

# Revitalizing Mumbai's Housing Landscape: Unraveling the Evolution, Challenges, and Strategies in Urban Renewal of Old and Dilapidated Structures

Ar.Vijaya Kumari M<sup>1</sup>,

<sup>1</sup> Ar. Vijaya Kumari M, BMS School of Architecture, Yelahanka, Bengaluru

**Abstract** - The research paper delves into Mumbai's urban evolution, narrating its journey from a fishing village to becoming India's second-largest commercial center. The city's growth is dissected, considering historical, geographical, and economic influences, particularly focusing on the dynamic changes in housing typology. A critical aspect explored is the unintended impact of the Rent Control Act, which, by freezing rents since 1940, has resulted in neglected properties, necessitating comprehensive redevelopment strategies.

Government interventions, such as the Cluster Approach, Joint Ventures, and targeted policies for Chawls and Gaothans, are analyzed in the context of urban renewal. Public-Private Partnerships, notably with MHADA, emerge as pivotal elements in fostering collaborative models for redevelopment. The study emphasizes Mumbai's adaptive strategies to address housing challenges and stresses the importance of sustainable and resilient policies for the city's housing future. In this context, the research underscores the transformative role of redevelopment in Mumbai's real estate dynamics, driven by a new generation of discerning homebuyers prioritizing quality of life.

**Key Words:** *Housing Typology, Chawls, Rent Control Act, Redevelopment Strategies,*

## 1.INTRODUCTION

Mumbai, once a fishing village, evolved into India's second-largest commercial center. Its growth, shaped by geography and historical forces, transitioned to a service-oriented economy by the mid-'80s. Housing typology mirrors this evolution, from coastal villages to post-independence mass housing and slums. The Rent Control Act froze rents, unintentionally contributing to neglected properties. Over 19,500 pre-1950 buildings urgently need attention. Government interventions include the Cluster Approach, Joint Ventures, and policies for Chawls and Gaothans. Public-Private Partnerships, especially with MHADA, drive collaborative redevelopment models. Mumbai's adaptive strategies reflect a dynamic urban landscape addressing housing challenges. The city's housing future emphasizes the importance of sustainable and resilient policies.

## 2. Housing in Mumbai

Mumbai, originally comprised of seven marshy islands on the west coast of India, evolved from a fishing village until the 16th century when it fell under Portuguese rule. Transforming into a crucial port utilized by the British, the city's expansion

burgeoned with the development of cotton-growing regions in the hinterland. By 1888, Mumbai had ascended as India's second-largest commercial hub after Calcutta, emerging as a significant trading center for the East India Company.

Pioneering municipal governance, Mumbai established the country's first municipal corporation in 1888, a milestone facilitated by special provincial legislation. Post-independence in 1947, the city's growth surged with the flourishing port, financial services, national and international trade, public sector entities, and educational institutions. Designated as the capital of Maharashtra further elevated Mumbai's administrative stature.

The Mumbai Metropolitan Region, covering 4355 sq.km with a population of 12.59 million and a density of 2200 people per sq.km, grapples with distinctive geographical constraints—a narrow wedge-shaped land enveloped by waters on three sides. Initial expansion concentrated in the southern port area but gradually extended northwards along suburban rail corridors.

By the mid-eighties, Mumbai's economic landscape shifted from industry-centric to service-oriented. The once-dominant cotton textile mills faced challenges, leading to the construction of chawls for low and middle-income mill workers. Standardized rents, governed by the Rent Control Act, contributed significantly to Mumbai's growth. However, frozen rents led to the neglect of property maintenance, resulting in a decline in housing quality.

Mumbai contends with housing challenges for both the poor and the middle class, particularly evident in the cessed buildings chawls concentrated in South Mumbai's core area. The government of Maharashtra intervened by enacting a law mandating repairs cess payment by all tenants, utilizing these funds as seed capital to secure financing for the restoration of aging and dilapidated cessed buildings.

## 2. Housing Typology in Mumbai: A Chronological Overview<sup>1</sup>

### 2.1 Coastal Fishing Villages:

Mumbai harbors numerous fishing villages along its coastline, such as Versova Fishing Village and Chincholi Village, reflecting the city's historical reliance on maritime activities.

### 2.2 Wadis - Trade Settlements:

Trade settlements, known as Wadis, emerged in the northern parts of Mumbai, serving as crucial nodes in trade routes

<sup>1</sup> CRIT Mumbai. (2011). House Types in Mumbai

connecting hinterlands. Examples include Girgaon, an inner-city area that evolved into a substantial wholesale market.

### 2.3 Mercantile Economy Market Houses:

Southern Mumbai, evolving as a colonial fort where the British resided, witnessed the development of bustling market streets characterized by high-density, dilapidated buildings. Notable examples include Null Bazaar and surrounding market areas.

### 2.4 Chawls - Private Initiatives:

Chawls, constructed by private entities between 1920 and 1956, provided one-room tenements with shared facilities for low-income workers. Haji Kasam Chawls in Parel exemplify this prevalent housing typology in the central city.

### 2.5 Chawls - Government Initiatives:

Government agencies like the Bombay Improvement Trust (BIT) and Bombay Development Department (BDD) constructed Chawls, such as the BDD Chawls in Worli, catering to the housing needs of mill workers and ensuring adequate open spaces.

### 2.6 BIT-Planned Apartments:

BIT planned apartment schemes in colonial suburbs, now integral to the core city. Low-rise and low-density precincts like Dadar Parsi Colony and Hindu Precinct emerged from these initiatives.

### 2.7 Post-Independence Mass Housing:

Post-independence, state policies targeted housing supply for various groups, categorized as HIG, LIG, MIG, and EWS. Low-rise rented apartments were constructed, as seen in colonies like D N Nagar and Sahakar Nagar Housing Colonies.

### 2.8 Plotted Development Housing:

Housing agencies constructed houses in plotted developments with broad streets, prioritizing health and education facilities. Cooperative societies-built apartments and bungalows for HIG groups in suburban areas, exemplified by Khar and Juhu Scheme.

### 2.10 Private Apartments (1970s-80s):

Typical buildings from the 1970s-80s featured apartments of various sizes, evolving into large housing colonies in older agrarian areas. Housing colonies in Kalina, western suburban, are representative examples.

### 2.11 Informal Settlements - Slums:

Inadequate access to housing led to the growth of slums since the late 19th century, primarily on the city's outskirts and marshlands. Notable slums include Korba Mithaghar and Dharavi, collectively housing about 60% of Mumbai's population.

### 2.12 Slum Improvement and Resettlement (1970s-80s):

In the 1970s, a slum improvement program aimed to provide basic infrastructure, leading to the resettlement of evicted slum dwellers across the city. The Bharat Nagar MHADA resettlement scheme is an illustrative example.

### 2.13 Suburban Township Developments:

Small to medium-sized apartment buildings in suburban areas, typically eight stories high, transformed agrarian lands into

housing colonies. Examples include Malad's conversion of agrarian lands into housing apartments.

## 3. Imperative for Housing Redevelopment

The prominent factor contributing to the deterioration of Mumbai's housing stock is the Rent Control Act. Enacted by the state government of Maharashtra, the Rent Control Act delineates responsibilities concerning rental housing property. Its primary objective is to facilitate the provision of rental housing and ensure access to adequate housing by establishing mechanisms that foster the proper functioning of the rental housing market.

The Rent Control Act, freezing rents at 1940 rates, was instituted to curb arbitrary rent increases imposed by property owners. However, its unintended consequences have been profound. Firstly, it disincentivized landlords from constructing new rental housing stocks, cultivating a culture favoring property ownership. Secondly, a significant portion of existing building stock fell into disrepair, as landlords lacked the motivation and resources for maintenance.

This legislative framework, while addressing immediate concerns, has inadvertently led to a scenario where a substantial portion of Mumbai's housing is both under-maintained and insufficient to meet the burgeoning demand. Consequently, there arises an urgent need for comprehensive housing redevelopment strategies to address the ramifications of the Rent Control Act, ensuring sustainable, habitable living spaces for the city's residents.

(Realty Plus, 2023, September 22), In the urban landscape of Mumbai, particularly in the context of its soaring real estate market, the prevalence of old, deteriorating buildings stands out. Despite being in a state of disrepair and posing risks to residents, these structures continue to be occupied. Many lack basic amenities and face challenges in terms of maintenance and renovation. However, this dilemma presents an opportunity for addressing Mumbai's acute land shortage through redevelopment initiatives. With an estimated 14,000 buildings in need of substantial repairs and over 25,000 housing societies expressing interest in redevelopment, it becomes a pivotal strategy in the real estate narrative. While redevelopment efforts have faced challenges in the past, the current wave is marked by a notable shift, driven by a new generation of buyers who prioritize quality of life. This surge in redevelopment, led by discerning millennials, emphasizes meticulous planning, timely execution, and a commitment to enhanced living standards. For these young homebuyers, redevelopment projects offer not only modern amenities and well-constructed spaces but also proximity to workplaces and efficient infrastructure—a combination that aligns seamlessly with their preferences. As the demand for redeveloped societies gains momentum, especially among millennials, Mumbai's real estate landscape is poised to reap substantial benefits, contributing to the city's evolving housing market dynamics.

The initiation of the Redevelopment program, sanctioned by the Maharashtra Regional and Town Planning (Amendment) Act, 1995, has primarily been overseen by the Maharashtra Housing and Area Development Authority (MHADA), a pivotal state housing authority. MHADA plays a central role in the execution

of numerous redevelopment projects, taking charge of construction endeavors to provide residences for families within the low and middle-income brackets. The core objective is to offer affordable housing solutions, aligning with the socioeconomic needs of diverse segments of the society. By actively engaging in redevelopment, MHADA contributes to the enhancement of urban living conditions, addressing housing challenges and fostering sustainable urban development.

### 5. Government Interventions for Redevelopment

- **Cluster Approach**
- **Joint Venture for Redevelopment Projects**
- **Redevelopment of old and dilapidated buildings- Cessed building**
- **Redevelopment of Chawls**
- **Redevelopment of core city areas and old Gaothans**

In the realm of urban development, Mumbai, a city marked by historical and architectural diversity, grapples with the challenge of revitalizing its aging infrastructure. The Maharashtra Housing and Area Development Authority (MHADA) has taken a pivotal role in spearheading redevelopment initiatives, guided by legislative frameworks such as the Maharashtra Regional and Town Planning Act (1995). Focusing on the redevelopment of buildings predating 1969, MHADA, in tandem with the urban development department, has introduced innovative policies, including the Cluster Approach, to expedite the reconstruction process. This strategy encompasses privately owned structures, cessed properties, and those owned by state and municipal bodies.

Under the Cluster Approach, structures built before 1969 exhibiting structural issues are deemed eligible for redevelopment, ushering in a revitalization era. To facilitate this, the urban development department proposes an unlimited Floor Space Index (FSI), with developer responsibilities outlined under the urban renewal scheme. These endeavors aim to ensure a balance between redevelopment advancements and preservation of open spaces. Additionally, a unique financial model involves developers contributing towards the improvement of local infrastructure through development cess.

Furthering the cause of redevelopment, MHADA has engaged in Joint Ventures for Redevelopment Projects, fostering collaborations with tenants, landlords, and private developers. The Repair and Reconstruction Board of MHADA, over four decades, has successfully undertaken the redevelopment of over 900 dilapidated buildings, showcasing the adaptability and resilience of Mumbai's housing landscape.

The government's interventions extend to various typologies, including Chawls and old MHADA Colonies, addressing specific needs of diverse communities. The Bombay Building Repairs and Reconstruction Board Act of 1969 sought to ensure timely repairs and reconstruction. In the case of Chawls, the CESS Rule for Redevelopment emerged as a pivotal policy, encouraging private participation and discouraging mere repairs. The state allowed residents to form cooperatives, purchase their housing, and embark on redevelopment, fostering community-centric growth.

In recent times, redevelopment has expanded its scope to include Gaothans, traditional ground-plus-one-storey structures,

and old MHADA Colonies. The policy framework for these areas grants higher Floor Space Index (FSI), reflecting a nuanced approach to the unique needs and characteristics of these regions.

As the government seeks to navigate the complex terrain of redevelopment, Public-Private Partnership (PPP) emerges as a vital strategy. MHADA, through PPP agreements, collaborates with developers to expedite the redevelopment of society buildings. This approach represents a symbiotic relationship, aligning resources, risks, and returns to achieve the common goal of revitalizing Mumbai's urban fabric. The evolving landscape of Mumbai's redevelopment endeavors underscores the importance of adaptive policies and collaborative models in shaping the sustainable future of its housing infrastructure. (Source: Times of India, 4 July 2008)

### 3. CONCLUSIONS

The research on Mumbai's urban development highlights its evolution from a fishing village to a major commercial hub, with housing typology reflecting dynamic growth influenced by historical, economic, and legislative factors. Unintended consequences of the Rent Control Act, freezing rents since 1940, have led to neglected properties, prompting comprehensive redevelopment strategies. Government interventions, including the Cluster Approach, Joint Ventures, and policies for Chawls and Gaothans, aim to address housing challenges. Public-Private Partnerships, notably with MHADA, play a crucial role in collaborative redevelopment models. The study emphasizes the urgent need for housing redevelopment due to the Rent Control Act's deteriorating effects, underscoring the critical requirement for sustainable living spaces. The conclusion recognizes the transformative opportunity presented by the current wave of redevelopment initiatives, driven by a new generation prioritizing quality of life, with MHADA playing a central role in providing affordable housing solutions and enhancing urban living conditions. The research contributes valuable insights in urban development, housing challenges, and innovative redevelopment strategies.

### ACKNOWLEDGEMENT

This research is indebted to an array of secondary sources whose profound insights have significantly enriched the study. We extend our gratitude for the collaborative endeavors of authors, researchers, and institutions whose dedicated contributions in producing the referenced materials have greatly enhanced the depth of this exploration. Their commitment to documenting the multifaceted facets of Mumbai's dynamic urban landscape and addressing global urban challenges is sincerely acknowledged and appreciated.

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