

Bombay then, Mumbai now

Pranab Dutta, vice chairman and MD, Knight Frank, India, on the changing face of real estate in the city

Mumbai has been continuously changing from the late eighteenth century when after more than a hundred years of occupation, the British realised that a group of malarial islands had the potential to become a great city. Over the last 50 years the rate of change has accelerated, reaching levels that the city is struggling to cope with. Nowhere is this more evident than in Mumbai's landscape and housing patterns.

Since it became Maharashtra's capital half a century ago, the city's contours have stretched phenomenally as its population has quadrupled. Unfortunately its infrastructure has not kept pace. The majority of its populace still resides in slums. Until recently, it was left to government agencies to spearhead housing construction, which, given the magnitude of the problem, they were unable to cope with.

A number of major developments beginning in the 1960s have radically altered the city. Cuffe Parade and Nariman Point were built upon land reclaimed from the sea. Back then Cuffe Parade, one of the most affluent areas in Mumbai, was less fashionable. Flats were sold at Rs 100 per sq foot. Today the same flats fetch up to Rs 80,000 per sq foot. Nariman Point replaced Fort as the city's primary business district. Till the 1980s, offices were in south Mumbai while industrial units occupied the suburbs. The increase in population and number of

businesses in Mumbai has altered this division. Bandra-Kurla complex has become a secondary Nariman Point, but much swankier. In the last ten years, large office complexes have been established further north in suburbs such as Malad, Vikhroli, Thane and Navi Mumbai. Manufacturing units that were located in Thane, Belapur, Borivili and Kandivali are moving out of the city and being replaced by residential areas and IT parks.

Despite the changes in land use patterns in Mumbai, the problem of housing remains. Mumbai has little affordable housing which is why 55 per cent of the population lives in the slums. When the mill lands were sold, some part of them was expected to be given to the government for the construction of low cost housing. That didn't happen. The lack of land in the island city combined with the demand for housing has forced the lower and middle classes to move to the suburbs. While South Mumbai has always been a preserve of the affluent, the polarisation of city has become starker due to such internal migrations.

The shortage of land has led to absurdly expensive flats. In south Mumbai, the price of a flat ranges from Rs 50,000 to Rs 1,00,000 per sq foot. In suburbs such as Thane and Borivili, flats fetch Rs 8,000 to Rs 10,000 per sq foot. As the figures suggest, the city is becoming inhospitable even for the middle classes.

To tackle the problem, Mumbai's housing policy needs to be seriously over-



THE EMERGENCE OF NAVI MUMBAI

Navi Mumbai is one of the first initiatives aimed at decongesting the island city. The idea was to have a carefully planned township. Work there began in the 70s but it was only after the harbour line was extended to Vashi and beyond in early '90s that the township really took off. While the blueprint that was originally laid out wasn't quite

followed, Navi Mumbai has had a few successes - wide roads, convenient social amenities, IT parks that have generated considerable employment, modern railway stations, large tracts of housing and so on. Due to the availability of land, the suburb is being developed in an organised manner that has attracted builders and homeowners.

hauled. One way to create affordable housing is to make it mandatory to cater to the lower and middle income classes in group housing projects as in many other states. The government could, as an incentive, alter the Development Control Rules to improve a project's economic viability to overcome resistance to such a move. Cluster development projects in the island city are being encouraged through higher FSI, just as the northern shift of the city was facilitated by the instrument of TDRs. Building skyscrapers is the only way to accommodate Mumbai's increasing population. There's a demand to open up the eastern corridor of the city

to development. This is the only remaining part of Mumbai that has vast swathes of empty land. However it must be developed cautiously and in a planned manner. But all these steps must be taken only after the infrastructure of the city is upgraded to support a 50 per cent increase in population that such moves will entail.

Slum rehabilitation needs to be urgently addressed as well. The answer is not to relocate slum dwellers at the city's periphery in badly constructed buildings, a practice that has created a set of social problems such as unsafe neighbourhoods

and unemployment. Slum redevelopment offers large financial benefits to developers but not all can undertake such projects, as competencies required are not available with all. The biggest slum redevelopment project viz. Dharavi located in the proximity of Bandra-Kurla complex is unfortunately mired in one controversy after another and is yet to take off.

Another way to the alleviate pressure of housing in the city is to improve connectivity to the mainland. The Sewri Nhava link is a step in the direction. The mainland could then become an extended suburb of Mumbai.

All new housing developments must be carried out in tandem with infrastructure projects that ease the living conditions in Mumbai. A number of such projects are currently being carried out, the metro rail, monorail, road on roads to name a few. Scores of skywalks and flyovers are also being built. The government needs to urgently and seriously consider water transport along both coasts of the city. Such projects were implemented in the past only to fail. The first phase of the iconic sea link has been completed, but the full benefits of this project can be derived only if the remaining parts of the project can be taken up for early implementation.

Similarly, traffic congestion in the northern suburbs arising out of higher population density can be addressed only by increasing the road network. While on the eastern corridor, the BPT road is

being extended up to Panvel to eventually connect with the Pune expressway, on the western side a parallel road along the coast could be a possible solution, although environment considerations need to be carefully assessed.

While housing shortage will perhaps take years to overcome, a sea change has occurred in housing quality. While earlier premium housing was spontaneously associated with the snobbish areas on the southern tip, it no longer is so. Housing projects in the distant suburbs are very contemporary and compare with the best being developed at the other end. Stand alone buildings are being replaced by townships and gated communities. In this regard the better availability of land makes it easier for suburban complexes to have superior amenities which sea front dwellings in the island area have to do without. Houses are no longer four walls, they are an expression of the self-worth of the home-owners.

The financial capital of India, Mumbai aspires to be in the same league as New York, London and Singapore. But it is miles away from becoming the world class city. To close this gap and fulfil the vision it has dreamt for Mumbai, the government needs to put the city before expedient politics.

buildingblocks

"Work is worship and it has to be carried out in a very systematic and professional manner. One should also be disciplined about it."

— Abis Rizvi

NAME
Abis Rizvi

DESIGNATION
Managing Director of Rizvi Group of Companies

COMPANY, LOCATION
Rizvi House, 1st Floor, Hill Road, Bandra (West), Mumbai - 400 050

HISTORY OF COMPANY
Rizvi Builder is flagship company of Rizvi Group of Companies which was established in the year 1973. It is synonymous with quality construction, timely possession and transparent dealings, acknowledged as one of the leaders in the line of construction industry. With a track record of more than 35 years in the business of construction, today the Rizvi Group is looked upon with respect.

PROJECT WATCH

- Pacific Heights, Bandra (W)
- Sofia Heights, Mahim (W)
- Clayton Apartment, Bandra (W)

TIME LINE

Besides his very busy schedule he is very keen on personal fitness. According to him a healthy body is the basic requirement if one is to grow and succeed in life. He is also book savvy and enjoys reading.



I want to accommodate the downtrodden people of Mumbai who are living in shanties. Through my work, I want to give them a respectable abode they're comfortable in so that they can live happily with their families.

—Abis Rizvi

WORK MANTRA

He believes that work is worship and it has to be carried out in a very systematic and professional manner. He is also a great believer in discipline.

TAKE ON MUMBAI'S REAL ESTATE SCENARIO

Mumbai's real estate scenario is a challenge. "I want to make this city clean and green," he says. He also wants to accommodate the downtrodden of Mumbai who are living in shanties. "I want them to have a respectable abode, so that they can live happily with their families," he says.

LOOKING FORWARD

Rizvi Group of Company's upcoming projects are under the SRA scheme which are coming up in Malad (East) and Kalina-Santacruz (East).

readerreaction



Is rainwater harvesting feasible in new building projects?



ARINDAM BHUJBAL,
Agent, Bhatia Builders

Rainwater harvesting is not only possible, but also compulsory in all building projects. Now, the new building projects coming up should include this in their plan, if the old ones haven't. It is very easy to make facilities for rainwater harvesting. Besides, it is not very expensive, and falls within budgets. All it requires is catchments on the terrace of a building, from which water can flow into a borewell to add to the groundwater.



AJAY GUPTA,
Editing technician

Some old buildings that I know of have already incorporated rainwater harvesting. The laws for new buildings should be made stricter. People don't realise the value and advantages of saving water, because as long as they have money, they have never faced severe water crisis. It's not all that difficult to make arrangements for such a method in any house, for it requires very little area and does not even prove to be tight on the budget. Engineers and developers should look into this.



PINKY DALAL,
Trustee, SJBCH Int'l School

I think rainwater harvesting is extremely important and builders and architects should start planning their buildings with the necessary facilities. These days, people are so aware about conservation and saving the environment. We have a rainwater harvesting facility in our school as well. The water we gather is used to maintain the garden, play parks and other facilities. People should also actively start practicing rainwater harvesting in their personal lives.



FAEZA JHAVERI,
Housewife

I wanted to get rainwater harvesting done for my own building but the plans are still in the pipeline. It's a good way to conserve water and if more people starting doing it Mumbai would be a greener place. You see, most people use water from the harvest to water their gardens so this might just be the perfect motive for them to do so and save precious resources in the bargain.

While this has become a mandate for all new buildings, I sincerely hope some of the old buildings in Mumbai also go in for it. The only problem I see with this is the mechanism of harvesting which I think is done through an underground storage tanks. Most of the buildings have concrete grounds so I think logistically it might be a little tough. But whatever it may be, I really think this could help our city.

What you need to know about redevelopment

Redevelopment seems to be the latest buzzword. Developer Nimish Vora answers some queries about what and how it can be done to improve the face of the city

Mumbai is growing in leaps and bounds, both horizontally and vertically. In this fast-growing city there is a concern about the current redevelopment projects that are going on a daily basis, with many more societies that are going for redevelopment. Will this race amongst the societies for redevelopment create an adverse impact on the existing infrastructure of the city? Will the city be able to sustain the additional pressure?

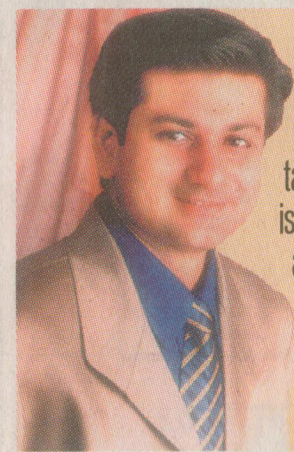
To get an overall opinion on the subject, we met up with Nimish Vora, director of South Mumbai-based developer, Kavya Buildcon Pvt. Ltd., who has many ongoing redevelopment projects under his belt in Worli, Borivili and Ghatkopar. Excerpts of the interview:

Why is redevelopment so essential in Mumbai?

Redevelopment is essential because there is no horizontal expansion possible as there is scarcity of land. So it is always advisable to go vertical. Constructing a high rise building will provide parking facilities, better road infrastructure, gardens, gymnasiums, restaurants, etc. It will help in upgrading the general lifestyle of the people. People residing in old structures will get new calamity-proof structures. I would say that the redevelopment of old buildings is the first step for the government to convert Mumbai into Shanghai.

Will it pressure the existing infrastructure of Mumbai?

No. In fact, by opting for redevelopment, the city will get better infrastructure. By creating new car parking facilities in the building premises itself, we are actually making the roads traffic-free — unwanted parking on the roads will be reduced.



Redevelopment is essential in a city like Mumbai because there is no horizontal expansion possible as there is a scarcity of land. So it's advisable to go vertical. Redevelopment is the first step for Mumbai to turn into Shanghai.

Secondly, there is a misconception that the essential amenities like water and electricity will be burdened. Let us not forget that it is the same local population that is going to buy flats in the redeveloped buildings. Hence there is no question of infrastructure being burdened.

Thirdly, redevelopment helps the BMC create better sewerage systems by laying new drainage pipelines in place of old ones. This way we can solve the flooding problem.

Similarly, new electrical and communication cables can also be placed which was not possible earlier due to congestion in infrastructure.

I personally feel in every society a revival is necessary and with redevelopment we are giving people living in old buildings a better and healthy lifestyle without any cost, so we should grab the opportunity instead of thinking in negative. With new age construction, we have seen a complete change in ceramics in landscaping, electrification, etc.

What should be the State Government's role in all this?

The State Government has rightly come up with the redevelopment policy to provide better housing and infrastructure for the local residents.

People are getting New Age constructions with better light, ventilation and good amenities, all free of cost by giving their societies for redevelopment to builders and developers. The State Government should expedite the redevelopment procedure by giving single window clearance.

Should private societies get more FSI benefits?

Slum redevelopment is entitled to an FSI of 3. Now MMRDA is coming up with rental housing scheme. Likewise, MHADA has a different policy, but for private societies there is no such benefit. It is just 1:1 FSI in suburbs, which I feel should be increased to 2.5 FSI. Similarly, in South Mumbai the FSI should be increased to at least 2.

This will lead to faster development and we will have a better city within 20 years. But there has to be a vision and proper planning, considering the need of future; the way the British did it.

How should a society select a reputed developer?

First and foremost, a society should study all the rules and understand its own requirements. Always insist on:

1. Better construction 2.

Better amenities 3. A reputed developer.

Even if you are getting a little less space, opt for an experienced, reputed developer who has done redevelopment projects previously and is well experienced with the process. Your project will automatically fetch a higher price in future if it is redeveloped by a reputed developer. The space planning should be done with minimum wastage.

Always check on a developer's credentials, he should not be a franchisee of a known builder. A new trend has emerged, wherein a reputed developer lends his brand name to another small-time builder in return for profits from the redevelopment project.

Make sure you meet directors/owners of the company and not their representatives. No matter how big the developer, if he is interested in the project, he will definitely meet the members of the society.

I'd advise you to follow the procedures mentioned below:

- Invite an estimate by giving a tender notice in newspapers.
- Check the proposals in details.
- Shortlist three developers from the offers received.
- Check their technical qualification.
- Check their financial qualification.
- Check the goodwill of the developer.
- Check the list of amenities provided.
- Visit other sites of the developer to check the quality of construction.
- Ask for a bank guarantee.

What should be a good deal for a society looking for redevelopment?

That depends on the size and location of the project. But a good deal for a society is getting a good reputed developer on board, getting facilities like parking, gymnasium, security systems, quality construction, bank guarantee and importantly timely completion of project.

NAHAR ATTEMPTS GOING GREEN



City pollution today is a cause of concern for everybody. Go for green, maintain greenery, plant more trees and use eco-friendly products are slogans one finds everywhere. In a city where the pollution level is ever increasing, finding a home in the greenery is a luxury, and one can enjoy this luxury at Nahar's Amrit Shakti - with the launch of Water Lily and White Lily, Nahar Group opens the doors to a green residential complex with international quality living.

"The aim is to ensure that the residents of Water Lily and White Lily enjoy world class amenities at these complexes," says a spokesperson. These amenities include club Bloomingdale, a clubhouse consisting of a holistic fitness centre with the latest equipment, Soham, a yoga and meditation center, a swimming pool; tennis and squash courts, The Leaf - a pure vegetarian restaurant, a banquet hall and conference room.

There are shopping plazas too within the complex. While construction for a departmental store and diagnostic medical is already complete, Nahar's ICSE School is under construction. A multiplex is being considered and a commercial complex is also being built here.

Nahar Group officials point out that Water Lily and White Lily at Nahar's Amrit Shakti are well connected by all modes of transport. "Today, connectivity is the biggest concern for homebuyers; Nahar's Amrit Shakti is ideally located at Powai, which is a big benefit to Water Lily White Lily residents," says the official.