

# Self-redevelopment as a model for Mumbai's housing crisis

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## Abstract

*Around nine percent of Mumbai city's land possesses half the slum population. This glaring inequality is dominant at a socio-spatial level. The failure of government-incentivised market solutions to resolve the affordable housing crisis (like the Slum Rehabilitation Scheme and Pradhan Mantri Awas Yojna) is evident across Mumbai, except in a handful of projects. This research plans to investigate the lesser known examples in Mumbai, where communities have mobilised themselves to become housing providers, as a response to these market failures. A social innovation in itself, the process of Self Redevelopment involves communities coming together, registering themselves as a cooperative housing society, acquiring land and being at the forefront. Through a case by case analysis of scattered attempts of self-redevelopment in Mumbai, and a comparative analysis, we argue the presence and role of multiple stakeholders—like the State, private players, NGOs, activists, academicians, and certainly, the users—without whom this community-led execution shall be impossible. We hypothesise that, slum development/ redevelopment/ upgradation is successful only in places where users have been an integral part of the decision-making process.*

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## Introduction

The article is an inquiry into the existing and evolving housing redevelopment models in Mumbai. Through analysing three

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concurrent real estate development cases<sup>1</sup>, we are investigating social housing in Mumbai through the lens of participatory planning, land ownership, and governance. The way we understand and conceptualise the term “social” housing is when different interest-groups and stakeholders in a system come towards a state of equilibrium with a common intent of delivering effective housing services. The stakeholders delivering housing with the context of Mumbai, range from the State and NGOs to activists and beneficiaries. One of the major realisations after studying the failed models in the city, like the model by SRA (Slum Rehabilitation Authority), is to have an alignment in the intent. The roles that different stakeholders play shall vary considerably, depending on a range of factors which we elaborate towards the end.

### **Social housing and public participation**

Most of the redevelopment projects in Mumbai are characterised by high real estate value of the settlement areas. Agencies like MHADA, MMDRA and SRA, through quasi-judicial powers, own the rights over these lands, once consent from the majority (70% in the case of SRA) is proven by the developer.<sup>2</sup> In many cases used as an opportunity to claim development rights over the land by the developer, the redevelopment projects also provides free housing to the settlement dwellers as a model of “self-sustenance” (Bratt, Stone, & Hartman, 2006). However, what is lost is their right over the land in which they reside. The idea that people have the agency to take care of themselves, once a free house is provided to them, without any supporting rights, is flawed. Even without a free house, there are multiple entitlements and rights other than housing that citizens use to sustain themselves in the city.

Under the pretext of neoliberal housing interventions like

providing a free house, resettlement projects are used as tools to exert State authority over City land, and resources through contentious participation of the settlement dwellers. Riding the cost of construction on the developer, State agencies manipulate regulations, zonings, approvals, building codes, and floor space index (FSI) to benefit the developer, rather than the housing need.<sup>3</sup> Thus, the State's role in setting up a quasi-judicial (self-regulatory) body to manage real estate in Mumbai fulfils numerical aspirations for politicians, by providing "free houses", avoiding the quality of living in them.<sup>4</sup> This state mechanism is a further cause for displacement and inequity in Mumbai.

### Social housing and land relationships

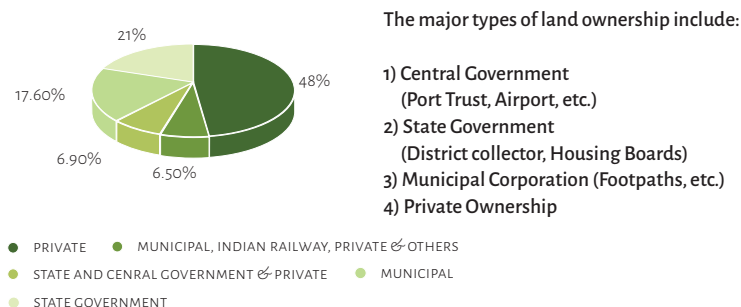


FIGURE 1: MUMBAI'S SLUM LAND OWNERSHIP BY PERCENTAGE  
SOURCE: SHARMA (2000)

According to Berkeley Scholar David Dowall, Mumbai saw a sharp increase of 720% in land value between the periods of 1966-1981. Post liberalisation in the 1990s, real estate markets became more speculative as land values shot up, owing to the burgeoning demand; thus, increasing real estate value four times between 1998 and 2012.<sup>5</sup> However, in between all the speculation over real estate; land ownership and titling has remained suspiciously concealed in Mumbai; 8.5% of Mumbai's land possesses 49% of slums in Mumbai.<sup>6</sup>

In a meeting addressing the formation of cooperatives to acquire land for redevelopment and community mobilisation in Jogeshwari, policy activist Simpreet Singh termed the Urban Land Ceiling and Regulation Act (ULCRA) as a train that people forgot to take while now, it has passed the station. There was a sudden shift in the community's perception of their potential rights and claims. The answer to housing security was not a free house anymore, but rights over the land they reside in.<sup>7</sup> However, current legislations are used to allow land owners to Transfer Development Rights (TDR), from contested land to more viable locations, instead of transferring land tenure to slum dwellers, to align with market interests (Das 1999).<sup>8</sup>

### Social housing and role of urban governance

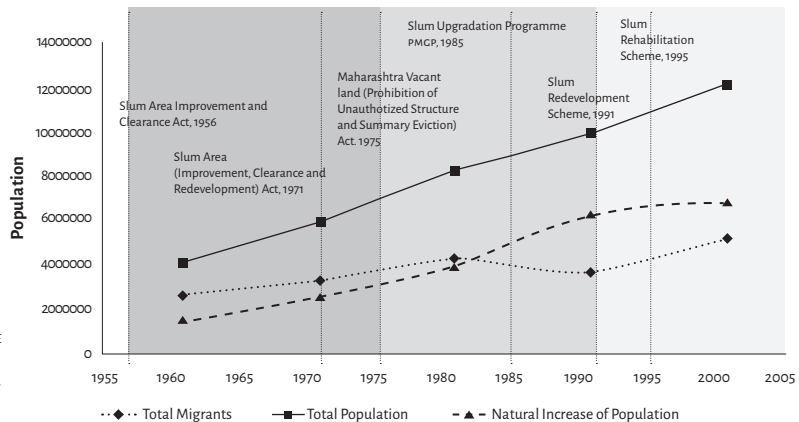


FIGURE 2 CHANGING POLICIES FOR SOCIAL HOUSING OVER THE YEARS

SOURCE: BARDHAN, R., SARKAR, S., JANA, A., & VELAGA, N. R. (2015)

As Figure 2 above suggests, housing policies in India have undergone gradual shifts in the way the State responds to housing scarcity; it has undergone phases of the State declaring itself as the housing provider to minimising its role as a facilitator in the current climate. Through a more nuanced understanding

of the term 'housing poverty', Gautam Bhan describes, "You have three phases...You have the State that says we will build the actual unit ourselves, then you have the State that stops building, but lets the people build and now, you have a State that has returned to evictions and has outsourced the building construction, but the imagination has gone back to the same point that we can build enough".<sup>9</sup>

Post liberalisation, urban renewal programs have been redeveloping residential and commercial areas in Mumbai, by incentivising market-oriented, developer driven projects through saleable Floor Space Index (FSI), utilising vacant mill lands and displacing slum settlements from high value land. The 2004 report on Mumbai's future by the citizens' group Bombay First and McKinsey & Company<sup>10</sup> envisioned the transformation of Mumbai into a world class city. However, such massive infrastructure financing was proposed at the cost of displacement of a major chunk of vulnerable groups residing in informal settlements.

Most of the speculated real estate is funded by acquiring loans that developers have access to; and then is passed onto the sale buildings, inflating the market rate for saleable houses.<sup>11</sup> If an individual from the middle-income group purchases a house at the prevalent market value, she/he would have to take a loan; which is passed onto them by the developer. Even the city infrastructure is financed through massive debt financing that agencies like World Bank provide the State with, increasing the livability cost of the city. The government's role as a resource provider has been restricted to allocating development rights over land, infrastructure, and sites and services; all targeted towards making Mumbai an enclave for private investments and benefit. (Banerjee-Guha 19941).

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### Self-redevelopment as a 'just' model

As defined by Severyn Bruyn (1995), “A social market (in a factual sense) is a system of exchange in which both, economic and human factors are present. A social market (in a normative sense) is a self-accountable system of exchange which is more productive, profitable, efficient, responsible, non-bureaucratic, humanly-focused, self-managed, decentralised, and community-oriented. A social market sets norms in the public interest through its own system of self-accountability and through stakeholder involvement”.<sup>12</sup>

Self-redevelopment is a process through which the existing dwellers of the place form a cooperative housing society by acquiring the land on lease and then governing the redevelopment process by selecting their own contractors and acquiring a loan by a finance agency. Considering the majority of the unsuccessful results with developer-led approaches, self-redevelopment seems an apt model for its qualitative and quantitative advantages. At a qualitative level, the households in a self-redevelopment model have more corpus, large carpet areas, authority, and an improved quality of living. The method of forming the co-operative housing societies and acquiring the land on lease needs a deeper clarity for a self-redevelopment to start. The structure of a cooperative, the basis for appointing its representative, the timeline and cost feasibility for the project needs a broader understanding.

While mapping grassroot efforts on self-redevelopment in Mumbai, an encounter with Mr. Madan Naik, a CPIM leader-activist of S-ward in Mumbai revealed years of active mobilisation efforts that had gone into addressing affordable housing in informal settlements and the root issue of acquiring land. As someone who used to stay in an informal settlement in

his initial days in Mumbai, Mr. Naik has been fighting against predatory developers seeking land and organising communities to access better quality housing at affordable prices. He has been at the forefront in mobilising various informal communities to come and register as a cooperative housing society in the Bhandup (S Ward) area of Mumbai. Through these cooperative formations, it became possible for home seekers in informal settlements to plan their future affordable homes autonomously. Recognising the efforts in such grassroots led housing initiatives, the following case studies reflect the functioning synergies in a self-redevelopment model.

### Case studies

“The idea of self-redevelopment has existed prior to redevelopment projects in Mumbai; transferring land in the name of the cooperative was a major shift by the State in leasing public land to cooperatives and not corporations.”<sup>13</sup>

Social housing initiatives in Mumbai have seen a sea of changes post-independence. From the BDD chawls and Rent Control Acts, to the Slum Act, various attempts have been made by the State to extract benefits from the real estate market in Mumbai. However, who profits from these acts and schemes, ever so often rolled out by the state, however, remains uncertain and in disguise. An attempt could be made at examining this by drawing out key indicators like land ownerships and development rights, citizen and/or end user participation, and the affordability of the project.

#### Case 1 - Chitra Housing Society, Tilak Nagar, Mumbai:

Built in 1954, the larger locality of Chitra Housing Society was occupied by 39 MHADA buildings, each tenement a size of 450

“Who profits from these acts and schemes, ever so often rolled out by the state, however, remains uncertain and in disguise.”

FIGURE 3 LOCATION OF CHITRA HOUSING SOCIETY AMONG THE LARGER HOUSING CLUSTER REDEVELOPMENT BY GODREJ



FIGURE 4 CHITRA SOCIETY PRE-DEVELOPMENT IN DECEMBER 2017

sq.ft. (carpet area). Burma Shell rented the property from MHADA, to house its employees. However, Tilak Nagar being in the outskirts of Mumbai then, the complex of buildings was never entirely owned and maintained.

In 1997, when Chandrashekhar Prabhu was the MHADA Chief, the idea of conveyance and lease was brought into effect as MHADA was not maintaining the properties well. So, a total amount of around INR 80,000 was paid by each building to get the ownership of the houses (which were earlier with MHADA) and the land was with MHADA on a lease of 99 years (1888-2087). In around 2003, the FSI for MHADA plots was raised from 2.5 to 3. In addition to this, there was also pro-rata FSI, which basically meant the FSI on the colony layout - where every tenement gets an equal share of FSI. During this period, there were meetings with C. Prabhu and the MHADA residents, where C. Prabhu had proposed the idea of self-development, a need of the hour then and now.

Out of 39 buildings, 21 amalgamated and went ahead with the idea of cluster development. Bombay Dyeing initially offered to redevelop the buildings in 2008, but later the proposal was transferred to Kamala Landmark in 2010, and eventually handed over to Godrej. The typical Godrej-proposed development was 40% built-up FSI for the existing and the rest 60% as saleable. Here, the saleable was given much priority in terms of placement which was facing the open space. Further, Godrej planned to build



a huge fence covering the saleable. This segregated layout and privatisation however was opposed by some buildings, Chitra Housing being one of them. The residents of Chitra stuck to the idea of self-redevelopment and started to get acquainted with the process of developing their own building with eight tenements, envisioning a saleable component. All 12 tenements came together and registered as a cooperative housing society, acquired the lease and development rights over the land.

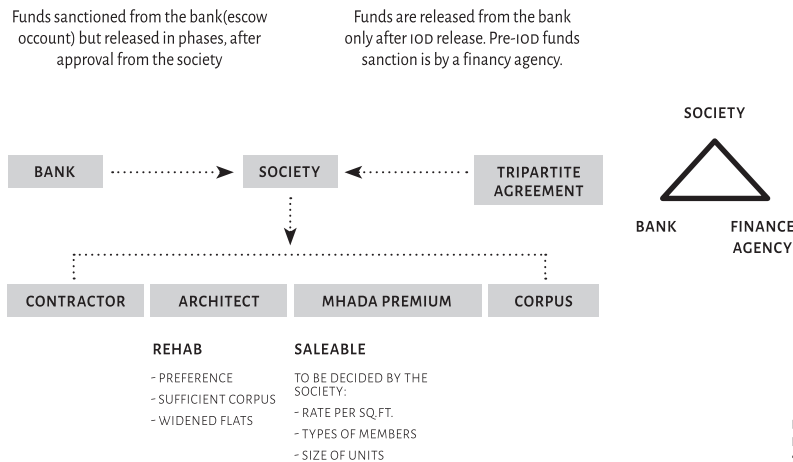


FIGURE 5 STAKE HOLDER MAP FOR CHITRA HOUSING MODEL OF SELF-REDEVELOPMENT

In this model of redevelopment, the builder is replaced by the cooperative housing society and the bank. To take the case specifically of Chitra Housing Society, Mumbai Bank sanctioned INR 30 crore loan for the society. The approval process would generally take years to get through MHADA and BMC, however in this particular case, the project was spearheaded by ex-MHADA chief C. Prabhu and after gathering public interests, it is now being backed up by the Chief Minister. Apart from that, the trust and unity of the 12 families of Chitra has been at the forefront in making this idea successful. Also, the architect of this project,

Khareghat from Mumbai, has been cooperative in carrying out the initial drawings for the approval probono. The file, due to public and state pressure, went from MHADA to Mantralaya within two days, which is quite rare otherwise.

Project cost break-up		Cost (INR)
1	Construction costs (with 3000 INR/sq.ft)	16,00,00,000
2	Corpus (inclusive of rent for transit and lifetime maintenance for families)	6,00,00,000
3	Interest for bank	4,00,00,000
4	Clearances (Central, State, BMC)	2,00,00,000
5	MHADA premium	2,00,00,000
<b>Total loan from bank</b>		<b>30,00,00,000</b>

**COST DISTRIBUTION**

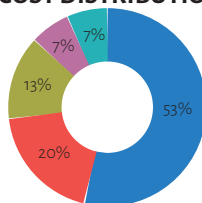


FIGURE 6 COST DISTRIBUTION  
FOR CHITRA HOUSING SOCIETY

● CONSTRUCTION COSTS    ● MHADA PREMIUM    ● CLEARANCES AND FEES  
● INTEREST FOR BANK    ● CORPUS

### Feasibility:

The feasibility of the project is so thought that the existing tenements shall get bigger flats (carpet from 450 sq.ft. to 1107 sq.ft.), corpus of 30 lakhs each family, and an authority. The saleable component, on the other hand can get the flats at the rate of INR 18,000 per sq.ft. while the current market rate in the area is INR 28,000 per sq.ft.



FIGURE 7 LOCATION OF CHANDRA NAGAR HOUSING SOCIETY, WHERE 50% OF LAND IS SOLD TO A DEVELOPER TO BUILD THE MARKET RATE SALEABLE HOUSING, AND REST 50% IS WITH THE HOUSING COOPERATIVE

FIGURE 8 CHANDRA NAGAR HOUSING, A SELF-REDEVELOPMENT MODEL IN S WARD

### Steps Followed to Acquire Land by Housing Society:

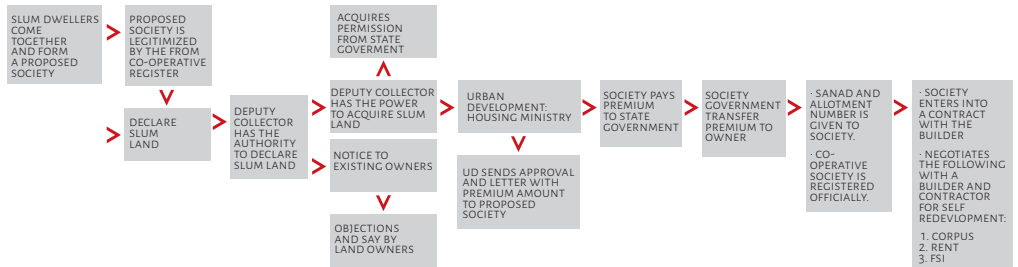


FIGURE 9 STEPS FOLLOWED BY COMMUNITY TO ACQUIRE LAND IN CHANDRA HOUSING

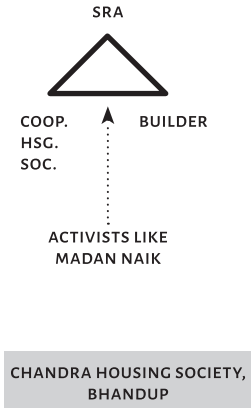
### Case 2 – Chandra Nagar Housing Society, Bhandup, S-Ward

The site was earlier comprised of Baithi Chawls<sup>16</sup> with around 180 tenements. Here, people came together, mobilised by Mr. Madan Naik, to form a cooperative housing society and lease the land from SRA. The rehab building was planned for the existing tenements on 50 percent of the land with their own appointed contractor-developer. Since the site had lower density, there were many PAPS (Project Affected Persons) who were allotted houses. The rehab buildings are seven floors high and the height of the building was planned, so that there would be only one elevator required per wing, to ensure optimal maintenance possible by the cooperative themselves.

The society takes the land on lease from SRA and gives 50 percent of the land to the developer - to create the saleable component and, in turn, appoints its own contractor to create the rehab component.



FIGURE 10 STAKE HOLDER MAP FOR CHANDRA HOUSING SOCIETY



### Feasibility:

The rehab area had sufficient frontage and open space, unlike the typical stacked model of SRA rehabilitation buildings. Each flat, according to the DCR then, is 225 sq.ft, while 50% of the plot was handed over to a builder for sale component at market rate and allotted the FSI of 2.5.

### Case 3- Ganesh Housing Society, Bhandup, S-ward

Earlier, this site was less than 25 tenements, the minimum required to be declared as a slum.<sup>17</sup> However, the land was still

FIGURE 11 LOCATION OF GANESH HOUSING SOCIETY, A SINGLE STRUCTURE WITH REHAB UNITS AND MARKET RATE UNITS AND A RENTAL COMMERCIAL GROUND FLOOR



FIGURE 12 GANESH HOUSING SOCIETY IN S WARD



classified as a 'slum' during the survey. It comprised of around 21 tenements and all the families came together, supported by the political will of Mr. Madan Naik, to form a cooperative housing society and acquired the land on lease from SRA.

### Feasibility:

The structure is a single building with a mix of rehab and sale component. The sale is hardly 15% of the total flats, but the revenue was generated by creating the commercial space on the ground floor. Each flat, according to the DCRs then, is 225 sq. ft.

The society takes the land on lease from SRA and appoints the builder - under the direction of mobilizers like Madan Naik. A composite structure is created with a mix of rehab plus sale component along with commercial on ground floor.

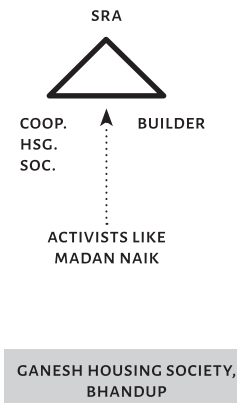
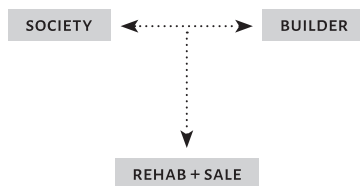


FIGURE 13 STAKE HOLDER MAP FOR GANESH HOUSING SOCIETY

### Case study models

Thus, understanding these three cases with the respect to the core process that was followed, we describe the same through the following illustrations in Figure 14.

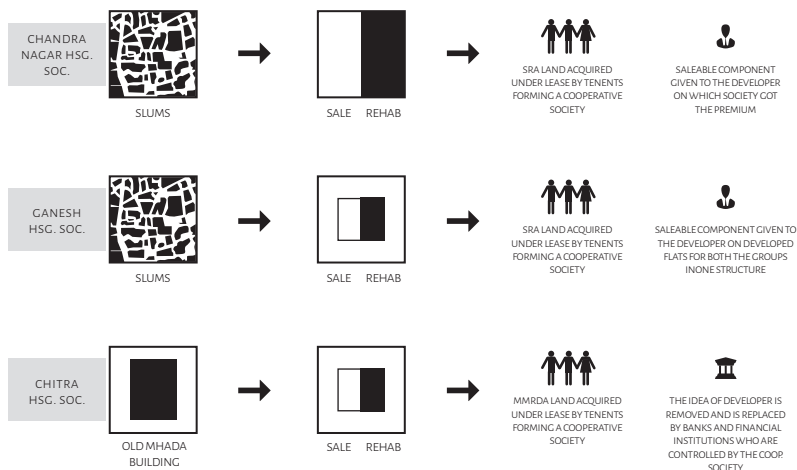


FIGURE 14 A VISUAL COMPARISON OF LAND, PUBLIC PARTICIPATION AND GOVERNANCE THE THREE PROJECTS STATED ABOVE

## Comparative analysis

The following table gives a quantitative analysis of the three case studies.

Name	Chitra Housing Society	Ganesh Housing Society	Chandra Housing Society
Location	Chembur	Bhandup	Bhandup
Type	Self-Redevelopment	SRA - Contractor/Activist Led	SRA - Contractor/Activist Led
Historical Context	Built in 1954	Built under SRA slum-upgradation scheme in 2000s	Built under SRA slum-upgradation scheme in 2000s
Land Ownership	MHADA	Leased under district collector	Leased under district collector
Land Lease	Co-operative housing society	Co-operative housing society	Co-operative housing society
Plot Area	0.15 acre	0.15 acre	1.6 acre
No. of Tenement	48	40	180
Existing Unit Size	450 sq.ft. carpet	Slum settlement	Slum settlement
Revised Unit Size	1107 sq.ft.	225 sq.ft.	269 sq.ft.
Average Cost (for saleable)	18,000	10,000	15,000
Beneficiary Involvement in Design	Yes	Yes	Yes

## Factors affecting participation and stakeholder engagement

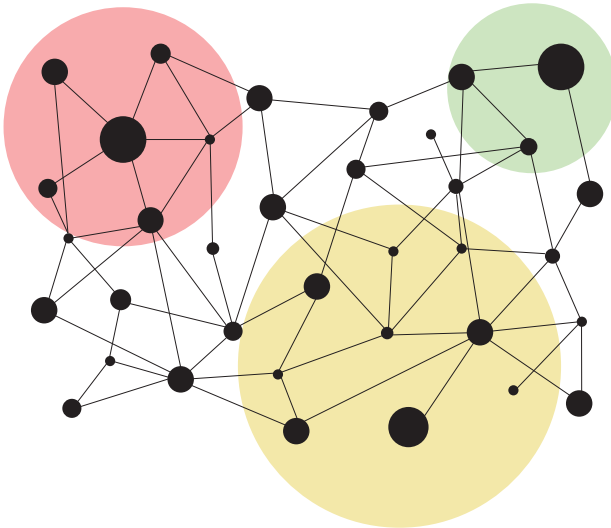


FIGURE 15 STAKE HOLDER INTENSITY DIAGRAM: THE SIZE OF THE NODE REPRESENTS THE STAKEHOLDER PARTICIPATION-INTENSITY THAT IS REQUIRED WHICH VARIES AS PER THE CONTEXT.

While reflecting on the above case studies, we saw two significant patterns which also form the core of this research. One, the emerging need for ethical public participation while addressing the affordable housing shortage in cities of the developing world, like Mumbai. Two, the prerequisite engagement of diverse stakeholders ranging from the State to the end user. In the aforementioned cases, successful or partially successful, the nature of participation of different stakeholders varied, depending on a variety of factors mentioned ahead.

### Land ownership

Depending on the land owner, either private, state government, central government or local municipality, the intensity of the stakeholder participation can vary. For instance, in the case

“The older the slum or a housing settlement is, better is the cohesion between members living there and greater is the unity in participating for a common cause for better redeveloped houses.”

of housing redevelopment approach for slums on the Airport Authority land, there needs to be intensified engagement and coordination from the Central Government, as compared to the State Government.

### **Age of slum**

Typically, the older the slum or a housing settlement is, better is the cohesion between the members living there and greater is the unity in participating for a common cause for better redeveloped houses. It is often easy for the local corporator or the proposed builder to take advantage of the inherent factions that are created in a community and tempt a few ‘representatives’ by providing incentive to go ahead with their ‘exclusive’ redevelopment agenda.

### **Sub-communities**

Any slum or a housing community has a historical reasoning for its existence and evolution. For instance, a slum called Kaula Bunder on the Port Trust land has quite a heterogeneous fabric of residents. In fact, many Muslims there came post the 1993 Mumbai riots because of the safety they felt in that pocket of the city. In the same tone, Dharavi is also accepting of communities from different regions and religions. This affects the cohesiveness of a community to participate in a redevelopment strategy. Also, it becomes difficult for a local corporator or a developer to rupture the unity among residents in order to fulfill his aspirations for high-income housing.

### **Ethical intent**

One of the most significant factors for any successful housing redevelopment is having a common intention to make the



eventual product affordable for the respective segment and, livable. The prominent example here is the failure of majority of the mill-lands housing in the Central Mumbai region where a majority of the mill-land (almost 70%) was utilised for the saleable component with airy apartments and podium-level club houses while the rest of the land was used, as a required formality, to stack the original residents in 'vertical slums'. The major issue here is the intent of the developer to maximize the profits for one segment of the population. This discrimination in the intent becomes a prime factor in the eventual output. Be it a local corporator or an activist or a developer or a people's representative, to be participatory in an ethical sense, the intent must also be inclusionary of different segments of population.

### **Inclusionary policies**

Our cities are in a constant state of flux today and with it are the uncertainties. While the idea of multi stakeholder engagement to address housing is certainly dependent on its contextual factors, the idea in its conception, we believe, can set precedence for emerging forms of inclusionary housing. The nature of participation should always be in flux to address the changing urban landscapes of cities like Mumbai. To reduce the growing socio-spatial inequalities, our policies must be in concurrent with the flux and so should our development plans.

### **Conclusion**

As the factors affecting participation and stakeholder involvement in self redevelopment models are to be assessed contextually for each neighborhood, key inferences for addressing affordable housing can be drawn from the case studies.

“The nature of participation should always be in flux to address the changing urban landscapes of cities like Mumbai.”

“In the Self-redevelopment model, the State does not act as a free housing provider, but as a facilitator for the people's cooperative.”

### **Need for cooperative movement**

Developments like Chitra Housing society, Chandra Housing cooperative and Ganesh Housing Society are prospective social movements in need of recognition. Acknowledging the efforts invested by homeowners in building their own models of housing, navigating state legislations and restrictions while also sustaining themselves, speaks volumes about the true participatory nature of self-redevelopment model. Balanced by the addition of market rate saleable buildings through extra FSI, the cooperative movement allows for an autonomous, anti-displacement, inclusive and an empowering housing model.

### **Cooperative movement to increase People Agency**

By registering as a co-operative, the tenements gain social and financial wherewithal to acquire lease over the land and to avail for mortgage against it. In the Self-redevelopment model, the State does not act as free housing provider, but as a facilitator for the people's cooperative. By granting development rights over land, efficient approval process and granting loans for real estate development to cooperatives, State housing agencies provide individual home owners adequate agency to participate in a non-bureaucratic, humanly-focused, self-managed, decentralised, and community-oriented housing model.

### **Self-redevelopment, people's solution for self-sustenance**

Self-redevelopment Models are a resistance movement against the developer lobby that dominates the landscape of Mumbai currently. The nature of social housing in Mumbai is sacrificed to provide for speculative real estate, where the quality of social life and sustenance is sacrificed for the public in need of support. Through self-financing feasibility, the cooperative is able to sustain itself for maintenance of the building, public amenities

and taxes. Since the burden of running the built infrastructure is looked after, the home-owners formulate their own answers for self-sustenance. Self-redevelopment places the agency in public hands. It is critical to develop a solidarity among such grounded models of development, so that it can be interpreted and adapted by communities in need.

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#### NOTES :

Special thanks to Mr. Madan Naik who generously sat with us and provided deep explanations on ground struggles in acquiring land for the community.

Special thanks to Ms. Trupti Amritwar and Mr. Ashok Datar from MESN for generously supporting us.

This article shows an abridged version of the case studies analysed for studying affordable housing solutions in Mumbai. We also studied buildings built under PMAY, MIG housing by private developer like Godrej and Rehabilitation and Resettlement colony by MHADA. The abridged case studies share a coherence in the development model, where co-operatives are formed for land acquisition and thus housing is built by the co-operative along with saleable units.