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MHADA lottery winner: what to do next

After the draw, every step up to possession is done in the MHADA IHLMS 2.0 app. First the Conditional POL, then document verification, then the final POL and your payments.

Apply: Online
Fee: Payments as in your POL
Time: First 10 percent: within 30 to 45 days
Official portal: Maharashtra Housing and Area Development Authority (MHADA)

Quick answer

Download your Conditional Provisional Offer Letter (POL) from the app or your email, and take the original documents it lists for verification. After MHADA officers verify them you get the final POL. Pay the first 10 percent within 30 to 45 days, as the POL says, online to the virtual account number in the POL.

What you need before you start

- Your MHADA IHLMS 2.0 login: your Aadhaar number and the OTP on your Aadhaar linked mobile.
- Your Conditional POL, from the app or your email.
- The original documents that the Conditional POL asks for.

Step by step

1. **Check that you won.** You are told by SMS and email. The app shows it under Application Menu, and the winner list is on the MHADA lottery website.
2. **Download the Conditional POL.** After the result you can download the Conditional Provisional Offer Letter from your profile in the MHADA Android app, or from the email you receive. *You do not get the final POL yet. It comes only after your documents are verified.*
3. **Take your original documents for verification.** Carry the original documents listed in the Conditional POL to the verification. You do not have to send paper copies of your application to MHADA.
4. **Get the final POL.** After MHADA officials verify your documents, the final POL is issued. You can download it from the app or your email. For the original copy of the POL you must visit the MHADA office, with the original documents the Conditional POL names.
5. **Pay the first 10 percent in time.** As the POL says, pay the first 10 percent within 30 to 45 days. Pay online to the virtual account number given in the POL. The way to pay is different for each scheme and Board. *If you pay late, interest is charged as the POL says. You can pay from anyone's bank account.*
6. **Pay the rest as the POL says.** Pay the remaining amount, in full or in parts, online as the POL says.
7. **Need a home loan? Ask for a NOC.** In the app, log in to IHLMS 2.0, go to Menu, then Application List, and choose the winning application. Choose Apply for NOC, fill in the details and submit. Then choose Download NOC. *You can ask for more than one NOC for a loan, but you must cancel the earlier NOC first.*
8. **Do not want the home? Surrender it.** In the app go to Menu, Application List, choose the winning application and choose Surrender Tenement. Enter the reason and choose Download Surrender Letter. Print it, sign it and submit it to MHADA. If you won homes in more than one scheme or category, you must surrender all but one. *Before the final POL you get your full EMD back. After you receive the POL, 10 percent of the EMD is deducted and the rest is refunded.*

Documents

For document verification

- The original documents named in your Conditional POL. The list depends on your scheme and category.
- If you registered without a certificate for a category such as artist, freedom fighter, or MP, MLA or MLC: that certificate, submitted and verified before possession

- Your own bank account details, and a cancelled cheque or passbook photo, for any refund

After you apply

- Everything up to possession is done in the MHADA IHLMS 2.0 app. There is no other app or website for the steps after the lottery.
- Follow your application under Menu and Application List. You are also told by SMS and email.
- If you are on the waiting list, you may get a home if a winner before you surrenders or is found not eligible. It depends on your priority number, and you are told by SMS, email and a letter.

Official portal: https://housing.mhada.gov.in/
Official source: https://www.mhada.gov.in/en/faq/lottery-application
LABHLO: https://labhlo.in/en/guides/mhada-lottery-after-winning/