

MAHARASHTRA STATE HOUSING POLICY 2025 – SUMMARY

Vision & Context

- **Vision:** “*My House, My Right*” – Ensure access to affordable, sustainable, eco-friendly, and safe housing for all by **2030**.
- **Rationale:** Rapid urbanization (45%), slum proliferation, high land and construction costs, and inadequate housing for EWS/LIG/MIG segments prompted this new policy. The COVID-19 pandemic further highlighted the importance of adequate housing for health and safety.

Key Objectives

1. **Universal Housing Access** by 2030.
2. **District-wise Housing Need Survey** by 2026.
3. Boost housing as an **economic growth driver**.
4. Promote **environmentally sustainable** and climate-resilient housing.
5. Strengthen **inclusive housing** for vulnerable groups (senior citizens, students, working women, PAPs).
6. Enable **slum-free Maharashtra** through rehabilitation and redevelopment.
7. Enhance **rental housing** and **technological adoption**.
8. Foster **NGO and expert participation** in planning and execution.

Core Policy Principles

1. **Affordable:** Demand- and supply-side interventions (FSI incentives, land availability, financing).
2. **Inclusive:** Mixed-income housing, accessibility for elderly & differently-abled, women, students.
3. **Sustainable:** Green buildings, energy efficiency, water conservation, reuse-recycle practices.
4. **Resilient:** Disaster resistance, eco-sensitive materials and planning.

Policy Measures

I. Data-Driven Governance

- **Housing Need & Demand Survey** by 2026, district-wise.
- Creation of **State Housing Information Portal (SHIP)** for centralized housing data.
- Creation of **Land Bank Database** by 2026 (for government land suitable for housing).

II. Creation of Affordable Housing Stock

Target: 50 lakh houses by 2035; 35 lakhs for EWS/LIG by 2030.

- **Greenfield Development:**
 - *Inclusive Housing:* Mandatory 20% units for EWS/LIG on large plots.
 - *Industrial Workers’ Housing:* Rental-to-ownership model, PPP encouraged, land reservation near MIDC.
 - *Senior Citizen Housing:* Dedicated FSI, tax incentives, required medical/social amenities.
 - *Student Housing:* Rental-only, standardized design, private participation encouraged.
 - *Working Women’s Housing:* Rental-only, near employment hubs, daycare, and security provisions.
- **Affordable Housing in Integrated Townships:** 15% of FSI for social housing; reforms proposed for transparent allotment.

- **Project-Affected People (PAP) Housing:** Improve compensation, planning, infrastructure integration.
- **MIG Housing:** Interest subvention, CHS model, zoning support for private developers.
- **Special Category Housing:** For govt employees, ex-servicemen, freedom fighters, patient attendants near hospitals, workers near new airports.
- **Affordable Rental Housing:**
 - Rental Housing Zones (RHZs).
 - Incentives for landlords (tax breaks, loans, insurance, fast-track approvals).
 - Support for developers through PPPs and subsidies.

III. Brownfield Development

- **Self-Redevelopment:**
 - State Self-Redevelopment Cell to support societies with funding, project reports, and dispute resolution.
 - Rs. 2,000 crore seed capital proposed.
- **Cluster Redevelopment:** Rejuvenate old neighborhoods through planned redevelopment.
- **MHADA Colony Redevelopment:** Empaneled agencies, tripartite agreements, escrow accounts, net-zero buildings.
- **Cessed and Tenanted Building Redevelopment:**
 - NGOs for consensus building.
 - Cluster approach encouraged.
 - Proposal to extend benefits to non-cessed buildings.

IV. Green Building & Tech Innovation

- Incentivize **green construction materials**, solar power, water-saving, energy-efficient designs.
- Promote **new construction technologies** for speed and cost reduction.
- **Technology Innovation Grants (TIGs)** for eco-friendly construction.

V. Other Initiatives

- **Finance Strategies:** Interest subvention, concessional loans, CHS accounts.
- **Ease of Doing Business:** Simplified procedures, single window clearance.
- **RERA Strengthening:** Stricter enforcement for transparency and accountability.
- **Urban Planning Reforms:** Sustainable, transit-oriented development (TOD).
- **CSR Participation:** Channelize CSR funding towards affordable housing.
- **Capacity Building:** Training for workers, developers, and government staff.
- **Safety, Quality & Grievance Redressal:** Site accident responsibility, quality control, and complaint mechanisms.

Annexures (Supporting Frameworks)

1. State profile
2. Legal and regulatory framework
3. Existing schemes
4. Institutional functions
5. Role of public authorities in affordable housing
6. Monitoring & evaluation system
7. Way forward (roadmap to implementation)

Conclusion

The Maharashtra Housing Policy 2025 is a forward-looking, inclusive, and tech-enabled policy designed to transform housing access and urban development in the state. With strong targets, institutional reforms, financial strategies, and sustainable development principles, the policy aims to fulfill the vision of *"Housing for All by 2030."*