Region, and local bodies with population more than 10 lakh	Remaining Local Bodies	
1	Economically Weaker Section (EWS)	Up to Rs. 6 Lakh	Up to Rs. 4.5 Lakh	Up to 30 sq.mt
2	Lower Income Group (LIG)	Up to Rs. 9 Lakh	Up to Rs. 7.5 Lakh	Up to 60 sq.mt
3	Middle Income Group (MIG)	Up to Rs. 12 Lakh	Up to Rs. 12 Lakh	Up to 90 sq.mt
4	Higher Income Group (HIG)	No Ceiling	No Ceiling	Above 90 sq.mt

2. Models of Development

a) Affordable housing development by public authority

In this model, the Government develops affordable housing on its land through authorities such as MHADA and Maha Housing. Such housing is allotted to the eligible beneficiaries at subsidized rates through a lottery.

But the developable land with the Department is limited. To address this, the other option in this model is that the government buys land from the other government agencies or private owners and create its own land bank as explained below. Buying private land involves higher initial investment,

whereas partnership with private owners makes such development feasible. Such partnership and JV models are described below.

b) Creation of land bank for development of affordable housing by housing department

In the last two to three decades, due to lack of developable land with the state housing department, supply of affordable housing has reduced. Especially in Metropolitan areas like Mumbai, if the government lands are made available to the housing department at nominal rates, then maximum number of affordable houses can be built. A land bank is proposed to be created with detailed information regarding available developable land parcels to meet the increasing demand for housing in urban areas of Maharashtra. The housing department should follow up with the relevant department of state and central government like Maharashtra Industrial Development Corporation (MIDC), Mumbai Port Trust, developable salt pan land etc.

On the similar lines of economic nodes along Hindu Hridayasamrat Balasaheb Thakre Samruddhi Mahamarg, affordable housing should be encouraged in the green field projects, such as, large infrastructure projects, new MIDC areas etc.

c) Affordable housing development through PPP

To implement Affordable Housing in Partnership (AHP) vertical of PMAY-U, the State Government decision in the Public Private Partnership (PPP) Policy in 2018 through the GR No. PMAY/2017/ Pra. Kra. 12/GruNiDho-2/ShiKaNa dated January 11, 2018. This policy was further amended and refined through subsequent GRs.

Under this policy, the relaxations and incentives are offered as follows:

- Base FSI of 2.5
- FSI of 1 permissible in No Development Zone (NDZ)/ Green zone
- Measurement and Development charges at 50% of prevailing charges
- Stamp duty at Rs. 1000
- Solar Subsidy and Technology Innovation Grant (TIG)

d) Joint Venture with Private Developers

To increase the pace of development of affordable housing, the Government published a GR No. PMAY/2017/ Pra. Kra. 95/GruNiDho-2 dated September 11, 2018. This GR introduced policy for Joint Venture (JV) between MHADA/ MahaHousing and private landowners. Under this arrangement, the landowner's share is determined and compensated either in monetary terms or in the form of housing units. All terms, conditions, and concessions applicable under the Public-Private Partnership (PPP) policy are also applicable to projects developed under the Joint Venture (JV) policy.

For specific groups such as Mathadi workers, mill workers, and construction workers, special housing schemes will be framed by housing department as per the criteria laid out under PMAY (U). This will ensure uniformity in the implementation of schemes targeting special categories.

However, priority should be given to these schemes if funds are available. All rural housing schemes should strictly adhere to the criteria laid down under PMAY (R).

All subsidized housing schemes – whether through PPP, IH, ITP, or any other DCR rules (including 33(7), 33(9), 33(10), etc.) – should be linked with the proposed Unified Citizen Data Hub (UCDH). This will ensure that each citizen can avail the right to housing only once, while also guaranteeing that no genuinely needy person is deprived of the scheme's benefits.

A dedicated portal should be developed to provide access to the inventory of houses created under various schemes, allowing citizens to register only once to access relevant information. Once the KYC verification is completed through this portal, applicants will not be required to reapply for future schemes. This will eliminate duplication, save time, and reduce the financial burden on interested applicants.

The Unified Citizen Data Hub (UCDH) shall be integrated with the State Housing Information Portal (SHIP).

Annexure 6: Monitoring and Evaluation

Effective monitoring and evaluation (M&E) are crucial for the successful implementation of the housing policy in Maharashtra. This chapter outlines the framework for M&E, detailing the processes, indicators, and methodologies to ensure that the objectives of the housing policy are met effectively.

1. Objectives of Monitoring and Evaluation

The primary objectives of the M&E framework are to:

- To track progress against predefined targets and timelines.
- To assess the effectiveness, efficiency, and impact of policy interventions.
- To identify challenges and provide actionable insights for corrective measures.
- To ensure accountability and transparency.
- To integrate feedback for continuous improvement and refinement of the policy.

2. Monitoring Framework

A. Institutional arrangements

A dedicated Monitoring and Evaluation Unit (MEU) will be established under the Department of Housing, Government of Maharashtra. This unit will be responsible for:

- Developing and maintaining a comprehensive M&E plan
- Coordinating with various stakeholders, including government departments, local authorities, and civil society organizations
- Collecting, analysing, and reporting data related to policy implementation.

B. Data collection and management

Data collection will be a continuous process, leveraging both primary and secondary sources. Key methods will include:

- Surveys and field visits to assess ground realities
- Administrative data from relevant departments and agencies
- Reports from local authorities and implementing partners
- Feedback from beneficiaries through structured and semi-structured interviews.

A centralized database will be maintained to store and manage all collected data, ensuring data integrity, security, and accessibility.

C. Key Performance Indicators (KPIs)

To effectively monitor progress, a set of KPIs has been developed, aligned with the key policy principles of affordability, inclusivity, sustainability, and resilience. The details are outlined as follows:

Table: Key Performance Indicators

Policy Principles	Indicator	Methodology	Data Source	Frequency	Responsible Entity
Affordable	Number of affordable housing units constructed	Statistical analysis	Administrative records, project reports	Quarterly	Department of Housing, Local Authorities
	Number of beneficiaries availing housing subsidies	Stakeholder feedback	Subsidy records, beneficiary surveys	Quarterly	Department of Housing, NGOs
	Reduction in the number of homeless households	Surveys, statistical analysis	Surveys, census data	Annual	Department of Housing, NGOs
Inclusive	Number of housing units allocated to vulnerable groups	Stakeholder consultations, statistical analysis	Allocation records, beneficiary surveys	Quarterly	Department of Housing, Social Welfare Departments
	Increase in accessibility features in housing projects	Field inspections	Project plans, field inspections	Biannual	Department of Housing, Local Authorities
	User satisfaction levels of the target groups	Beneficiary surveys, focus group discussions	Beneficiary surveys, focus group discussions	Annual	MEU, Independent Evaluators
Sustainable	Compliance with green building standards	Compliance audits	Inspection reports, compliance audits	Biannual	Local Authorities, Environmental Agencies
	Energy efficiency improvements in housing	Energy audits, field inspections	Energy audits, project reports	Annual	Department of Housing, Energy Department
	Waste management practices in housing projects and Rainwater harvesting	Field visits, statistical analysis	Field visits, project reports	Annual	Local Authorities, Environmental Agencies
Resilient	Incorporation of disaster-resilient features	Field inspections, stakeholder consultations	Project plans, field inspections	Biannual	Department of Housing, Disaster Management Authority
	Number of housing units with insurance coverage	Beneficiary surveys, insurance records	Insurance records, beneficiary surveys	Annual	Department of Housing, Insurance Companies
	Timeliness of post-disaster reconstruction efforts	Field visits, project reports	Project reports, field visits	Quarterly	Department of Housing, Disaster Management Authority

In addition to this A dedicated research unit to be incorporated under housing department which will be responsible for:

- Quality research in housing technology.
- Developing innovative construction methods to reduce costs and improve efficiency.
- Supporting the adoption of new technologies in affordable housing project
- Guiding the stakeholder for the adoption of new technologies

3. Evaluation Framework

A. Types of Evaluation

Evaluation will be conducted at different stages to assess the policy's impact and effectiveness:

- Formative Evaluation: Conducted during the initial stages to refine policy design and implementation strategies, focusing on the relevance and feasibility of policy interventions.
- Process Evaluation: Examines the implementation process to ensure that activities are being carried out as planned, identifying operational challenges, and providing recommendations for improvements.
- Summative Evaluation: Conducted at the end of a specific period to assess the overall impact and outcomes of the policy, measuring the extent to which policy objectives have been achieved.

B. Evaluation methodologies

A mix of qualitative and quantitative methods will be employed to provide a comprehensive evaluation:

- Quantitative Methods: Statistical analysis of data collected through surveys and administrative records and compare it with a benchmark to measure the impact.
- Qualitative Methods: Case studies, in-depth interviews with beneficiaries and stakeholders, and focus group discussions to gather insights on qualitative aspects of policy impact.

Table: Evaluation Matrix

Type of Evaluation	Focus Area	Methodology	Data Source	Frequency	Responsible Entity
Formative Evaluation					
Policy design and feasibility	Relevance and feasibility of interventions	Stakeholder consultations, pilot studies	Initial policy documents, pilot project reports	Initial implementation phase	MEU, Policy Analysts
Process Evaluation					
Implementation process	Adherence to planned activities, operational challenges	Process tracking, stakeholder feedback	Implementation reports, stakeholder meetings	Mid-term	MEU, Implementation Teams
Summative Evaluation					
Overall impact and outcomes	Achievement of policy objectives, long-term impact	Statistical analysis, control group comparisons	Survey data, administrative records, case studies	End of policy cycle	MEU, Independent Evaluators

Mixed Methods Evaluation					
Comprehensive assessment	Qualitative and quantitative impact assessment	Case studies, in-depth interviews, focus group discussions, statistical analysis	Mixed methods data sources	Mid-term and end of policy cycle	MEU, Independent Evaluators

4. Reporting and Feedback Mechanisms

A. Reporting

Regular reports will be prepared by the MEU and disseminated to all relevant stakeholders. The reporting structure will include several components to ensure thorough monitoring and evaluation. Firstly, there will be Monthly Progress Reports that highlight short-term achievements, challenges, and next steps. Secondly, Quarterly Performance Reports will provide a detailed analysis of progress against key performance indicators (KPIs). Lastly, Annual Evaluation Reports will offer a comprehensive assessment of the policy's impact, including recommendations for future actions.

B. Feedback Mechanisms

A robust feedback mechanism will be established to ensure continuous improvement:

- a) Stakeholder consultations: Regular meetings and consultations with stakeholders will be held to gather feedback and suggestions.
- b) Beneficiary feedback: Systematic collection of feedback from beneficiaries through surveys and community meetings.

Grievance Redressal: An accessible and transparent grievance redressal system will also be put in place to address issues and complaints related to policy implementation. An App-based grievance redressal system to be adopted. The monitoring and evaluation framework is integral to the success of the housing policy in the state. By systematically tracking progress, assessing impact, and incorporating feedback, the M&E framework will ensure that the policy objectives of being affordable, inclusive, sustainable, and resilient are met. This continuous process of monitoring, evaluation, and learning will contribute to the sustainable development of the housing sector in Maharashtra, ultimately improving the quality of life for its residents.

Annexure 7: Way Forward

The government's housing goal is crucial for the public, and all efforts must be made to achieve it. Previously, the policy aimed to increase housing stock but lacked specific targets. Now, with a defined goal, focused implementation through a "MISSION MODE" approach is required, with annual targets for affordable housing over the next five years and regular monitoring for timely adjustments.

The mission will be led by the Chief Secretary and include key officials such as the Additional Chief Secretary of Housing, Principal Secretary of Urban Development, the VP & CEO of MHADA, the CEO of CIDCO, and the commissioners of MMRDA, MCGM, Pune, PMRDA, and Nagpur. The Additional Chief Secretary (Housing) will serve as the Member Secretary of this mission, which will have the authority to take necessary actions under Section 47 of the MRTTP Act. All other secretaries involved in housing policy implementation will report to this mission. The mission's head will ensure prompt decisions from relevant departments and authorities, with monthly meetings to review progress and make necessary decisions.

Additionally, a Cabinet sub-committee on housing, led by the Hon'ble Chief Minister, will meet quarterly to review policy implementation, and provide direction. The mission head will present a quarterly review to this sub-committee. The New Housing Policy 2025 embodies the government's commitment to providing housing for all by 2030 and will be executed with dedication and vigour.

It shall be the responsibility of concerned department to undertake preparation of a Road Map for implementation of this Housing Policy. The necessary formulation of new rules and regulations or modification to the existing shall be completed within a period of one year.

1. Roadmap to Implementation

The section outlines a strategic roadmap to achieve our vision of providing affordable, inclusive, resilient, and sustainable housing for all. This section presents the key initiatives, financial mechanisms, institutional frameworks, community engagement strategies, adoption of technology and innovation, social inclusion measures, and risk management approaches necessary for the successful implementation of the policy.

Strategic Initiatives

To boost the supply of affordable housing, state proposes to incentivize private developers and promote public-private partnerships (PPPs). Leveraging central government schemes such as Pradhan Mantri Awas Yojana (PMAY) will be a key strategy. State will implement regulatory reforms to streamline approval processes, minimize delays, and create an investor-friendly environment. The approach includes optimizing land use, promoting mixed-use development, and encouraging higher density housing in urban areas to ensure efficient land utilization. State also aims to improve essential infrastructure services such as water supply, sanitation, and transportation to support new housing projects. Additionally, the government advocates for the adoption of green building practices, energy-

efficient designs, and sustainable materials to minimize the environmental impact of housing developments.

Financial Mechanisms

The State plans to mobilize funds through government budgets, financial institutions, and innovative financing models such as Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs). The policy outlines subsidy schemes, tax incentives, and other financial benefits for developers and homebuyers to promote affordable housing.

Institutional Framework

The strategy includes strengthening the capacity of housing-related institutions at the state and local levels, including urban local bodies (ULBs) and development authorities. Establishing coordination frameworks between various government departments, private sector players, and civil society organizations will ensure a holistic approach to housing development.

Community Engagement

The government aims to involve community members in the planning and decision-making processes to ensure that housing solutions align with their needs and preferences. Awareness campaigns will be launched to educate the public about housing schemes, financial assistance programs, and the benefits of formal housing.

Technology and Innovation

The government proposes the adoption of modern construction technologies, digital tools for planning and management, and innovative building materials to enhance efficiency and quality. Integrating smart technologies in housing projects will improve living standards and promote smart city initiatives.

Social Inclusion

The policy addresses the needs of marginalized communities, including women, the elderly, differently abled individuals, and socially disadvantaged groups. The state will develop specific strategies for slum rehabilitation and redevelopment to provide dignified living conditions for slum dwellers.

Risk Management

The disaster-resilient features will be incorporated in housing projects, particularly in areas prone to natural calamities like floods, earthquakes, and cyclones. Risk mitigation strategies will be outlined to address financial uncertainties, market fluctuations, and other external factors impacting housing development.

Conclusion

In conclusion, this section provides a clear and comprehensive roadmap to achieve the vision of the state's housing policy. The strategic initiatives, financial mechanisms, institutional frameworks, and inclusive policies outlined here offer a solid foundation for creating a sustainable and inclusive housing environment in Maharashtra.

All the stakeholders – policymakers, developers, financial institutions, and community organizations shall actively participate in implementing this policy. By working together, they can ensure that every resident of Maharashtra has access to a safe, affordable, and adequate home. The successful execution of this policy will not only improve living standards but also contribute significantly to the socio-economic development of the state, where every citizen enjoys the dignity and security of a proper home.

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