Sharing of the Balance FSI

<table>
<thead>
<tr>
<th>Basic Ratio</th>
<th>CIDCO limit</th>
<th>Society / Association Share</th>
<th>CIDCO Share</th>
<th>Society / Association Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Above 3.00</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Above 2.05 and upto 3.00</td>
<td>60%</td>
<td>40%</td>
<td>40%</td>
<td>60%</td>
</tr>
<tr>
<td>Above 1.05 and upto 2.00</td>
<td>70%</td>
<td>30%</td>
<td>30%</td>
<td>70%</td>
</tr>
<tr>
<td>Upto 1.00</td>
<td>80%</td>
<td>20%</td>
<td>20%</td>
<td>80%</td>
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</table>

CIDCO’s share handed over free of cost. 20% CIDCO’s share in the form of tenements shall be handed over free of cost to the NMRC.

Process formulation for scrutinizing proposals

CIDCO is formulating a single window clearance system through a Redevelopment Cell of CIDCO. Timely guidance will be provided by this cell online as well as in person or in hearings. The formats are made in such a manner that the society will get step by step guidance to complete the entire process. Guidelines for society, developer and architects are being made with legal backing. Necessary information/FAQ’s will be uploaded on website for easy reference. All payments will be made online. A third party monitoring will be done for quality of construction. A timeline will be issued to the developer for completion of new buildings along with undertaking (ie Bank guarantee, transit campervs for rehabilitation, indemnity bonds etc).

CIDCO has already done structural audits of all CIDCO condominium in Karimbol and Panvel with a ready reference list of all CIDCO constructed building with its age in CIDCO as well as NMHC area. For Redevelopment FORM K, B” and “C” (subdivided in 3 stages to give the society required time for collecting/preparing documents/drawings.

Stages of Redevelopment

1. Application for redevelopment
2. Verification of structural report by the Committee
3. Letter of Intend
4. Nearing of proposal
5. Scrutiny of drawings
6. Issuing of modified agreement
7. Issue CC/CIC

On similar lines NMHC is preparing the process to make it more user friendly.

Salient Features of GR

- Rehabilitation Area entitlement shall be increased by 15% of the existing carpet area
- Incentive FSI as mentioned above in table 8
- Sharing of balance FSI entitled available to CIDCO for implementing 4/3rd Site Housing Project
- Amalgamation of plots shall be permissible only when 70% occupants intend to amalgamate
- If there are more dilapidated bldgs on a plot, the pro-rata land component shall be worked out and incentive FSI shall be based on that
- Permissible tenement density per net hectare may be allowed to exceed in multiples of FSI
- If plot area is >1000 sqm, fronting road >=20m wide, 3% convenience shopping, if plot area is >1000 sqm, fronting road >=40m wide, and 10% convenience shopping
- If land area is 2500sqm or more. Or above then 10% mandatory clear open space on ground open to sky

Major prerequisites to get approval

- A prerequisite to convert all Association/Apartment owners to Society as per MOPA/C
- To transfer all the members of society as per CIDCO’S records. A cutoff date will be issued for transferring these members.

Future of Redevelopment in Navi Mumbai

As soon as the policy is approved the rehabilitation and constructing of new buildings with additional entitlement can be taken up. This will add to the housing stock of Navi Mumbai and house unsafe people living in dilapidated situation in a new building. It will open up a new real estate market for Developers and architect.

It will relieve property prices in urban areas making housing affordable. Thus promoting sustainable development through redevelopment.
Brief background

CDDCO framed its housing policy incorporating self-financing principle using land as a prime resource in development of housing sector to meet the fast growing demand for all sections of society. The primary objective was to make the land affordable to all income groups and to allow all land uses. Households in Navi Mumbai are divided into various income categories. EWS, LIG, MIG and HIG. This is being used to achieve cross-subsidization, the higher income groups would pay a surcharge for housing, which would subsidize housing for the lower income groups. CDDCO decided to use a maximum surcharge of 15% on housing for highest income to compensate for a maximum subsidy of 65% to lowest income groups. Between 1990 and 1999, CDDCO was prime supplier of fully constructed affordable houses under conventional approach to the EWS, LIG, MIG and to some extent MIG.

Housing efforts / stock

CDDCO has constructed 133,577 tenements in the city. Out of these 51% of housing for EWS / LIG, while 26% is reserved for MIG and 23% for HIG. The emphasis was on providing affordable housing for EWS / LIG.

The total housing stock, created in Navi Mumbai is about 2,25,000 units, inclusive of the private sectors contribution. About 50,000 houses are under construction by private developers. Thus, so far there are about 2.7 lakh houses in Navi Mumbai including those under construction. About 74% of the households own their houses in Navi Mumbai.

CDDCO constructed houses for EWS under Bombay Urban Development Project (BUDP), I and II in Airoli, Kopar Khairane, Kharghar, Nerul, Kalamboli and New Panvel. Some ambitious housing projects were also undertaken by the Corporation for different income groups i.e. Gharkul (EWS / LIG) and Spaghett for LIG, and MIG, Millennium Towns to MIG and Seawoods Estate for HIG, Navi Non Resident Indians.

What is Redevelopment?

Redevelopment is the process of demolishing existing old society building and reconstructing it by appointing a good developer who can construct and handover new flats to the society members free of cost with some additional benefits and make profit by utilizing balance plot potential by constructing additional flats and shops with anualmulasi FSI of 2.5.

Who will be eligible?

Only CDDCO constructed buildings, which are located within the CDDCO jurisdiction are eligible subject to following conditions:

- If building age is more than 30 years - Structural Audit not required
- If building age is less than 30 years - Structural Audit mandatory
- Participate in Housing stock quality audit
- No allotment will be given if there is any current case for razing order by the Court
- Meeting the eligibility criteria of CDDCO

Need for Redevelopment

As per housing stock, the dilapidated tenements constructed by CDDCO more than 30 years of age are 43,494 tenements (15%) and between 25 to 30 years age are 1,942 tenements (6%). 51% of the total housing stock is dilapidated. If redevelopment takes place the dilapidated buildings will be replaced with new buildings which will be a boon to prevent sudden collapse or loss of human lives as well as properties contributing to the society. The housing stock in Navi Mumbai will increase by 1.5 times the existing housing stock on exiting land with upgradation in infrastructure. Cluster development can be promoted. Resales can be planned wider if the society surrenders land from the plots/condominiums if redevelopment and infrastructure augmentation take place simultaneously it will be a comfortable situation.

Possible contributions due to redevelopment

- To overcome housing deficit & help the MIG, LIG & EWS families in Navi Mumbai by facilitating housing at affordable prices
- Quickset and manageable solution for the land shortage in fully developed nodes like Vashi, Nerul, Panvel and Kalamboli.
- Families residing in smaller house can get a bigger and better carpet area in new building without paying any amount.
- Benefit to CDDCO & NMCC in terms of affordable housing stock and revenue flows to augment physical infrastructure
- Relief in property prices in urban areas due to reduction in the number of already deteriorated dilapidated properties; to a great extent
- Redevelopment is one of the solutions to improve good quality residential homes.
- Redevelopment will also generate employment opportunities.

Hence Redevelopment is a continuous process of urban renewal opening up new avenues for re-construction of projects catering to modern lifestyles and escalating the aspirations of the upcountry mobile workforce. This study will be helpful to both of people & they would be emotionally grateful to the party / department / government which make it possible.

Rehabilitation area entitlement

A basic entitlement = carpet area + 15% (min carpet area of 27.88 sqm [300 sqft] Additional entitlement is as below:

<table>
<thead>
<tr>
<th>Area of the Plot under Redevelopment</th>
<th>CDDCO Additional Entitlement (% of the Carpet Area of the Existing Tenement)</th>
<th>NMCC Additional Entitlement (% of the Carpet Area of the Existing Tenement)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 4000 Sqc.</td>
<td>NIL</td>
<td>NIL</td>
</tr>
<tr>
<td>Above 4000 Sqc., to 1 No.</td>
<td>10%</td>
<td>16%</td>
</tr>
<tr>
<td>Above 2 No., to 5 Nos.</td>
<td>15%</td>
<td>15%</td>
</tr>
<tr>
<td>Above 6 Nos., to 10 Nos.</td>
<td>20%</td>
<td>20%</td>
</tr>
</tbody>
</table>

Entitlement rehabilitation area not more than area as per MIG category by govt. Exemptive of balcony area.

For both CDDCO & NMCC areas, the entitlement of rehabilitation area of existing authorized Commercial/ Anexity area shall be equalize to the Existing Carpet area + 20%.

Incentive FSI

The ratios of Land Rate (LR) in Rs./sqm. of plot under redevelopment as per Annual Schedule of Rates (ASR) and Rate of Construction (RCH) as follows:

<table>
<thead>
<tr>
<th>Basic Ratio (LR/RCH)</th>
<th>CDDCO Incentive (% of Affordable Rehabilitation Area)</th>
<th>NMCC Incentive (% of Affordable Rehabilitation Area)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Above 0.10</td>
<td>10%</td>
<td>7%</td>
</tr>
<tr>
<td>Above 0.20 and up to 3.00</td>
<td>10%</td>
<td>15%</td>
</tr>
<tr>
<td>Above 3.00 and up to 5.00</td>
<td>15%</td>
<td>20%</td>
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<tr>
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Provided above incentives will be subject to the availability of FSI of redevelopment plot and its distribution by CDDCO.