

## Press Note State Housing Policy 2025

The State Housing Policy 2025 was approved in the Cabinet meeting held on 20/05/2025.

It focuses on decision-making, use of modern technology, dynamism and transparency and social inclusion.

- 1. Policy after two decades:** The state's previous housing policy was published in 2007, drafted in 2015 and 2021, but has not been published. The housing policy has been approved after nearly 18 years.
- 2. 4 fundamentals of housing policy:** The policy is structured around four guidelines: affordable, inclusive, sustainable and resilient housing to meet economic, social, environmental and disaster-related challenges.
- 3. Social inclusion:** The policy proposes special measures for senior citizens, employed women, students and industrial workers, including leasing women, students and leasing houses for industrial workers for up to 10 years, supported by public-private partnerships and incentives for developers and operators. This will be encouraged by allowing the use of CSR funds for social housing.
- 4. Target of 35 lakh houses by 2030:** 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.
- 5. Housing Requirement and Demand Survey Analysis By 2026,** the need and demand for residential flats in all districts will be surveyed and analyzed and the plans will be designed/ implemented from now on.
- 6. State Housing Information Portal (SHIP):** The State Housing Information Portal (SHIP) is being created as a centralized digital platform for the departure-based decision making process. Bidding farewell to Goa, geo-tagging of houses and supply on the Sadar portal, geo-tagging of the households, fund disbursement, district-wise land fund and uniformity with systems such as MahaRERA, Mahabhulekh and PM Gati Shakti, as well as help in making evidence-based decisions using AI tools for analysis, forecasting, and updating in a transparent and coordinated manner. All housing schemes will remain attached to the UCDH portal.
- 7. Creation of Land Bank of Government lands suitable for residential use:** Revenue and Forest Department, MSRDC, MIDC, Regional Planning Authority, Water Resources Department, etc. With the coordination of the Land Bank, a statewide land

bank is going to be developed by 2026. This will be used to build new housing by updating the information in the SHIP.

8. Housing for special sections: Housing schemes are proposed to be implemented for special sections such as government employees, ex-servicemen, freedom fighters, divyangs, journalists, artists, mill and mathadi workers, as well as airport employees. Also, housing will be built near major hospitals in cities like Mumbai to provide affordable housing on rent for the relatives of patients. All these schemes will be implemented on PMAY(U) basis.
9. Walk-to-Work: On. In line with the Prime Minister's concept of "walk-to-work", the policy has laid emphasis on the development of houses close to employment hubs, especially in industrial areas, with 10 to 30 per cent of the space reserved for the facility plot in the MIDC area being reserved only for residential use.
10. Inclusive Housing Scheme across all Metropolitan Region Development Authorities (RDAs): In growing urban areas, the Inclusive Housing Scheme under Rule 3.8.2 of the UDCPR and Rule 15 of the DCPR is proposed to be implemented only to all metropolitan territory development authorities, including large municipalities with a population of more than 10 lakh. The information should be provided by updating it through the Mahaawawas app.

The information will also be published regularly on the housing department's portal.

11. State Level Supreme Grievance Redressal Committee (AGRC): State Level Supreme Grievance Redressal Committee is being set up to monitor quality control, mediate with developers in respect of grievances of beneficiaries and ensure timely completion of redevelopment projects under Regulations 33(5), 33(7), 33(9) etc. of DCPR 2034 and Section 79(a) etc. of MHADA Act, 1976 etc.
12. Self-Redevelopment Cell: Self-redevelopment cell will be set up at the state level to promote and promote the process of self-redevelopment. Also, for self-redevelopment, Rs. An amount of Rs 2,000 crore self-redevelopment fund will be set up
13. MahaWas Niwas Nidhi: As per the recommendations of NITI Aayog, a mega housing fund of Rs 20,000 crore is being set up. The fund will fund ambitious projects.
14. Affordable rental housing: Affordable housing will be made available in large numbers. For this, this target will be achieved through government / semi-government organizations like MHADA, CIDCO etc. as well as private development.

15. **Green Building Initiative (Green Building):** This policy promotes green buildings. These include the preparation of a heat-resistant plan, the use of heat-resistant materials, and energy-efficient construction techniques. In addition, there is an emphasis on further greening of cities by encouraging the integration of landscape areas, rooftop gardens and eco-friendly infrastructure to reduce heat exposure and make climate change resilient.
16. **Disaster Resistant Buildings:** New construction will be planned to deal with weather risks including heat, floods and earthquakes with innovative construction technologies under the Global Housing Technology Challenge (GHTC) to bring sustainable, disaster-resistant, cost-effective and climate-appropriate construction practices into the mainstream.
17. **Setting up of Construction Technology Research Center:** Construction Technology Research Center will be set up for the use of modern technology, green building, disaster prevention technology, inclusivity, affordable housing.
18. **Redevelopment policies:** In order to protect the rights of the flat owners in redevelopment projects and to avoid any hindrance in the rehabilitation process, it will be mandatory for the developer to enter into a tripartite agreement between the society, the developer and the concerned planning authority/ government and semi-government land owner organization, to pay advance rent in ESCROW Account for the protection of the residents.

In order to promote redevelopment in Mumbai suburbs, sections 79(a) and 91(a) of the MHADA Act, applicable to cessed buildings, will be studied and a comprehensive proposal will be submitted at the MHADA level to apply to non-cessed buildings.

Necessary changes will be made in the Maharashtra Municipal Corporation Act, Maharashtra Regional Planning and Town Planning Act, 1966 (MRTP) and other Acts to speed up the rehabilitation process outside Mumbai.

19. **CSR for Social Housing:** Corporate Social Responsibility (CSR) funds can be used for affordable and social housing projects (working women, senior citizens, student housing) and necessary incentives will be given for this.
20. **Appointment as Knowledge Partners:** The strategic framework is going to be appointed as Knowledge Partners like IITs, IIMs, UDRI, WRI to address the changing economic, social and climatic challenges to be more strong, inclusive and broad-based.

21. Use of central government land for slum rehabilitation: This policy proposes the use of central government land for slum rehabilitation projects. Under this, schemes for slum rehabilitation can be implemented in the form of joint venture between the Central Government and the Slum Rehabilitation Authority (SRA). It is also proposed to provide corpus fund from the concerned Central Government Department.
22. IT-based approach to SRA projects: This policy encourages the use of IT-based approaches to increase transparency, real-time monitoring and accountability in Slum Rehabilitation Authority (SRA) projects. These digital tools will simplify processes such as beneficiary determination, project status updating, and fund management, ensure efficient implementation and reduce delays or malpractices.
23. Promotion of Cluster Redevelopment for Slums: The policy promotes cluster redevelopment as a strategic approach to revive multiple slums in the same ward through integrated planning. This model enables optimal land use, better infrastructure provision and a larger economy while ensuring improved living conditions of slum dwellers through coordinated and inclusive development.
24. Use of Social Responsibility Fund (CSR) for slum rehabilitation: The policy proposes to use the Social Responsibility Fund (CSR) for slum rehabilitation projects, thereby encouraging the participation of the private sector in tackling housing challenges. The provision aims to mobilise additional economic resources and promote collaborative efforts between the government and developers to improve living conditions in informal settlements.
25. Registration of development agreement is mandatory: The agreement between the slum dwellers and the developer will be prepared on stamp paper and registered at minimum stamp duty. This will protect the legal rights of slum dwellers.
26. Inclusion of shared areas in the rehabilitation area: The Urban Development Department should take further action to provide incentive FSI to the developers by incorporating the parking, staircase, elevator and lift lobby elements of the rehabilitation building into the rehabilitation area.
27. Redevelopment of hazardous buildings: Decision to redevelop rehabilitation buildings constructed in the past but are currently in a dangerous condition with incentive mat area on the lines of 33(7)A.
28. Selection of new developers for stalled projects: New competent developers will be selected through a tender process in slum rehabilitation schemes that have not made progress despite repeated meetings.

**29. Joint Venture Scheme:** Out of the 228 stalled schemes in the Mumbai Metropolitan Region, the government has been approved to implement the scheme in joint participation of entities like BMC, MHADA, CIDCO, MMRDA, MAHAHOUSING, MIDC, SPPL, etc.