



A TSUNAMI IN MUMBAI

Nauzer Bharucha

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Year 2015: It's lunch time in Mumbai's commercial district of Nariman Point. People stroll on the sidewalks, some gather around a popular dosa stall while others enjoy the sea breeze. Suddenly, the ground begins to shake violently, cars overturn, trees are uprooted and chunks of concrete and glass fall from skyscrapers. An hour earlier, the Indian Early Tsunami Warning System alerted Mumbai's local government about an earthquake 300 miles off the city's coast in the Arabian Sea. But before the administration could gear up, 20-metre high tsunami waves crashed furiously along the entire length of Mumbai's western coastline.

Minutes later, a second, more powerful earthquake hit the city (magnitude 8.5 on the Richter Scale) and devastated entire neighbourhoods. At the landmark Queen's Necklace, the line of art-deco buildings stood ravaged, large parts of the congested Kalbadevi and Girgaum areas were under 30 feet of water, and eyewitnesses said at least three residential high-rise buildings collapsed in Cuffe Parade. Fire engines and ambulances could not proceed because the roads were blocked with uprooted lamp posts and debris. The iconic 2.2 km-long JJ flyover was reported to be completely ripped apart and an unknown number of people are believed trapped or killed underneath it.

A naval helicopter taking stock of the destruction, relayed news that areas near the Bandra and Juhu coasts had simply disappeared, while parts of Jogeshwari to Malad were a mass of rubble. According to an estimate, as many as half a million people are dead and an equal number have become homeless, without food and water. The civic health department warned of a cholera outbreak, which could kill thousands more.

This apocalyptic scenario could be the city's worse nightmare, especially in the wake of last week's catastrophic earthquake in Japan. India's financial capital is vulnerable to natural calamities and is ill-prepared. Japan has an enviable disaster management plan in place since decades. During a trip to that country in 2006, this writer was shown the fire-fighting and emergency response capabilities in Fukuoka city.

The Fukuoka Citizens' Disaster Prevention Centre is a place where you can learn about disasters and their precautionary measures. It has facilities that simulate earthquakes and violent wind conditions, and educational areas where visitors can practice fire-fighting and practical techniques for protecting against disasters. The center also sells disaster-prevention equipment, emergency food supplies, emergency supplies, and emergency related publications. On the other hand, Mumbai is still struggling to get its act together. It was totally unprepared

when a freak cloud burst paralysed the city and killed over 400 people in what is now commonly known as the 26/7 deluge of 2005.

A 2007 study on the effects of global warming published in the journal, Environment and Urbanisation, lists Mumbai as one of the cities vulnerable to rising sea levels and says its people are at risk of being submerged. But more appalling are Mumbai's man-made factors, which interfere with the environment and are therefore, bound to have an adverse impact.

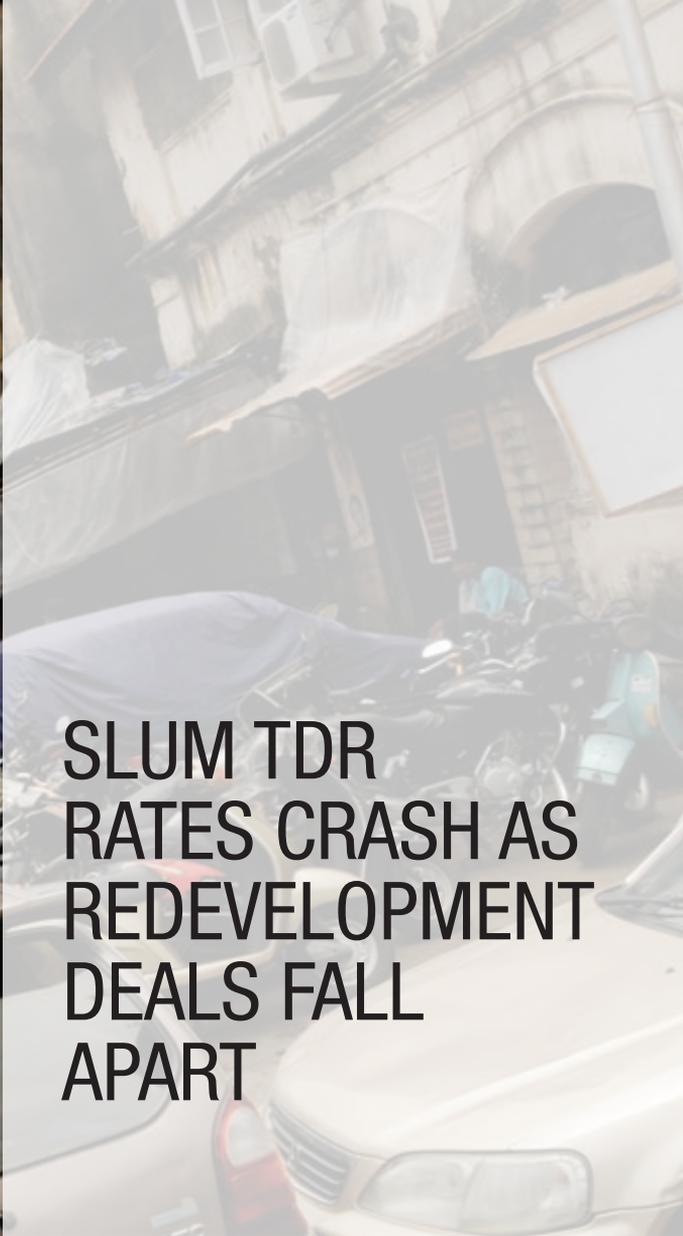
Haphazard development, destruction of mangroves, violation of Coastal Regulatory Zone norms, shrinking open space and dereservation of land earmarked as no-development zones are choking the city. Claiming land from the sea, like in Nariman Point, and mangrove-hacking could have serious repercussions, especially when sea levels are rising because of global warming. Mangroves, natural barriers against the sea (some Tamil Nadu villages were saved by these plants from the 2004 tsunami), have been relentlessly destroyed, at times with official connivance. Land-use maps show Mumbai and Navi Mumbai's mangroves shrunk from 235 square kilometres in 1924 to 160 square kilometres in 1994. A thousand hectares are estimated to have been destroyed in Mumbai by 2000.

The business district of Bandra-Kurla Complex, for instance, came up on the river Mithi's bend. This commercial hub was flooded during the 26/7 deluge; it was developed about two decades ago on largely mangrove-covered land. Unfortunately, the basic concept of town-planning - the *raison d'être* of any city - was discarded a long time away by Mumbai's gate-keepers. The politician-bureaucrat-builder nexus has destroyed - what renowned architect Charles Correa once said - this once-global city and turned it into a provincial town.









SLUM TDR RATES CRASH AS REDEVELOPMENT DEALS FALL APART

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The market for Transfer of Development Rights (TDR) generated from slum enclaves has crashed over the past one year. With the slump in the real estate market, the rate for slum TDR has dropped from an all-time high of over Rs 4,300 a sq-ft in March 2008 to around Rs 1,000 a sq-ft this month.

Slum TDR is a vital tool for builders because it allows them construction rights over and above the normal FSI that is currently permitted when they construct or redevelop buildings in suburban Mumbai.

TDR is generated when the developer/owner surrenders his land to the government and agrees to rehouse slum dwellers or project-affected persons free of cost. In turn, he is issued a TDR certificate that gives him additional construction rights in the suburbs, but only to the north of the plot he has surrendered.

Sources said the price of slum TDR could fall further with an expected 24 lakh sq-ft slum TDR stock ready to hit the market in the next one month. Among those planning to sell huge chunks include slum redevelopers like HDIL, DB Realty and Sumer Builders.

"There is going to be a huge supply of slum TDR, but the current demand for it is negligible, because of the slowdown in the property market. Its rate might fall below Rs 1,000 a sq-ft once this stock hits the market," said a source.

A slew of housing societies, mainly in the western suburbs, had tied up with builders to redevelop their old buildings using TDR. However, since last year, a large number of redevelopment agreements between these societies and builders have fallen through. The demand for slum TDR, too, fell after these projects were stalled.

The demand for the lucrative slum TDR market slumped after the state government offered a cheaper substitute to builders by granting them 33% extra FSI in the suburbs at a premium in early 2008. Soon after, builders backed out from buying slum TDR worth Rs 60 crore from the MMRDA as the purchase of extra FSI worked out to be much cheaper.

Within industry circles, it was well-known that the granting of 33% extra FSI for a premium was introduced by the Congress-controlled Urban Development Department to break a cartel of slum TDR builders believed to be close to a top NCP politician. The extra FSI policy has since been stayed by the Bombay High Court. Two years ago, there were allegations that this cartel was jacking up slum TDR prices as it had cornered a large chunk of the slum TDR.