

#### **GOVERNMENT OF MAHARASHTRA**

# MAHARASHTRA STATE HOUSING POLICY

HOUSING DEPARTMENT

#### **FOREWORD**

The first ever DRAFT STATE HOUSING POLICY was published on 1<sup>st</sup> of November, 2006. It made an effort to address the issue of providing affordable housing for the Economically Weaker Section, Low Income Group, Middle Income Group. It also emphasized the need for reforms and liberalisation in the Housing Sector as a major challenge. Instead of the role as Provider, the State Government will increasingly play the role as Facilitator and Enabler. It set an ambitious objective of moving from acute shortage of accommodation towards a surplus situation. It accepted that this will be possible only if competition is allowed and encouraged. At the same time, the concerns of the citizens were to be the cornerstone of the entire policy.

The Draft State Housing Policy evoked tremendous response and debate. The proposals to introduce sale purchase agreements on basis of carpet area only, proposal to introduce mandatory provision for LIG/MIG in every layout, setting up of a Housing Regulatory Commission were hailed unanimously. It was also debated in the Winter Session of Legislature at Nagpur and in the Budget Session. A very large number of suggestions were received by Government from various organisations and individuals. Several Seminars, workshops were also held. Seven Pilot Studies pertaining to

Slum Rehabilitation, Reconstruction of old and dilapidated buildings, Redevelopment of MHADA colonies were conducted through Mumbai Transformation Support Unit of All India Institute of Local Self Government. Government has taken into consideration the suggestions and finalised the Housing Policy. The provisions pertaining to Special Township Policy, Redevelopment of old and dilapidated buildings, Cluster approach for Urban Renewal, Joint Venture schemes for redevelopment projects, Redevelopment of old MHADA colonies, redevelopment of Gaothan and providing mandatory layout for EWS/LIG/MIG has been incorporated. I would like to thank all the Organisations, Peoples' Representatives and Citizens for the large number of suggestions. The publication of a Draft Housing Policy and its finalisation after the public debate is in keeping with the best tradition of democracy. I also wish to appreciate the efforts made by Shri S.S.Kshatriya, Principal Secretary, Housing Department for finalisation of the State Housing Policy. I am confident that the new Housing Policy will usher in a new era in the Housing Sector.

> VILASRAO DESHMUKH CHIEF MINISTER MAHARASHTRA STATE.

Mumbai: 23 July, 2007.

#### **PREAMBLE**

Shelter is a basic human need, which has become a major challenge in a country, which is fast urbanizing. Maharashtra is one of the most urbanized states in the country. Whereas nationally 27% of the population was in the urban areas, in Maharashtra, the figure was 42% (Census 2001). Housing in urban areas assumes much greater significance, as it relates not only to basic shelter needs but also provides a facility to the citizens to access services and be part of the development process. Housing implies not only construction of bricks and mortar; it includes the supporting infrastructure, access to transport and employment opportunities.

2. With economic liberalization and growth of manufacturing and service sector activities in an around the urban centers, the trend of urbanization is inevitable. The migration from rural areas is however steeper towards metropolitan centers and larger cities which offer greater economic opportunities. This brings tremendous pressure on the cities to augment infrastructure, provide shelters and livelihood to the incoming population. Maharashtra is the most progressive State. The State Government has been pro-active in its pro-poor housing policies and establishing institutions to meet these challenges. The Government has successfully implemented the rural housing schemes such as "Indira Awas Yojana" and "Walmiki Ambedkar Awas Yojana" (WAMBAY), providing quality houses

to thousands of rural poor. Its slum policy has provided secured tenure to urban poor; the policy of redevelopment of dilapidated cess buildings has protected the tenurial rights of the occupants living therefor generations. Through this comprehensive policy document, the Government reaffirms its commitment to promote housing sector reforms and ensure affordable houses to Lower Income Group (LIG) especially the Socially and Economically Weaker Sections (EWS) in urban and rural areas.

#### 2. OBJECTIVES

Objectives of the housing policy are as follows:-

- To facilitate affordable housing in urban and rural areas, create adequate housing stock for Lower Income Group (LIG), Economically Weaker Section (EWS) and shelters for the poorest of the poor on ownership or rental basis.
- To promote sustainable development of urban and rural growth centers and to promote employment opportunities.
- To pursue the target of cities without slums through equitable slum redevelopment and rehabilitation strategy and shelters for the poor.
- To deregulate housing sector and encourage competition and public private partnerships in financing, construction and maintenance of houses

for Lower Income Groups (LIG) and Weaker Sections of the society.

- To rationalize development control regulations and streamline approval procedures.
- To promote rental housing through amendments in the Rent Control Act and incentives to different options of rental housing for weaker sections.
- To facilitate the redevelopment and renewal of inner city areas and dilapidated buildings through options of land assembly; conserving heritage structures and places of archeological importance.
- Encourage technology innovation, training and capacity building of the construction workers to enhance their productivity and improve quality of housing stock.
- To create ring fenced infrastructure fund in cities to fund quality infrastructure required for housing and economic growth.
- To conserve ecologically sensitive areas and promote environmentally sustainable cities and townships.

Taking cognizance of the specific problems of metropolitan areas like Mumbai, the objective of the housing policy would be to ensure time bound redevelopment of slums and reconstruction of old and dilapidated buildings on precinct/cluster approach.

#### 3. STRATEGIES

## 3.1. Needs Assessment and Human Settlement Report.

In order to pursue the above objectives a human settlement status study of all the key urban and rural centers will be undertaken and resources required to match affordable housing needs would be mobilized.

The study would identify regional and district-wide housing deficit and future projections and would include the study of the carrying capacity in terms of land availability, infrastructure and employment potential.

#### 3.2 Land Availability.

- Provide adequate lands for Low Income Group (LIG)/Economically Weaker Section (EWS) housing within and in proximity of cities, towns and rural areas.
- Inclusionary Zoning provisions for Low Income Group (LIG) housing in private layouts
- Ensure integrated and planned development of periurban areas to promote affordable housing.
- Efficient use of land through higher Floor Space Index (FSI) for Low Income Group (LIG) housing.

- Disincentivising retention of vacant land in urban areas through capital value based property tax.
- Lands reserved for Public Housing and Housing for Dishoused be developed through Public Private Partnership or non-monitory incentives under the Development Control Regulation (DCR).
- Property value index based Transfer of Development Rights for Low Income Group (LIG)/ Middle Income Group (MIG) in identified zones in Metropolitan Region.
  - In the Urban areas, Municipal Corporations/ Municipal Councils grant development permission for residential/commercial use. Also the concerned owner has to obtain Non Agriculture (N.A) Permission. Thus, the owner has to approach different authorities. This causes considerable delay in permission process. As per Section 45 of the Maharashtra Regional and Town Planning Act, Municipal Corporation/Municipal Council is required to send copy of the sanctioned building plans to the Collector concerned. In such cases it will not be necessary for the land owner to apply to the Collector separately for Non Agriculture (N.A) permission. Also the Collector can automatically fix and recover amount of Non Agriculture (N.A) assessment based on the plans received from the Municipal Corporation/ Council. In order

- streamline the procedure for obtaining development permission, it is proposed to amend the provisions of Maharashtra Land Revenue Code, 1966 that Non Agriculture (N.A) assessment can be leviable from the date of issue of commencement certificate.
- Similarly after the Municipal Corporation/Council grants permission to change one Non Agriculture (N.A) used to another Non Agriculture (N.A) used residential to commercial, industrial to residential, in such cases it will not be necessary for the land owner to apply to the Collector separately. Collector .can automatically revised Non Agriculture (N.A) assessment according to the change in use and recover the amount from the date of granted by the Municipal change of use Corporation / Municipal Council. It is proposed to amend the provisions of Maharashtra Land Revenue Code, 1966, accordingly.
- In order to decongest Municipal Corporations areas in MMR region and to make available affordable houses to the middle class, it is necessary to encourage Special Township Schemes outside the Municipal Corporation area by raising FSI limit of 0.5 to 1.0 in Urbanisable Zone (U-1 and U-2). It is proposed to carry out appropriate changes in the Development Control Regulations.

#### 3.3 Finance/ Subsidy

- Availability of subsidized serviced Government Land for Low Income Group (LIG) housing and shelters.
- Linking Employment Generation Schemes (EGS) to lower income housing construction in rural and 'C' Class Municipal areas. Public private partnership for housing of migrant labours.
- Committed State financial allocation for Centrally sponsored housing schemes for both rural and urban areas - specially for Scheduled Caste (SC)/Scheduled Tribe (ST) and other socially and economically challenged groups.
- Enabling use of land as collateral security for mortgage finance. Soft loan/ interest subsidy for Low Income Group (LIG) Housing through cooperative sector and other banks. Empowering cooperative institutions for housing finance and construction.
- Levy capital value based Development Charges/
   Fee and create a dedicated "Housing and Infrastructure Development Fund" in cities.
- Incentives for Low Income Group (LIG) housing.
- Cross-subsidized Low Income Group (LIG) construction by Maharashtra Housing & Area Development Authority (MHADA)/ City and

Industrial Development Corporation (CIDCO)/
Regional Planning Bodies etc through public private
partnerships and creation of Real Estate
Investment Fund by these institutions for funding
housing for weaker sections.

#### 3.4 Infrastructure

- Infrastructure development shall be an integral part of every housing project whether public or private.
- Local Bodies to develop infrastructures like roads, water supply, sanitation and other amenities near the housing sites through development planning process, using Housing and Infrastructure Fund and accessing Government funding support.
- State Government support to Urban Local Bodies (ULBs) for market borrowing for infrastructure development.
- State agencies like Mumbai Metropolitan Region Development Authority (MMRDA), Maharashtra State Road Development Corporation (MSRDC), Maharashtra Jeevan Pradhikaran (MJP), Maharashtra Housing Development & Area Authority (MHADA) and Cities & Industrial Development Corporation (CIDCO) to facilitate infrastructure development through Public – Private Partnerships.

 The private developers should fund and provide necessary infrastructure in case of townships.

#### 3.5. Development of Satellite Townships.

In view of the rapid urbanisation process and growing population in the urban areas of Maharashtra and Mumbai in particular, Government has decided to give importance to providing connectivity and better means of communication to the Satellite Townships. Housing Policy will have to take the above development into consideration. For example, the Mumbai Transharbour Link connecting the Island City of Mumbai to Navi Mumbai will open up the hinterland around Nhava Sheva for development and boost housing and other developmental activities. An exercise will be undertaken to identify such connectivity infrastructure projects development of Housing will have to be dovetailed accordingly.

#### 4. Role of Private Sector.

The State would facilitate the participation of private sector in:-

- Construction of LIG houses through Inclusionary Zoning.
- Development and maintenance of infrastructure.
- Technical support in City Planning process.

- Technology upgradation and human resource development in housing construction.
- Development of slums and urban renewal.
- Rental housing.

#### 5. Planning Reforms.

- Streamline building approvals through innovative reforms such as self approvals through accredited architects and use of Information Technology.
- Liberalizing Development Controls, promoting efficient use of the land through higher Floor Space Index (FSI) for Low Income Group (LIG) housing, wherever feasible. Improve building designs to prevent amalgamation of Low Income Group (LIG) Houses by Higher Income Group (HIG).
- Sales Purchase transactions should be in terms of Carpet Area
- Development Control Rules (DCR) should be standardized for different categories of cities
- Housing settlement report to suggest integrated development of new Growth Centers in rural areas, and Small and Medium Towns
- Incentives and regulatory mechanism for Conservation of Heritage structures & precincts, and protection of ecologically sensitive areas.

#### 6. Rental Housing

- Amendment to the Rent Control Act
- Strengthening the foreclosure laws for rental housing finance.
- Incentivising Low Income Group (LIG) rental housing through higher Floor Space Index (FSI) and fiscal incentives in Property Tax, cess and duties
- Public- private partnership to develop and maintain transit shelters through grant of Government land at concessional rates, higher Floor Space Index (FSI) and supporting infrastructure.

#### 7. SPECIFIC HOUSING SECTORS.

#### 7. 1. Rural Housing

- Housing in Rural Areas to be tackled through Gaothan Extension / Indira Awas Yojana / Rajiv Gandhi Gramin Niwara Yojana.
- Demand assessment in Rural Growth Center Villages and Taluka Towns through human settlement study.
- Rural housing, transit shelter and infrastructure development under Rajiv Gandhi Nivara Scheme and Employment Guarantee Scheme.
- Integrated development of Growth Centers.

#### 7. 2. Slums

- Resettlement of slums located on infrastructure land and vital public projects.
- In-situ redevelopment of slum through a menu of options. Incentivising redevelopment on cluster or township basis.
- Security of tenure to be the basis of all rehabilitation/redevelopment options. Government land after redevelopment to cooperatives on occupancy or lease-hold basis.
- The slum dwellers cooperative societies opting for redevelopment in partnership with accredited Non Government Organisations (NGOs) should be permitted to raise finance for housing by land tenure as collateral as a condition in the tenure
- Redevelopment of Slums on the lands belonging to Public Authorities by the designated public authority through transparent competitive bidding of the Development Rights. The surplus Floor Space Index (FSI) if any, to be used for Low Income Group (LIG) housing. Premium received to be invested in infrastructure through the mechanism of infrastructure fund.
- Improved transparency in identification of beneficiaries for all slum improvement and development schemes

- Credit Rating of Developers and Non Government Organisations (NGOs) through rating agencies like CRISIL or ICRA.
- The State will introduce a third party audit of the Slum Rehabilitation/Redevelopment Scheme to ensure greater transparency and accountability .
- In case of SRA Project on public land to be undertaken through open competitive bidding, the responsibility of obtaining consent for the redevelopment project shall be that of the land owning department. The consent will be limited to the question whether redevelopment project may be undertaken or not and not regarding who should be the developer.
- In order to improve the slum rehabilitation schemes, the use of modern technology including Bio-metric Survey, GIS Maping, Satellite Imagery Videography and Unique ID Number system shall be introduced.
- In Mumbai, Slum Rehabilitation Schemes have successfully provided shelter to a large number of poor. However, as larger slums such as those near the airport come up for renewal, it is necessary to develop these areas as small townships with all supporting amenities such as play grounds, parks, schools, dispensaries, bus stops, shops etc.

## 7.3. INTEGRATED, HOLISTIC AND COMPREHENSIVE SLUM REHABILITATION STRATEGY (DHARAVI MODEL)

For slum areas above 40 hectares Rehabilitation of Slum Areas on a sustainable basis through comprehensive approach on the lines of Dharavi Redevelopment Project to achieve economic upliftment and empowerment of slum dwellers by upgrading health standards, income levels and knowledge together with addressing employment environmental/socioeconomic issues in an integrated, holistic manner. This strategy envisages achievement of above objectives by extending incentives in public-private partnership projects and Special Development Control Regulations of Dharavi Model are proposed to be made applicable to such projects.

#### 7.4. Construction of MIG Houses.

It has become very essential also to address the acute accommodation problem being faced by the middle class in urban areas. Their dream and desire is to own a small tenements typically 450 or 500 sq. ft. with one bed room, kitchen, drawing room and attached toilet facilities. It is proposed to incentivise construction of such tenements through mandatory zoning provisions as well as grant of higher Floor Space Index (FSI).

#### 7.5. Urban Renewal Schemes.

Government will play proactive role in:-

- Incentivising redevelopment of old and dilapidated buildings through cluster approach.
- Incentivising land assembly for precinct based comprehensive development of core city areas and old gaothans.
- Phasing out Government's role in maintenance and reconstruction and facilitate market oriented redevelopment strategy.

#### 8. Redevelopment of BDD Chawls and Old Colonies.

The BDD Chawls were constructed more than 90 years ago and consist of 160 Sq. Ft. tenements. It is proposed to undertake a total redevelopment of such old colonies, so that the present occupants can be provided better housing and the permissible Floor Space Index (FSI) can be optimally utilised.

#### 9. Legal and Regulatory Reforms.

- Repeal of Urban Land(Ceiling & Regulation)Act, 1976
- Amendment to Rent Control Act to promote rental housing, ensuring economic returns and provide fast track adjudication system.
- Streamlining building approval procedures including self approvals through accredited architects.
- Suitable amendments in Municipal Act and MRTP Act to promote housing activities and infrastructure

- development reviewing the base of levying Development Charges and Property Taxes.
- Stringent law for curbing encroachment on public land.
- Amendments to Maharashtra land Revenue Code.

#### 10. Housing Technology.

- Technology development to reduce cost of housing and promote durable housing.
- To promote eco-housing, low energy consuming construction techniques and materials.
- Encourage the use of precast and prefabricated building material for speedy and cost effective construction of mass housing.
- Enforcement of the National Building Code and earthquake resistant construction guidelines.

#### 11. Institutional Framework.

- Housing Department to coordinate policy reforms along with Urban Development Department.
- Urban Local Bodies (ULBs) supported by State agencies to be responsible for enabling infrastructure development and Low Income Group (LIG) housing through Development Planning process and creation of Ring Fenced Development Funds.
- Slum Rehabilitation Authority (SRA) to be the planning authority and nodal agency for slum redevelopment.

- Regional Planning Authorities to help in identifying suitable land for housing.
- The Revenue and Forest Department at the State level and Collectors at the District level to identify and acquire and allot land for housing.
- Zilla Parishads and Village Panchayats to plan and implement rural housing with the support of District collectors, DRDA and District Planning Committees.

#### 12. Capacity Building.

- Realigning and revitalization of the various institutions related to housing to keep pace with the growth and execution potential of the housing sector.
- Applying IT and Financial management principles to the housing programmes.
- Organising framing and capacity building programme for managers and workers in housing construction to upgrade technology; and skills to enhance productivity and quality of construction.

#### 13. Housing Sector Regulatory Commission.

Government shall set up of a Housing Sector Regulatory Commission to safeguard the interest of various stake holders. It will be an independent statutory body and will have jurisdiction over the entire State of Maharashtra. Eminent persons of highest reputation and knowledge of the Housing Sector would be appointed as Chairman/Members of this Commission.

### 14. Encourage Foreign Direct Investment (FDI) in Housing Sector.

As part of economic reforms and liberalization, Government of India has recently permitted Foreign Director Investment(FDI) in the Housing Sector. Government shall create enabling environment, which will encourage Foreign Direct Investment (FDI) in our State either through local partners or even directly. It is expected that Foreign Direct Investment (FDI). into Housing Sector will bring home the experience and advantages of modern housing technology from different parts of the world.

#### 15. SPECIAL TOWNSHIP POLICY

Government of India has announced its policy to permit 100% Foreign Direct Investment (FDI) for development of integrated township. In order to encourage private investment in housing sector and to facilitate housing at affordable prices, the following incentives will be available for projects under Special Township Area:-

i) Non-agriculture permission will be automatic.

- ii) Exemption from Urban Land (Ceiling and Regulation) Act, 1976.
- iii) Government Land falling under township area shall be leased out to the developer at the current market rate.
- iv) The condition that only agriculturist will be eligible to buy agriculture land shall not be applicable in Special Township Area.
- v) There shall be no ceiling limit for holding agriculture land to be purchased by the owner/developer for such project.
- vi) There will be floating FSI in the township. Unused FSI of one plot can be used anywhere in the whole township.
- vii) The stamp duty rates applicable in the Special Township area shall be 50% of prevailing rates .
- viii) A Special Township Project shall be partially exempted from payment of scrutiny fee for processing the development proposal.
- ix) 50% concession in payment of development charge.
- x) Development of basic infrastructure and amenities shall be an integral part of the project.

### 16. REDEVELOPMENT OF OLD AND DILAPIDATED BUILDINGS.

The problem of old and dilapidated buildings particularly in the island city of Mumbai is a major concern. The main reason is because the Rent Act has frozen the rents since 1947. As a result the landlords stopped maintenance of buildings leading to their structural deterioration. Earlier efforts to address the problems have not yield its expected results. Unless reconstruction of old and dilapidated building is undertaken on a warfooting, disaster is inevitable in every monsoon. Redevelopment of these buildings will provide better houses to the tenants, provide them ownership rights and also create additional housing stock. While the existing schemes of MHADA and redevelopment under DCR 33(7) and 33(9) will continue, it is proposed to introduce the cluster or precinct development approach and to incentivise the same.

#### 17. CLUSTER APPROACH

The Cluster Redevelopment Approach has successfully transformed the cities of Hong Kong, Singapore and Shanghai. It is proposed to adopt a similar approach for Urban Renewal in Maharashtra State.

For the redevelopment of old buildings, it is proposed to undertake cluster development as strategy for expediting and to bring about planned development. In order to promote cluster redevelopment, it is proposed to give higher FSI to large cluster redevelopment. The main objectives of the cluster approach will be as follows:-

- a) To transform the fractured development in to cohesive urban unit as laid down in Development Plan.
- b) To provide modern accommodation and social services which raise living standards and reduce disparities amongst different sections of population.
- c) To provide an environment which permits the residents of such areas to live fuller and richer lives free of physical and social stress that are generally associated with haphazard urban development.
- d) To facilitate development and proper maintenance of infrastructure facilities such as sewerage / storm water drainage /DP Roads which cannot be developed because of the present haphazard development.
- e) To generate maximum number of surplus tenements for rehabilitation of the occupiers who are on Master List of MHADA.

The fact that MHADA will play the nodal role in the cluster approach and shall be a signatory to all the agreements will

provide greater acceptability and credibility amongst the tenants and landlords.

#### 18. **JOINT VENTURE FOR REDEVELOPMENT PROJECTS**

During the last 40 years, the Repairs & Reconstruction Board of MHADA has been able to undertake redevelopment of 442 old and dilapidated buildings under DCR 33(9) Another 490 old and dilapidated buildings have been reconstructed through private developers under DCR 33(7). In order to accelerate the redevelopment of old and dilapidated buildings, it is proposed to encourage redevelopment projects through joint ventures in which MHADA along with the tenants, landlords and private developers, if necessary, will come together for undertaking redevelopment of Cluster. Detailed guidelines for this scheme shall be issued by the Urban Development Department separately.

#### 19. ADOPTION OF EARLIER REPORTS

The problem of Urban Renewal and of old and dilapidated buildings and the need to bring together tenants and landlords is a concern not only for Mumbai and its suburban areas but also for other cities of Maharashtra State. This problem has been studied in detail and recommendations of Sukhthankar Committee and Afzulpurkar Committee have been accepted by Government. It is now proposed to extend the applicability of

these two reports to all Municipal Areas of Maharashtra. The concerned Municipal Corporation or Council will adopt and implement the principles enunciated in these reports with suitable local modifications. This will be monitored by the Urban Development Department.

#### 20. REDEVELOPMENT OF OLD MHADA COLONIES

The Redevelopment of old MHADA colonies all over Maharashtra State has become an important issue because in several colonies, optimal utilisation of land has not been done. More than 70% of these colonies were built for the Economically Weaker section (EWS) and Low Income Group (LIG) categories. Over the decades, there has been growth in these families both in terms of members and income. Under the present DCR of 33(5) if the MHADA Colony has more than 60% LIG tenements then 20% extra FSI and permission to load TDR is available. However, the size of the tenement is restricted to 30 sq.mtrs.. There is no justification to expect the EWS/LIG families to stay in tenements smaller in size than 30 sq.mtrs. in perpetuity. Hence it is proposed to allow redevelopment of such colonies by providing higher FSI. and to revise the ceiling of 30 sq.mtrs. for LIG tenements. This will enable the present occupants to have better accommodation as well as create additional housing stock.

#### 21. MANDATORY LAYOUT FOR EWS/LIG/MIG.

In every layout, whether private or public, it shall be mandatory to provide at least 10% of the layout for EWS/LIG tenements and another 10% of the layout for MIG tenements. The size of the EWS/LIG tenements shall not exceed 30 sq.mtrs. and it should not exceed 50 sq.mtrs. for MIG tenements in such a composite layout. Similar policy will be followed for Special Township Project and when industrial layout is converted into a residential layout. The above mandatory reservations for EWS/LIG/MIG are minimum. Higher FSI will be available if more area is allotted for EWS/LIG tenements in any layout.

#### 22. REDEVELOPMENT OF GAOTHAN

Government of Maharashta has already issued the Notification u/s 37 (1AA), M.R.T.P. Act, proposing as follows:-

"Reconstruction or Redevelopment in Gaothan Areas". For reconstruction or redevelopment of any property in Gaothan areas i.e. on land having tenure "A" in suburbs and extended suburbs the floor space index shall be the consumed FSI of existing building (utilised authorisedly) or the normal permissible FSI of the zone

plus 100% of the consumed FSI of the existing building as incentive FSI but totally not more than 2.00, whichever is higher".

The Gaothan Redevelopment Policy shall be finalised in accordance with the above mentioned notice very soon by the Urban Development Department.

#### 23. ECO HOUSING

**Eco-Housing** programme with focus on resource conservation measures like site planning, total water management, energy conservation, eco-friendly and energy efficient materials, environment architecture, renewable energy, solid waste management and other innovative eco-friendly technologies which will benefits both to citizen as well as to the municipalities in terms of reduced load on municipal infrastructure being implemented in Pune Municipal Corporation will be replicated in other Urban Local Bodies to popularise Eco-Housing activities across the State. It is proposed to incentivise such Eco-Housing Projects through rebate in Municipal Taxes and Development Charges.

# 24. DEVELOPMENT OF AREAS IN THE PERIPHERY OF THE MUNICIPAL CORPORATIONS THROUGH AHMEDABAD MODEL OF TOWN PLANNING SCHEMES

Due to small and fragmented holdings and intense population pressure on the lands located in the cities peripheral areas, there has been unplanned and haphazard development. The traditional approach was to acquire the land and develop planned townships. Under the new townships policy, land are allowed to be pooled and planned development is facilitated. We propose to encourage the landowners to offer their lands for development through town planning schemes, on the lines of Ahmedabad model. Each landowner will offer part of their land for infrastructure development and as open spaces at ready reckoner rates. The cost of infrastructure development will be proportionately set off against the value of land. Developed land would be handed back to the landowners in proportion to their retainable land.

#### 25. URBAN RENEWAL THROUGH LAND POOLING

In order to improve quality of life in cities, old and congested layouts will have to make for better planned layouts. This would be possible if land owners and occupiers of existing buildings agree to pool their lands to create a larger land parcel

that is amenable to making a planned layout. The existing policy provides very little incentive for people to come together and undertake renewal of their areas. An FSI linked incentive scheme will be formulated that will provide the necessary incentive to aggregate lands not only in Mumbai but also in the Mumbai Metropolitan Region and the limits of all Municipal Corporations.

#### 26. REVIVAL OF GAOTHAN EXTENSION SCHEMES

All villages face acute shortage of land for house construction. The earlier Gaothan Extension Scheme facilitated land acquisition by Government. This scheme will be revived and the Collectors will be empowered to acquire land through consent. Villagewise list of those in need of houses will be prepared and housing plots will be allotted to them. To encourage the landowners to make housing space available, no Non Agriculture Tax would be levied in villages having less than 5000 population. To expedite the approval to layouts, multiple agencies such as the Collector, Sub Divisional Officers or Tahsildars will be authorised to grant such approvals with concurrent jurisdiction.

#### 27. ROAD MAP FOR IMPLEMENTATION

 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.

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