MYTHS & REALITIES of Urban Planning

MYTH #1:

Increasing the FSI, up to a limit of 4, will improve the quality of life for Mumbai's citizens, especially the poor, and will make their homes more affordable by cutting down their share of the land price. After all, New York has FSIs of 8 and 12, so 4 for Mumbai is not at all unreasonable.

REALITY:

FSI sounds like a very simple notion: it specifies the ratio of built-up floor area to plot area, and generally applies uniformly across a locality to all private plots there. It is a building regulation, just like front open space, or side open space, with the same objective: to control the volume of building construction in the locality and ensure enough light and ventilation to one's neighbours. The volume of building construction—the extent of floor area—will indirectly decide how many people will live or work in the locality. That number has to be kept within reasonable limits so

(Shirish B. Patel)
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as not to over-crowd the roads and footpaths that have been provided, and not to overwhelm the educational or medical facilities available within reasonable distance. So the purpose of FSI is ultimately to control the numbers of occupants in a locality to suit the amenities available.

More FSI means more built-up floor space on the same land area. It means more sales for the builder. It also means more flats and therefore more families living on the same land area. This necessarily means more crowding in the same streets, and more demand for the same, limited public amenities, whether these are schools and hospitals or water supply and garbage disposal. The winners and losers in this FSI game are quite clear. The builders will finish up with more money in their pockets. The citizens will finish up living in still more crowded conditions—necessarily worse off than they are today.

The determinants of FSI are different from city to city. For example, let us say that 2,000 persons per hectare is a reasonable level of crowding, whether we are in Mumbai or in New York*. In Mumbai the number of occupants per apartment averages just under 5—the typical family size here. In New York the average is 1.78. In Mumbai we provide, for poor people, tenements of a built-up area of 25 sqm, or 5 sqm per capita. In New York, typically, apartments average 65 sqm per capita, that is, a person occupies 13 times more floor space in New York than a poor person does in Mumbai. For the same number of people that can be accommodated in a G+2 building in Mumbai (3 floors) you would need 39 floors in New York (see the footnote for detailed calculations).

So for any given density of occupation, FSI is heavily determined by the amount of Built-Up Area consumed per

capita, and this will vary from city to city, and within a city from locality to locality, and will depend on the economic circumstances of the residents.

An FSI of 4 for the poor in Mumbai thus corresponds to an FSI of 13*4=52 in New York, that is, everyone would be living in 52*3=156-storeyed buildings (3 because the footprint of the building occupies 1/3 of the plot, and you need 3 stories to consume each unit of FSI). However comfortable New Yorkers may be with their tall buildings, even they would balk at all living in buildings each one roughly one and a half times taller than the twin Towers that collapsed on 9/11.

Whoever dreamt up the notion of an FSI of 4 for the poor of Mumbai has an unforgivably limited understanding of FSI.

Myth #2:

Mumbai is desperately short of land area. The only way we can cope with increasing numbers is to grow vertically, that is, increase the FSI up to let us say 4. This is a low-cost, painless way to grow the population numbers. By replacing low-rise slums with high-rise buildings, not only do we provide the slum dwellers with pucca buildings, we can also pack more numbers into the same land area.

Reality:

There is indeed no limit to how high you can stack people vertically on a plot (other than the limits imposed by engineering on how to support the structure). The catch is that people are not dead. They are not bodies, to be put in boxes and stacked one above another. They are here in the city to do more than just spend time inside their homes. They need to get out and move around. This is not only for

exercise. They need to go to work, or school, or shopping, or to visit friends, or go to the cinema or a restaurant. For this they need ground area outside their building plot. This will be consumed in providing footpaths, and roads, hospitals and schools and colleges, and parks for recreation. The more people you have in your vertically stacked plot, the more ground area you will need for them for all the amenities that support normal civic life.

The Government of Maharashtra has effectively guaranteed a minimum of 5 sqm per capita inside the house (by specifying apartments of about 25 sqm built-up area as the minimum size of tenement for a family size of about 5). What guarantee have they given of how much space each citizen will have outside the house? None. This is left to chance. It is not even computed for any given locality where the FSI is planned to be increased. In fact, it is the amount of available Public Ground Area (for roads + footpaths + parks + medical and educational facilities + all other public amenities) that determines, and therefore limits, the number of people you can have in a locality.

The more people you have in your vertically stacked plot, the more ground area you will need for them for all the amenities that support normal civic life.

If you look at existing localities in Mumbai's Island City (the entire area south of Mahim-Sion) among the most crowded is C Ward (the Kalbadevi-Bhuleshwar area). The area of this Ward is about 213 hectares, and the 2005 population was 2,02,686 , so just over 950 persons per gross hectare. The road and footpath area in this Ward is 61 hectares, which comes to just over 3 sqm per capita. Public amenities are virtually non-existent and come to 0.38 sqm per capita. The built-up floor space in the Ward is about 299 hectares, and the FSI averages 2.08.

Now if we were to raise the FSI in the locality to 4, with no change in the proportion of road area to total locality

area, this would not matter if each existing resident simply occupied double his existing amount of floor space. We could go higher, like New York, and the extra floor space would have no impact on the crowding in the streets, which would remain unchanged because neither the street area nor the population numbers would have changed. But if the numbers of people were to increase (as they would if the additional floor space were to be sold to new residents) then the crowding in the streets would proportionately increase. It is hard to imagine crowding in urban streets more severe than it is already is in Kalbadevi-Bhuleshwar. And it is absurd to deliberately invite such overcrowding by ignoring the consequences of a raised FSI.

The worst crowding in Tokyo is in its Nakano-ku area (19,854 per sq km); in New York in its Stuyvesant Town area (28,008 per sq km); in HongKong in its Kwun Tong area (55,077 per sq km); and in Shanghai in its Nanshi area (56,785 per sq km). Mumbai's C Ward beats them all, at 95,100 per sq km.

From these examples it should be obvious that whatever you do with FSI, you cannot expect to house more than 1,00,000 persons per sq km, in squalid conditions that will be similar to Kalbadevi-Bhuleshwar of C Ward. If your numbers exceed this, you have to look for more land—from salt pans, from the Port Trust, or from building bridges to the mainland, or by any other means. Packing in more people vertically on the same land area will not work beyond this point because the streets will become too crowded for people to function.

So whoever has dreamt up the FSI of 4 has not taken the trouble to understand its consequences. At current floor occupancy levels, this will make the locality too crowded

for people to function and for the street to provide the freedom of movement that it is meant to provide.

MYTH #3:

The Government of Maharashtra believes that it has successfully demonstrated that its Slum Rehabilitation policy works. This provides free housing to slum dwellers in pucca buildings in-situ (that is, on the same site where the slum is), with more buildings added on the same site whose sale to new incoming residents finances the entire project. Everyone is assumed to be happy: the slum dweller with his pucca building and marketable title to his flat, which he has secured with zero financial contribution on his part; the incoming new resident, with his flat in a prime location; and the builder with his profit. There is no reason why the same policy cannot be extended to Dharavi, and through the auctioning process, Government can share some of the builder's profits.

Reality:

If you look around for the world's most crowded localities, with a view to understanding how crowded you can make a place, you need to make sure the area you are looking at is not too small. It should be at least couple of square kilometres in size, so that within it one can expect to find all the civic amenities that are essential to urban life—schools, hospitals, parks, the fire brigade, a police station. Here is what we find:

The most crowded area in the world is Mumbai's C Ward—Kalbadevi and Bhuleshwar—compared to Tokyo's worst, it is nearly 5 times more crowded; compared to Manhattan's worst it is nearly 3-1/2 times more crowded; and compared

to Shanghai's and HongKong's worst nearly 1.7 times more crowded. Can crowding be taken even further than C Ward's levels?

If we look at just the road and footpath areas per capita in C Ward, we find these work out to about 3 sqm per resident. Traffic and pedestrian congestion in C Ward is bad enough as it is. Putting still more people on the streets, or in cars on the same streets, would surely slow things down even more, to unworkable levels. So let us accept 3 sqm per capita as the very least we should provide in a locality for just roads and footpaths.

What about other amenities like schools and hospitals and other public facilities? If we provide these according to the standards set out in the National Building Code, or those defined in what are called UDPFI guidelines set by the Ministry of Urban Development, we find we need about 10 sqm per capita, apart from sports or recreational facilities or parks. These are an additional 6 sqm per capita according to the National Building Code, and 16 sqm per capita according to international norms (4 acres per 1,000 population). So the total that should be provided for amenities + parks ranges from 16 to 26 sqm per capita. In C Ward we find it is a dismal 0.38 sqm per capita.

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What do we want to provide in a rebuilt Dharavi? Maybe we should try and do a little better than C Ward? Instead of the ideal 16-26 sqm per capita for amenities, shall we settle for at least 2? In that case, together with the 3 sqm we need for roads and footpaths, we have a total of 5 sqm per resident for public spaces.

Now the population in Dharavi, according to Government's own figures, is 56,000 families, or 2,80,000 persons to be

resettled in an area of 144 hectares. At 5 sqm per capita we will need 2,80,000 * 5 sqm = 112 hectares just for the public spaces, leaving 32 hectares to build on. Assuming resettlement at a 25 sqm apartment for a family of 5, this means an FSI of 56,000 * 25 / 320,000 sqm = 4.375 just to re-house those already living in Dharavi. With a cap on FSI of 4, as proposed by GoM, where is there room to house anything for free sale? How can Dharavi's residents get free housing, forget about making additional profits?

The point is that the policy of free re-settlement of slum dwellers in-situ cannot work where the numbers of slum dwellers on the plot is already so large that the plot cannot hold any more. Or, to put it another way, the slum's densities are already in excess of the worst densities existing in any built-up area anywhere in the world. Reconstruction cannot improve these numbers.

A policy that works in some situations will not necessarily work in all situations. Given Dharavi's current densities, the present proposals are unworkable. Since Government is not stupid, we have to conclude that it has some secret plans, not to be shared with the public, for how to get rid of some of Dharavi's residents, to bring their number down to fit within workable densities, attractive to buyers.

MYTH #4:

Slum dwellers are illegal occupants of the land on which they are squatting. They have no right to be where they are. The land they occupy is owned by someone else and should be vacated and restored to the rightful owner.

Reality:

When someone creates a job in the city, what responsibility does he have to ensure that the holder of the job is decently housed, at an affordable price? When the British built bungalows they had servants' quarters in the compound. When the textile mills were built, chawls were simultaneously built for rental to the mill workers at a price they could afford. But all sense of responsibility for housing one's workers vanished with Independence. Since the bottom half of society cannot afford ownership housing, and construction of rental housing has been killed by continuation of the Rent Act, the poor have no choice but to build their own shelters where they can—on someone else's land.

Land ownership has always been a contentious issue. Our legal system is built around records on paper. Land ownership changes with changes in the paper record, not otherwise. Soon after Independence laws were enacted which said that anyone who had been a tenant on agricultural land could apply to became its owner, with a small compensation (fixed by Government at 6 times the annual rent, or 200 times the annual land revenue tax) to be paid to the original owner. The paper record (commonly known as the 7/12 extract) would be altered to reflect the change in land ownership. The laws allowing tenancies to be converted to ownership expressed an alternative principle: that he who uses the land, for long enough, is entitled to become its owner. He may have to pay a modest compensation, but once that is done the paper record must be altered to reflect the change in ownership.

Another way of looking at this is to say that all land is a kind of commons—like the forest, or a common grazing

[1] The Bombay Tenancy and Agricultural Lands Act, 1948

ground. From this an individual takes (or is assigned, by common social consent) a piece for himself, for his own house and vegetable garden. He defends this against all those not invited by him to enter. If he abandons it, the area reverts to the commons. If he cannot protect it, he has no right to it, whatever the paper records might say.

The State Government has 81 Police Inspectors and 4,413 Police Constables living in slums. They, like other slum dwellers, have found themselves homes, illegally built on what is on paper someone else's land, which the owners were not particularly interested in protecting. The slum houses have either been bought by the occupants or are being rented by them at prevailing market rates (incidentally, slums are the only locations in the city where a poor or middle-income person looking for rental housing can find it). Most of these homes have existed where they are for decades, and some are quite solidly built. It is not that these policemen and officers want to be in illegal housing. They have no choice. No other kind of housing is available to them, affordable within the wages they are being paid. The State Government has done nothing for them by way of housing, never mind doing anything for the others that make up the 50% of the city's population that lives in slums. Should these people not, like agricultural tenants, be entitled to ownership of the space they currently occupy?

If we accept this principle, that slum dwellers have a right to occupy a certain amount of area in the city, maybe not exactly where they live but somewhere in the vicinity, the Housing Policy should quite simply say so. Slum dwellers need clear, marketable titles, on paper, to this right. Notice that it is not quite ownership of land. Instead, it is a right to occupy a certain amount of built floor space in a particular locality. It would apply to every slum, including Dharavi. In

return for this right the title holder would pay an annual lease rent, like any other land owner, compounded if necessary.

MYTH #5:

Slum dwellers need free housing. The 50% of Mumbai's population that lives in slums is so impoverished that nobody can afford to pay anything for housing and each such family has to be resettled in free 225 sq ft pucca multi-storeyed tenements. In any case, the promise of free housing is now so deeply embedded in the slum dwellers' imagination that there can be no question of reversing this.

Reality:

Nearly all slum dwellers can certainly afford to pay for the cost of construction of their housing, particularly if they are offered housing loans. The few that cannot afford this require a need-based subsidy on a family-by-family basis. What slum dwellers cannot afford is to pay for the cost of the land they are occupying, priced at current real-estate rates. Within their locality, this land, if privately owned, needs to be acquired for them, in exchange perhaps for free-sale building rights in the same locality, on a basis that recognizes the diminished value of the land because it is encroached. If the land is owned by Government or a public authority, no compensation needs to be considered since it was Government's duty in the first place to make such land available for housing (recall that Government's own employees are living in slums).

The policy of in-situ free housing for all slum dwellers, which the GoM's Housing Policy endorses, and indeed

expects to extend throughout the State, is simply not financially viable except in high-value localities, where the profits are sufficient to cover the cost of free resettlement. At all other locations it will remain an empty promise, a mirage of a future that can never happen. It is a policy that must come to a dead end. Meanwhile, more and more free-sale rights will be given away in exchange for less and less resettlement.

As for slum dwellers being unwilling to settle for anything less than free housing, has anyone asked them? The idea of free housing was never theirs. It is the vote-winning brainchild of Mr Bal Thackeray. Instead, why not offer the slum dwellers marketable titles to the floor space they currently occupy with the option of deciding their own futures? And then see how they react to the cancellation of free housing?

If you visit Charkop in North-western Mumbai you will see a remarkable development of mixed-income housing, which includes plots for multi-storeyed buildings of co-operative societies, 60 sqm and 40 sqm plots for small row houses, and then clusters of 25 sqm plots around a common courtyard. Each cluster has 46 families sharing the courtyard. When the scheme started 20 years ago, each poor family was provided with one plinth of 25 sqm which had a "wet point", that is, water supply and a sewage connection. Construction on the plinth could be of anything the owner chose: cardboard, or plastic, or tin sheet or brick. Today everyone has improved his house gradually into a pucca construction, some with brick walls and an asbestos cement sheet roof, others with an extra first floor on top. Each society's courtyard is differently paved, depending on what the members can afford. And all the residents, whether from the poor households or the multi-

storeyed apartments, have access to a common school and a common open public recreation ground. This is a living, working example of how the poor can be housed, in pucca housing provided not all at once but incrementally, over time, by themselves, with nothing more than a loan for the initial plinth. It is also a demonstration of how the poor can be integrated into the city, instead of being flung aside and stacked in multi-storied ghettos of tiny apartments of identical size.

COROLLARY TO MYTH #5:

Why not free housing? It can be provided by developers in a time-bound manner. All we have to do is give them extra FSI, within strictly controlled limits to ensure their profits are reasonable.

Reality:

The new housing stock will be dearer, making it even less affordable, thus driving still larger numbers into slums.

MYTH #6:

Green spaces are a luxury Mumbai cannot afford.

Reality:

London's Mayor, Ken Livingstone, in February 2004 published a Spatial Development Strategy for Greater London , the first such plan in 3 decades. The objective is "...the creation of a fairer, safer, greener city in which [London's citizens] can all fulfill their potential." Mumbaikars need to ask themselves, and understand, why the emphasis on greenness?

Enrique Peñelosa, former Mayor of Bogotá, Colombia, says:

> "The importance of pedestrian public spaces cannot be measured, but most other important things in life cannot be measured either: Friendship, beauty, love and loyalty are examples. Parks and other pedestrian places are essential to a city's happiness."

And:

> "At first it may seem that in Third World cities with so many unmet needs parks would be a frivolity. On the contrary, where citizens lack so much in terms of amenities and consumption, it is quicker and more effective to distribute quality of life through public goods such as parks, than to increase incomes or improve individual income distribution. It is impossible to provide citizens certain individual consumer goods and services such as cars, computers, or trips to Paris. But is possible to give them excellent schools, libraries, sidewalks and parks."

And:

> "Parks are meeting places. Large parks integrate very different people, from different sectors and incomes. Neighborhood parks integrate communities and thus contribute significantly to the area's security."

In China they seem to have understood what it takes to build a modern city. In 1990 Shanghai had 1.02 sqm of green space per resident. By 2003 this had been increased to 9.16 sqm per resident. In Mumbai's Island City we currently have 0.85 sqm per resident, but this is an average pulled up by the green spaces in A Ward in South Mumbai.

[2] The London Plan: A Summary, Greater London Authority, February 2004, www.london.gov.uk.

Many localities have much less. Some are as low as less than 0.16 sqm per capita, which is one-hundredth of the international norm of 16 sqm per resident (the same as 4 acres per 1,000 population).

In Mumbai we also need to ask ourselves, what makes an international city—or any city—attractive? When we talk glibly of making Mumbai an International Finance Centre, or emulating Shanghai, have we understood that in order to do that we have to make the city a happy place for all its citizens, and attractive to live in for young professionals? That means not only housing and offices, free-flowing traffic and fast public transport, it also means theatre and dance; restaurants across the full range of prices; sports; festivals; and (especially) parks and promenades which you share with a wide cross-section of income groups. Notice that one important constituent of an interesting city is that you get to mingle with a variety of people from different strata of life, with the choice left to you as to whether you want to interact with them or not. There is no better place for such mingling than a park.

A beach or a seafront promenade, provided it is clean and walkable, can be as good as a park—after all, half the horizon and sky on the seaward side are unbuilt upon and open to view...

And a park has to be of a certain size to be of any real value as a recreation space. A traffic island will not do. It may be open to sky, but it is too small to be interesting. There must be sufficient variety in the changing landscape as you walk around the park, and enough space for a variety of activities in the park, to keep the visitor engaged and interested and to engender in him the desire of wanting to return on another day or at another time.

A beach or a seafront promenade, provided it is clean and walkable, can be as good as a park—after all, half the horizon and sky on the seaward side are unbuilt upon and open to view, and it is this feeling of openness that is of

particular value in an urban recreation space. In Mumbai unfortunately too much of the seafront is either private property, not accessible to the public, or turned over to activities like the port which close off the seafront to the public. It would be relatively simple, and inexpensive, to turn selected areas along the seafront over to public use. This would add immeasurably to the quality of life in the city for large numbers of its residents.

Open spaces, like a daily bath, are not really a necessity. But they are not a "luxury" either. They can be quite simply provided, and everyone is just happier if they can have them.

MYTH #7:

The Chief Minister is the best person to run the city. Placing his executive powers in the hands of the Mayor, or some other official elected to run the city administration, would be disastrous and would only lead to multiplied corruption. Moreover, it was tried in the past, for a few months in 1998-99, and has been shown to be a dismal failure.

Reality:

The Chief Minister happens to the civic chief not only of Mumbai, but also of Pune, Kolhapur, Sholapur, Aurangabad, Nasik, Nanded, Amravati, Nagpur, Akola, Jalgaon, Dhule and indeed every city that has a Municipal Corporation in Maharashtra. He runs each of these cities through his Urban Development Department, a portfolio kept with the Chief Minister, without even a Minister of State under him. It is the UDD that issues instructions to the Municipal Commissioner or equivalent official who runs each of

these cities. The ultimate political responsibility for each city is thus so dilute as to be irrelevant. The Chief Minister is himself not elected from any of these places. So it is unreasonable to expect him to be answerable to, or indeed even concerned with the opinions of the electorate in any of these cities.

In size of population Greater Mumbai is larger than Uttaranchal, Himachal Pradesh, Jammu & Kashmir, and of course Manipur, Meghalaya, Mizoram, Nagaland and Sikkim—that is, all the North-eastern States except Assam. In size of annual Budget also (Revenue + Capital budgets, for 2004-2005, the latest year for which I have comparative figures) Mumbai's budget exceeded those of 6 out of India's 27 States (Uttaranchal wasn't created then). So if each of these smaller States can have independent governance, why not Mumbai? The States of course are answerable to the Centre. This need not be the case in Mumbai, which could report instead to the State of Maharashtra. What matters is that Mumbai's governance should be independent and not lumped with all the other cities in the State as well as the whole of Maharashtra.

Mumbai needs a single political leader in charge who works for it full-time and has no other responsibility.

Even otherwise a city of the size and complexity of Mumbai presents enormous problems. It needs a single political leader in charge who works for it full-time and has no other responsibility. He needs to be seen (and to see himself) as clearly answerable to the city's residents and no one else. And to function effectively this leader needs the full range of powers of a Chief Minister. The leader can be directly elected, like the President of the United States; or indirectly chosen, like the Prime Minister of India. Both arrangements have their plus and minus points, and it is probably immaterial which of the two we finally prefer for Mumbai.

We already have elected Municipal Councillors, who from among themselves elect a Mayor. They already debate and pass the budget for the city. So what is it that we want done differently?

The difference is that under the current BMC Act the person with executive powers in running the city is not the Mayor but the Municipal Commissioner (MC), an IAS officer appointed by the Chief Minister (CM) of Maharashtra (for whom Mumbai is only one among many competing responsibilities). The MC follows directions he receives from the State Government's Urban Development Department, which is directly under the CM. So the Mayor and her Councillors remain a budget-making, debating body, but with no executive powers. Like a Parliament without a Prime Minister—debating, while the actual governance takes place elsewhere.

Corruption seems to have become endemic in our society.

Let us leave the nomenclature unchanged. Delhi is a City State and has a Chief Minister. For whatever reason, we are sensitive about Mumbai being a City State. But we do not even need that. So let us have the city led by a Mayor (London is led by its Mayor, Ken Livingstone). Let our Mayor be immediately answerable to her Councillors, who answer to the citizens of Mumbai, with the crucial difference that the city's bureaucracy will now report to the Mayor and her Cabinet and not to the Chief Minister of Maharashtra. Full executive powers, without dilution, will vest in the Mayor, who will have the same freedom to deal with her bureaucracy that every Chief Minister has in regard to his officers.

As for corruption, this seems to have become endemic in our society. The surest way to tackle it is with increased transparency, and more serious punishment for

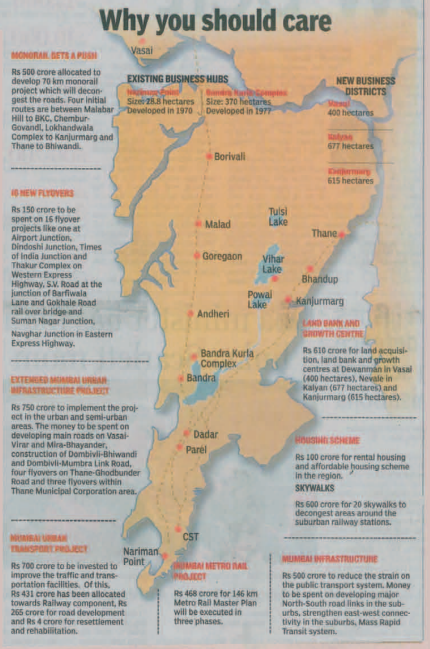
transgressions—today, the worst that can happen to a guilty officer is transfer, with the career prospects and promotions in no way altered. And as for political corruption, surely a politician Mayor who is clearly answerable to her electorate is more likely to perform in the interests of that electorate than a Chief Minister who is elected from somewhere far away.

And if we judge our current Mayor as too lightweight to run our city, rest assured that once Mayoral powers are similar to a CM's, we will have any number of heavyweight contenders for the Mayor's job—someone like Ken Livingstone, we can hope.

Biz hubs to boost infrastructure

Zeeshan Shaikh
Mumbai, March 15

Why you should care



No dedicated fund for city infrastructure

State shoots down plan for Mumbai development fund

Ketaki Ghoge
Mumbai, October 20

MUMBAI IS unlikely to get an independent budget to finance its grand infrastructure plans.

The long-pending plan to create a dedicated Mumbai Development Fund (MDF) for the city's makeover has been nixed by the state government.

The Finance Department recently decided to abolish all kinds of funds in the state budget. It hence ruled against setting up of independent kitty for the city at the state government level.

The move will deflate the city's makeover dreams, since the fund was aimed at ensuring a steady flow of finances for the city's infrastructure. For instance, ambitious projects like the Mumbai Metro and Mumbai Trans Harbour Link (which will connect Sewri to Nhava in Raigad) are stuck on the drawing board for want of adequate finances. Even with private partnerships, the state has to fork out a share just to make the projects viable for them.

Last December, a draft legislation to set up the MDF was prepared by the Special Projects Department and sent to the Finance Department for approval.

The legislation drafted by the state planners had proposed creating the Mumbai Development Fund (MDF) from fees on elevated roads or parking in the city or a share in government revenues from sale of land within the city.

"We have ruled out the MDF . Technically, it's not prudent to keep separate funds within the state kitty because it creates artificial barriers," said Finance Secretary Vidyadhar Kanade.

Critics argue that the finance department was not keen on sharing revenues from sources such as the sale of government land or surcharges on stamp duty as proposed in the draft legislation with the MDF. State officials are now hoping to create such a fund with the MMRDA — a concept that does have clearance from the Finance Department.

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WHY YOU SHOULD CARE

- The MDF would have ensured funds for the city's multi-million-dollar infrastructure plans. This would have speeded up many pending projects, including the Mumbai Metro.
- The city's infrastructure is financed through the civic body, but it has proved inadequate. Now, with the MDF being cancelled, your city has lost its only firm hope of becoming self-sufficient.

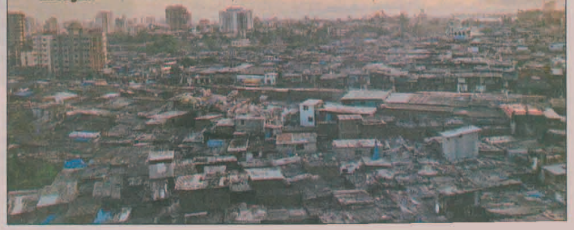
THE PLAN

Funds for the dedicated Mumbai Development Fund were to be raised through...

The sale of government land: A portion of the money made from sale of government land or projects like the Dharavi redevelopment were to be ploughed back into this fund.

User and parking fees: The government was toying with the idea of electronic tolls in the city. Part of the revenues for this, and the premium charged for parking in some areas, could have gone towards the development fund.

Impact fees and FSI premium: Part of the one-time tax or fee charged to property owners who benefit from a new development project was to be diverted to the MDF. Premium charged for extra FSI was also to be diverted to the fund.



Shirish Patel is a civil engineer and urban planner, one of the 3 original designers who proposed the New Bombay project.