SETTLEMENT STATUS IN SITES AND SERVICES SCHEMES AT MADRAS

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FINAL REPORT

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PREFACE

The process of urbanisation is intricately linked to the process of economic development. Empirical evidences to substantiate this are available from cross-national, national and city specific studies. One of the major outcome of the agglomeration of economic activities in the cities is a rapid rise of population and consequently a rise in demand for urban land and housing. In the context of very rigid land and housing related procedures and regulations, production of a "formal" house becomes a complex and tedious process and the final product - a house - is beyond the reach of a large proportion of urban residents.

As the access of shelter at desired locations in the formal market gets beyond the affordability range of the poorer households, they are forced to depend on the informal and quasi-legal settlements. This is manifested vividly in the Indian cities through substantial increases in slums and squatter settlements. While the proportion of urban population residing in slum settlements is estimated to be around 20 per cent for the country as a whole, in a few large cities like Bombay and Calcutta, this proportion is over 40 per cent.

Urban housing situation has evoked a variety of policy responses from the government. Recognising shelter as a basic need, in the early sixties, the government avowed itself with the responsibility of shelter provision to the population. Public housing agencies were established to build mass housing and slum clearance boards were made responsible to build slum quarters. Given the magnitude of the problem and the limited capacity of the public agencies, it was apparent that very little was being done by the public sector as regards to shelter provision, and that its share was limited to only about 15 per cent of the total housing constructed in urban centres. Many of these housing units did not reach the intended beneficiaries and often did not cater to the needs of the poor households.

As opposed to the conventional housing projects of public agencies, the popular housing - housing built by people themselves in the slums - provided important lessons

to the planners and policy makers. These slum houses demonstrated the ingenuity and latent capacity of the poor households to house themselves.

The sites and services projects represent a significant departure from conventional housing projects for urban poor. These projects provide secured title of land and access to water supply, sanitation and other services; the two important missing elements in popular housing solutions. Further, through integrated project design it is potentially feasible to keep the plot prices affordable to the urban poor and provide them the flexibility and freedom to construct the shelter according to their own access to resources and family needs.

The first sites and services project at Arumbakkam, Madras, has been often described as a "success story" of this approach through out the developing countries. It's success was in demonstrating the viability and feasibility, in design, pricing, cost recovery and above-all its acceptability by the poor households.

Since 1977, when Arumbakkam project was initiated, there have been eight sites and services projects in Madras. In these projects, the occupancy levels have remained quite low and the responses of the intended beneficiaries have been very different from the first project at Arumbakkam. Across the country, where many sites and services projects have been taken up by the local authorities, the response has not always been as encouraging as in Arumbakkam.

In many of such projects, the public agencies have had great difficulties in attracting the intended beneficiaries and in ensuring financial viability of the project. Based on similar experiences from other countries, many scholars have begun questioning the entire approach of sites and services projects.

In the context of the National Housing Policy, which advocates a facilitative role for the public sector and enable the people to house themselves, the sites and service approach seems to be an appropriate solution to provide affordable shelter to the urban poor. The apparent problems of low and slow occupancy of recent sites and services

schemes in Madras has raised serious issues of the efficacy of such an approach.

This study, entrusted to the NIUA by the Project Management Group (Tamil Nadu Urban Development Project), Government of Tamil Nadu, attempts to identify the reasons and causes for the slow rate of occupancy in the recent projects. Although, the immediate objectives of the study are to address this problem in the context of Madras and suggest appropriate measures to accelerate the occupancy rate, there are wider implications of the findings of this study for other sites and services projects in the country.

At this institute, the study team, particularly Mr.Vijay Dhar and Ms.Usha Raghupathi have done extensive and sustained work on this research project since its inception. They need to be complimented for their perseverance and efforts. I would also like to place on record the Institute's gratitude to the Project Management Group, Tamil Nadu Housing Board, members the steering committee and the World Bank consultants for their comments and suggestions.

February, 1993

Dinesh B. Mehta
Director, NIUA

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Summary

Conventional approaches to shelter problems provide for the construction of houses by public agencies and their allotment to eligible households. The problem with these approaches is that they are too expensive to be accessible to the poor on a large scale. At the same time a completed house does not cater to the need for flexible housing which can respond to varying demands during different stages of the family life-cycle and to changing economic conditions. Maintenance problems also arise because the community does not feel a sense of responsibility and because most public resources go into the construction of new units, very limited funds are available for operation and maintenance.

Sites and services are a relatively recent innovation designed to directly address the growing shelter needs of low-income households, particularly in large cities.

The main features of sites and services projects are as follows -

- The provision of developed sites with services to low-income households at "prices below the equivalent of total chargeable costs".
- An in-built flexibility that allows these households to create housing according to their requirements, preferences and affordability levels.
- Some sites, aimed at MIG and HIG are sold at "market prices"; and plots for commercial/industrial use are sold at above-market prices, to offset the subsidy to poor beneficiaries.
- Assistance, in the form of loans linked with affordability levels.

Sites and Services Projects in Madras

Since 1977, eight of these projects have been undertaken, with a capacity to provide housing to 26,867 households. The sale of some sites (about 23 per cent) to low, middle and high-income households, and sites for non-residential purposes at a higher cost, is the mechanism used to recover project costs.

The Madras Metropolitan Development Authority (MMDA) is the main coordinating agency of the projects; the Tamil Nadu

Housing Board (TNHB) is the central operational body responsible for the actual development and servicing of sites, their allotment to eligible households, and post allotment works.

The present study is based on a tentative report that a high percentage of allotted sites remain unoccupied for a long period. The overall status of occupancy in different sites and services schemes (income category wise) as on 31st Dec. 1990 compiled by Tamil Nadu Housing Board showed that the occupancy rate varies from 15 per cent to 75 per cent even after 3 to 8 years of allotment. This is in gross contradiction to the prevailing housing shortage in the city. The problem is not only low occupancy rates, but also slow occupancy in the sense that it has taken several years for the projects to attain these levels of occupancy. Furthermore, many of the original allottees have sold their plots and moved either to the original place of residence or elsewhere. Thus the sites and services projects in Madras today face three sets of problems -

- low occupancy
- slow occupancy
- change in tenancy which the MMDA believes goes against the objectives of the projects

The main objectives of the present study are to identify (1) the reasons/causes for the slow rate of occupancy in the Sites and Services Schemes (Income-category-wise), and (2) to suggest appropriate measures for accelerating the occupancy rate.

The purpose of the study is to also evaluate the ability of the Sites and Services schemes to reach the target groups in terms of - (1) the location aspects; (2) the organisational aspects i.e. allotment procedures and occupancy by target groups; (3) the availability of infrastructural services; and (4) the allottees satisfaction regarding the project components and housing environment.

The questions in the research study were so formulated so as to identify the factors that helped the Allottee Occupants and Non-Allottee Occupants (owners other than original allottees) to move into the project sites. The study also examined the factors which prevented the Allottee Non-occupants from occupying the plots at project sites.

The main hypothesis tested with regard to allottee/non-allottee occupants is that besides locational advantages and availability of physical infrastructural facilities and services (pull factors), whether certain factors like the desire to own a house and the difficulties which they have encountered at their previous location of residence and related considerations (push factors) have influenced their decision to occupy the plots at various project locations.

In order to carry out the tasks mentioned above, structured interviews were conducted with allottee occupants, non-allottee occupants (buyers/second owners) and non-occupant allottees at various project locations.

The main hypothesis tested in case of allottees who have not occupied the plots is that either (1) they are satisfied with their existing situation and are holding on to the plots for speculation purpose, or (2) the project inputs have certain inherent weaknesses which have made it unattractive for allottees to move in.

The study investigated and analyzed occupancy levels and the time taken to reach those levels in the various project locations.

Occupancy levels and time

* The current occupancy levels in the different schemes vary between 18 to 96 percent. The time taken to reach current levels of occupancy is much longer than that assumed by MMDA and TNHB.

* A direct relationship between occupancy level and time taken to reach the occupancy levels may be misleading. In several projects (e.g. Arumbakkam) a high occupancy level was reached about a few years ago. Since then, there has been a moderate degree of turnover among occupants.

* Allottee occupants constitute only 52.4 per cent of the total occupied plots. Other sites have been rented out (23.3 per cent) or sold (14.2 per cent). As a result, there are allottee occupants, non-allottee owner occupants, and tenants.

* The differences in occupancy levels among different income- groups is not significant, though the level is higher for LIG.

The attractiveness of the projects to beneficiaries

The present study indicates that three factors have motivated allottee occupants to apply for, and move into the sites and services projects.

* The desire to own a house.
* The desire to live in an improved environment.
* The desire to live closer to their work-place.

On the other hand, allottee non-occupants have not moved in because of :

* Inadequate finances for house construction.
* Inadequate links with the public transport system.
* Lack of markets in the vicinity of the sites.
* Distance from educational institutions.

The relative importance of these factors vary from project to project.

The NIUA study has revealed certain critical problems that affect occupancy and sustainability of the project.

* Lack of incentive to move into the allotted sites - in a distorted housing market, there is a premium on keeping sites vacant.

* Inadequate loan assistance - it is the quantum, not the rate of interest, of the loan that is critical for both construction and occupancy.

* Transportation links rather than distances are important to allottee households.

* As housing project areas develop there is a transfer of ownership with the result that low-income households are gradually replaced by higher income families.

* The original low-standards, designed to make the project affordable, can become a problem as the city develops and higher, and more demanding, groups move into the area.

* Very little is known about the families who sell their houses and leave the project area. Do they invest or consume their capital gain? A few years later have their conditions improved or have they reverted to the state before they moved to the project?

Based on the findings of the NIUA study, following suggestions have been presented which should help the authorities (MMDA/TNHB) to bring about changes in their future schemes and make them more acceptable to the beneficiaries.

1. The provision of industrial plots within the scheme area (to increase the employment opportunity for the beneficiaries) has had no impact on the rate or level of occupancy. It is observed that the allottees in the scheme areas are working at the same place as they did before moving into scheme locations. On the other hand, the schemes located on major roads with better transport linkages and surrounded by developed housing colonies have much higher occupancy levels. It is, therefore, suggested that in the on-going schemes (TNUDP) and in the future schemes provision of industrial plots could be reserved for specific type of industries which could use the skills of the local people in order to enhance employment opportunities for beneficiaries. Alternatively, the provision of industrial plots could be discontinued and instead more commercial sites could be provided within the scheme areas.

2. At present selection of eligible applications is done mainly on income criterion and ownership of property in Madras. In order to improve the rate of occupancy in the scheme areas the selection of beneficiaries must be based not only on income and ownership of property criteria but also on the capacity to mobilize resources for house construction, type of employment and distance to place of work etc.

3. In Arumbakkam and Villivakkam, 'c' type houses (semi-built houses ready for immediate occupation) were provided for the economically weaker sections which shows better occupancy rate. In the on-going schemes (TNUDP) where the plots are yet to be handed over and

in the future schemes at least 20 per cent of the EWS plots should be reserved for semi-built houses.

4. Technical advice on low cost building techniques should be made available to the allottees.

5. The beneficiaries in EWS and LIG income groups at various project locations are not satisfied with the standard design of house especially the location of toilet at the back of the plot. Many have either changed or are thinking of changing the location of toilet from the back to the front of their house.

In the on-going schemes (Tamil Nadu Urban Development Project) and in the future schemes, there should be some flexibility in the standard design of the house.

6. As per the Sites and Services Division (MMDA) Resolution No. 29/90 each allottee is given three to four years to complete house construction before the allotment can be cancelled. Therefore, occupancy rate can be expected to be low in the initial three to four years after allotment. Thus delays are in-built in the provisions. In the on-going and future schemes, it is suggested that the provisions under the LCS agreement should be modified such that the construction starts within 6 months to 1 year from the date of taking over plots and is completed within 1 year therefrom.

It is also suggested that in the MUDP-I and MUDP-II schemes those allottees should be identified who had started construction within the prescribed time limit but could not complete it due to lack of finances. Efforts should be made to arrange finances for them so that they can complete the construction work and move into the scheme areas. In the cases where the allottees have not taken up construction within the prescribed time limit, the LCS conditions should be enforced.

7. In the past schemes the authorities have faced problems in procuring and maintaining huge stocks of cement in the building centres at each site, while the beneficiaries have taken their own time to start construction after taking over plots. Therefore, it is

suggested that the building material yards should provide quality building materials in small quantities (required for a day or so) as a part of the project.

Further, since the price of cement has been decontrolled and it is freely available in the market at the same price, it is suggested that in the on-going and the future schemes building materials should not be provided to the beneficiaries and instead an equivalent amount should be included as a part of the construction loan component.

8. The Community Development Wing of the Tamil Nadu Housing Board should be strengthened.

9. In order to increase the quantum of loan and to enable speedy recovery of loan it is suggested that graduated payment mortgages should be adopted in the on-going schemes (TNUDP) and future schemes. For example, if the beneficiaries have to repay the total loan amount in 20 equal instalments, the beneficiaries may be allowed to repay the amount with graduated increase in the instalments after every year or two, keeping in view the increase in financial mobility of the beneficiaires. However, collection machinery should fuction effectively otherwise bad debts will cripple the project.

10. Forming of cooperative societies duly recognised by the State Government should be encouraged in the on-going schemes (TNUDP) and future schemes. Encouraging people to form cooperatives will help the authorities to sanction the loan (25 per cent from TNHB and 75 per cent from HUDCO) to the cooperative societies on behalf of each allottee and cooperative societies will be responsible for recovery of loan from each allottee. Each cooperative society should have an engineer from the TNHB as one of the official members. The cooperative society could also act as the channel for providing technical assistance for house construction.

11. Information regarding status of plots, effective demand and informal sector housing supply, physical and financial achievements of schemes etc. is lacking.

Thus, there is a case for improving the existing information system. This will help project initiation and realization and will help to identify the real-life needs, affordability and accessibility of the urban poor who are the main target group for the sites and services schemes.

12. Sites and Services Schemes at Madras have not yielded the expected results. Distant location of schemes, lack of finance to construct houses, inadequate infrastructure and general apathy among beneficiaries to move from their present place of residence are the factors responsibile for low occupancy in these schemes. The beneficiaires need adequate motivation to construct on the allotted plots. Such a task can be facilitated by community organisers operating in the scheme area.

Therefore, there is an urgent need to expand the Community Development Wing and Staff it adequately to meet the growing demand for their services in the on-going and future schemes.

Despite every effort, doubts will remain as to how far the economically weaker section is going to benefit from such projects. Unless housing projects become a part of comprehensive planning for the poor, their impact will largely remain elusive. And until structural changes occur in key decision areas which can only evolve out of an attack on unequal distribution of income in the society, such projects will only remain a partial solution for providing shelter to the poor.

CHAPTER - I

Introduction

In the last three decades, the urban population of India has grown from about 79 million in 1961 to 217 million in 1991 and the rural population from about 260 million in 1961 to 627 million in 1991. During the same period, the investment in housing has increased from around Rs. 10,000 million in the First Plan to around Rs. 3,00,000 million in the Seventh Plan.1 However, there has been a distinct decline in housing investment as a proportion of total investment from 34 per cent in the First Plan to 9 per cent in the Seventh Plan.2 The rate of growth of housing stock has been lagging behind the rate of growth of households with the inevitable result of increasing the housing shortage.

The overall magnitude of the housing problem confronting the country is estimated, for a span of 20 years-from 1981 to 2001, to be 23.3 million dwelling units to clear the backlog and 63.8 million new dwelling units to meet the incremental housing needs of the growing population during this period. The total investment required during the period 1981-2001 for both (a) removing the backlog of housing needs up to 1981 (mostly upgradation, repair, and renewal), and (b) creation of new housing stock/additional rooms, etc. for the increased number of households, is estimated at Rs. 19,00,000 million at constant prices based on 1985 costs excluding investments on -infrastructure and services. After excluding the estimated capital formation over 1981-90, the estimated investment over 1991-2000 at 1985 prices would be about Rs. 14,00,000 million.3 The dimension of the problem in terms of investment appears to be quite staggering. This highlights the inability of the existing public housing agencies and their procedures and techniques for executing a massive housing programme that the country needs. Nor can they be expected to cut down the costs to such an extent so as to bring it within the means of target population in the rural and urban areas.

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1. Government of India, Seventh Five Year Plan, 1985-90 Vol.II, Planning Commission, New Delhi.
2. Ministry of Urban Development, Draft Housing Policy, May 1990, New Delhi.
3. Ministry of Urban Development, Draft Housing Policy, May 1990, New Delhi.

Despite the realisation about the magnitude of the housing problem, successive programmes in the national and state plans have not touched even a fraction of the total housing requirements. The total production of houses by the public sector is a small percentage of total housing stock created every year and bulk of the public housing has gone to meet the needs of the middle and high income groups. The Task Force on Shelter appointed by the Planning Commission in 1982 points out, that despite professions of intent in successive plan documents, the urban poor have not demonstrably benefited from various housing schemes executed during the first six plans, and public investment has made only marginal contribution to housing for the poor. The growing number of slums and substandard housing in the bigger cities is an index of both the pull of the employment opportunities for the migrants as of the inability of the urban poor to secure affordable shelter in the context of unfocussed public policies and programmes for land, investment and services.

Uptil now, the shelter issues have been viewed via programmes such as :

a. Slum clearance and rehousing at or near the cleared site;
b. Environmental improvement of slums i.e. upgrading of slums and squatter settlements over and above mere sanitation and urban community development phase; and
c. Open developed plots i.e. Comprehensive sites and services programmes both for rehabilitation and for new migrants.

Slum clearance and rehousing were the main thrust of the shelter programme in the earlier years but they have had little or no impact on the housing situation. The present strategies, therefore, focus on upgrading the slums and providing serviced sites. The slum upgrading strategy has land tenure and home improvement problems because a majority of them are on rented land. This land tenure problem makes slum upgrading projects only a temporary measure to solve housing problem for the urban poor.

Thus, many innovative schemes have been initiated in the past to tackle the shelter crisis. A relatively recent innovation which has gained considerable popularity is the sites and services approach. The general objective of the

sites and services approach is to provide an economically accessible physical framework to a specific target low income population for their shelter and related employment needs. Many countries in Asia, Africa and Latin America have initiated sites and services schemes and they consider these programmes as important elements in their housing policies. International financing agencies have shown more willingness to fund such programmes. In India, one of the major sites and services projects is located in Madras which commenced in 1977 under the World Bank credit programme.

Shelter Investment Programmes Effected by the Work Bank assisted

Madras Urban Development Projects I and II

The World Bank's ideas took their practical shape in Madras Urban Development Project - I (MUDP-I), 1977-80 and MUDP-II, 1980-84.

Until 1976-77, when the MUDP-I commenced, almost all the houses constructed by the Tamil Nadu Housing Board (TNHB) were priced beyond the reach of low income households. The average unit cost of its EWS housing was about Rs. 12,000, or about three times what would be affordable at the middle of the EWS income range. Under MUDP-I, the average cost of a unit was about Rs. 5,670 and the annual provision was of the order of 3000 units which would meet 17 per cent of new EWS households demand. The slum clearance programme of the Tamil Nadu Slum Clearance Board (TNSCB) put a lot of burden on the public exchequer due to its poor recovery. The number of units that could be provided was only about 4000 per annum at an average cost of about Rs. 10,000 per tenement unit. Under the slum improvement programme financed under MUDP-I, the average cost was about Rs. 1,300 per household of which about 75 per cent was recovered. The Government of Tamil Nadu agreed to limit the clearance programme to a maximum of Rs.30.75 million.4

Compared to MUDP-I, MUDP-II further increased the proportion of investment and the output of affordable EWS shelter in the programme of TNHB and TNSCB in the Madras Metropolitan Area (MMA). The proportion of investment in

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4. Kirloskar Consultants Limited, Report on the Study of Arumbakkam Sites and Services Project, Pune (India), Dec. 1987.

affordable EWS housing in TNHB's programme had increased from 30 per cent in 1976-77 and 20 per cent in 1978-79 to about 45 per cent in 1982-83 when the TNHB was producing shelter for over 6000 EWS households annually.5

A noteworthy policy decision was taken by the Government of Tamil Nadu in respect of investment in TNHB's programmes. The decision was that the proportion of investment for the EWS and LIG housing will be 45 and 35 per cent respectively and MIG and HIG housing will be 15 and 5 per cent respectively of the total outlay within the MMA.

As with the general pattern in India, the World Bank projects are financed jointly by the Bank, the Government of India and the State Governments. The key coordinating authority for housing in Madras is the Madras Metropolitan Development Authority (MMDA), created in 1975. World Bank projects are mediated through the MMDA and they are executed by the TNHB.

Objectives of the Sites and Services Schemes under the World Bank

assisted Madras Urban Development Projects I and II

The underlying objectives of the World Bank's approach to housing in the developing countries can be summed up as affordability, cost recovery, and replicability. In contrast with the conventional public housing approach, the approach of the World Bank is to make housing affordable to low income group without resorting to subsidies. This means that standards are to be set within the affordability limit, and the main emphasis is to be shifted to providing serviced plots rather than constructing houses. Construction is to be largely the responsibility of the residents and not government agencies. The attempt is to develop a policy instrument to cater to the needs of the families at the lower end of the income spectrum, and to harness the energies of the occupants themselves in providing low-income housing stock. On the one hand, it improves the quality of housing for the low income population, and on the other hand, it enables them to improve their housing service and infrastructure standards as and when they can afford them. This makes the process of

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5. Pugh, Cedric, The World Bank and Housing Policy in Madras Habitat International, Vol. 12, Nov. 4, 1988.

house consolidation easy and smooth for the urban poor and spreads the demand for scarce building material over a number of years.

Finally, cost recovery ensures that a revolving fund can be created, so that projects can be replicated in a continuous housing programme.

The objective of the Sites and Services schemes are as follows :

a. Produce, with public funds, more affordable shelter for new and existing low income households;
b. achieve a significant reduction in the population living in unserviced hutment areas;
c. maintain a level of public investment in the shelter programme consistent with the constraints in finance and implementation capacity; and
d. reduce the level of subsidy in shelter programmes and increase cost recovery so as to maintain the future level of investment in the shelter programme.

The Sites and Services Schemes include the following components -

a. Serviced plots : with water, sewerage, electricity, roads and drainage;
b. Core units;
c. Off-site infrastructure : Trunk water and sewer mains and access roads;
d. onstruction materials : Financing for materials, a fund designed to induce self-help extension of core units.
e. Community facilities : Provision of pre-schools, primary school, high school, community hall, clinic/health centres and open air market etc.;
f. Commercial sites; and
g. Small industries : Provision of small scale business through small industries and cottage industries sheds.

The project aims at producing the following benefits :

a. Improved living conditions and community services;
b. Reduction of slum formation in future to the minimum;
c. Reducing the burden of slum rehabilitation by siphoning off the better-off people from slums;
d. The programme being self financing, the returns would be used to finance more such programmes;
e. The development and construction activities will generate a variety of jobs; and

f. Improvement in the quality of life of project households.

In MUDP-I and MUDP-II, over 90 per cent of the plots have been allocated to lower income groups. In the scheme there is no direct external subsidy for EWS. The differential pricing of the marketable lands for various uses enables provision of cross subsidy within the scheme itself. Because of the cross subsidy, the cost of land for EWS plots has been fixed at nominal amount and the subsidy is made up by suitably pricing the industrial, commercial and higher income group plots, which even then is within the affordable range of these groups. The monthly payment for the cost incurred on land acquisition, on-site infrastructure and approach roads for EWS-A group works out to be about 10 to 20 per cent of their monthly income, while for EWS-B it is about 10 per cent and EWS-C about 20 per cent. The terms of payment are 10 per cent as down payment and the balance over 20 years for EWS, 15 years for LIG and 12 years for MIG at an annual interest rate of 12 per cent.

Notwithstanding the serious shortage of affordable housing and the consequent efforts of the Tamil Nadu Government to make a dent on it through sites and services projects, it is held that these projects have not been able to achieve the stated objectives. According to the MMDA and TNHB, the occupancy rate in many of the sites and services schemes are far from satisfactory even after 3 to 8 years of allotment. Except for one of the initial schemes (Arumbakkam) undertaken in 1977-80 under MUDP-I, no other scheme has reached near cent per cent occupancy. The occupancy rate in other schemes varies from 15 per cent to 75 per cent. In MMDA's view, this is a highly contradicting situation where on the one hand, the city of Madras is reeling under the pressure of housing shortage, and, on the other hand, the sites are not being occupied.

Clearly, the question that arises is - what should be done to improve the rate of occupancy and to reduce the time gap between the allotment of plots and the occupancy in these projects. Several reasons are advanced for the non-occupancy of plots at project locations such as locational disadvantages, non-availability of physical and social infrastructural facilities and services, non-availability of housing credit, poor maintenance of utilities and services

etc. which make it unattractive for allottees to move in. Alternatively, the allottees could be satisfied with their existing situation and hold on to the plots for speculative purposes.

This study entitled "Settlement Status in Sites and Services Schemes at Madras", is a systematic attempt designed to ascertain the reasons for the slow rate of occupancy in the sites and services projects in Madras and to suggest corrective measures. Further, owing to the fact that these projects are being replicated on a large scale in the major cities and towns covered under Tamil Nadu Urban Development Project (TNUDP) during the of next five years, an in-depth analysis of this phenomenon assumes added importance. It is in this context, that the National Institute of Urban Affairs has undertaken a study on "Settlement Status in Sites and Services Schemes at Madras" at the instance of the Project Management Group (PMG), Government of Tamil Nadu. The study will give recommendations on how to accelerate the occupancy rate in the sites and services projects so as to make effective use of the housing stocks produced and also to reschedule the project activities to get fruitful results on investments.

CHAPTER - II

OBJECTIVES AND METHODOLOGY

Objectives of the Study

The main objectives of the study are to identify (1) the reasons for the slow rate of occupancy in the Sites and Services Schemes (Income category-wise), and (2) to suggest appropriate measures for accelerating the occupancy rate. The study is based on the tentative report that a high percentage of allotted sites remain unoccupied for a long period. The overall status of occupancy in different sites and services schemes (income category-wise) as on 31st Dec. 1990 compiled by Tamil Nadu Housing Board is given in Table 2.1 (a) and 2.1 (b). The occupancy rate varies from 15 per cent to 75 per cent even after 3 to 8 years of allotment. This is in gross contradiction to the prevailing housing shortage in the city. Thus, the settlement consolidation rate has to be accelerated to make effective use of the housing stock produced and also to re-schedule the project activities to get fruitful results on investments.

The purpose of the study is to also evaluate the ability of the Sites and Services schemes to reach the target groups in terms of - (1) the location aspects; (2) the organisational aspects i.e. allotment procedures and occupancy by target groups; (3) the availability of infrastructural services; and (4) the allottees satisfaction regarding with respect to the project components and housing environment.

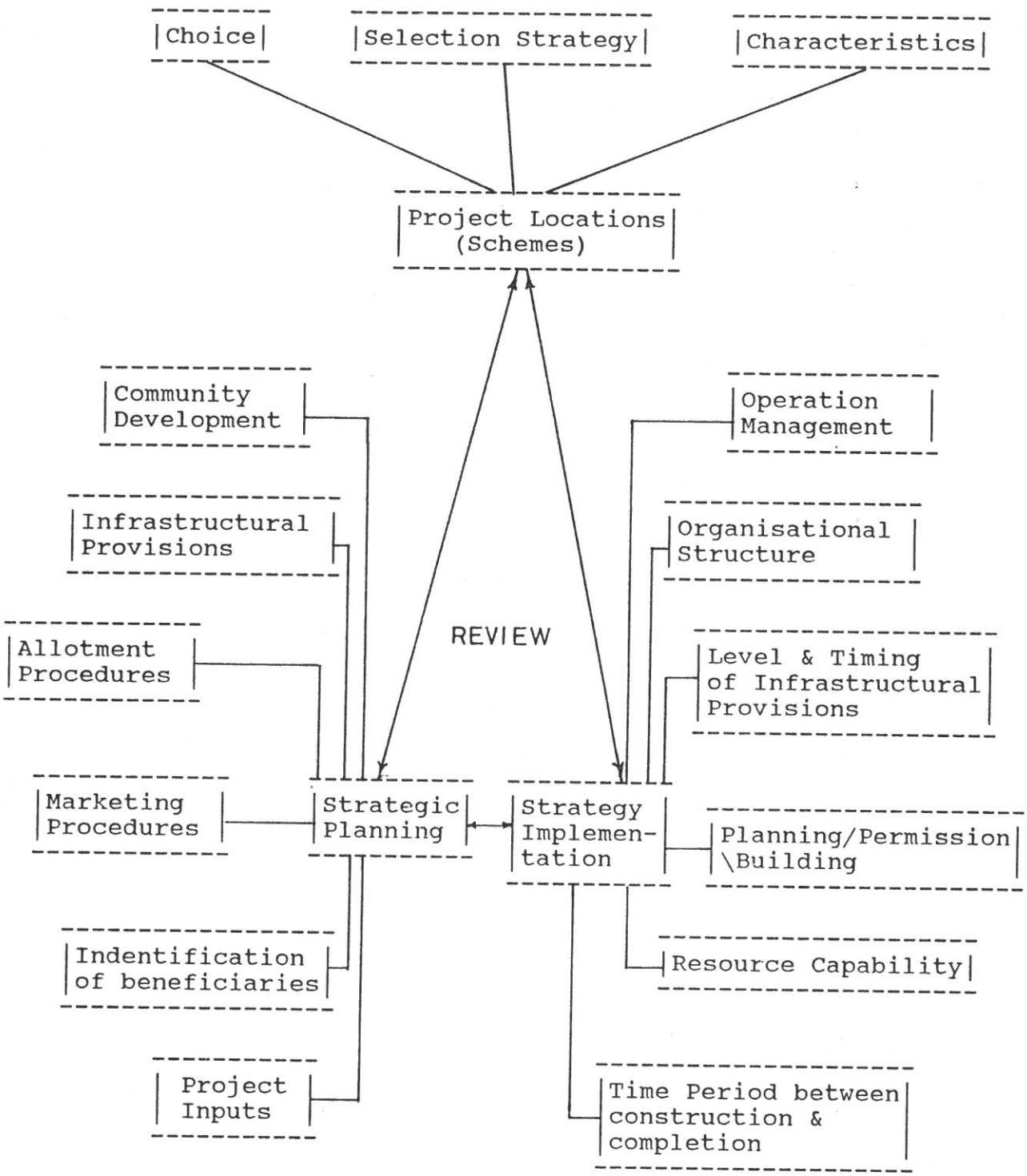
Design of the Study

Within the framework of these overall objectives, the study has been designed in such a way that it would lead to:

1. Eliciting information on current status of all the plots (income - category wise) occupied by original allottees, buyers, and tenants, partly built, vacant, residential and other uses, year of occupation etc. at each location of MUDP-I and MUDP-II sites and services schemes.

2. Identification of factors, such as distant location of project sites, absence of services, delays in general development, financial constraints, non-availability of

Figure - 1


Choice
Selection Strategy
Characteristics
Project Locations (Schemes)
Community Development
Operation Management
Infrastructural Provisions
Organisational Structure
Allotment Procedures
REVIEW
Level & Timing of Infrastructural Provisions
Marketing Procedures
Strategic Planning
Strategy Implementation
Planning/Permission \Building
Indentification of beneficiaries
Resource Capability
Project Inputs
Time Period between construction & completion

cash loans, or the existence of some external factors which play a role in projects remaining unoccupied for a long time particularly with reference to target groups.

3. Identification of project components provided by implementing agencies which have inherent weaknesses, and which thus affect the efficiency and effectiveness of the programmes.

4. Identification of alternative course of actions to accelerate the occupancy rate in the projects where allotment is already over and for projects which are under completion or for the future projects.

The questions in the research study were so formulated so as to identify the factors that helped Allottee Occupants and Non-Allottee Occupants (owners other than original allottees) to move into the project sites and to examine the factors which have prevented the Allottees Non-occupants from occupying the plots at project sites.

The main hypothesis tested with regard to allottee/non-allottee occupants is that besides locational advantages and availability of physical infrastructural facilities and services (pull factors), whether certain factors like the desire to own a house and the difficulties which they have encountered at their previous location of residence and related considerations (push factors) have influenced their decision to occupy the plots at various project locations.

In order to carry out the tasks mentioned above, structured interviews were conducted with allottee occupants, non-allottee occupants and non-occupant allottees at various project locations.

Interviews with allottee occupants focused on the following

i. Time taken between allotment and occupancy (long, medium and short);
ii. Identification of factors in cases where the period taken between allotment and occupancy was medium/long;
    a. on-site problems;
    b. off-site considerations; and
    c. availability and sources of finances etc.
iii. Identification of factors that helped the allottee occupants to move quickly to the project sites;

iv. Degree of satisfaction associated with the location, environment, services and management of Sites and Services Schemes.

Interviews with Non-allottee occupants (owners other than original allottees) focused on the following :

i. The physical, economic and social factors that influenced them to buy the house in the project sites and move into project locations;
ii. Sources of finance for purchase of plots and construction of house; and
iii. Socio-economic profile of non-allottee occupants (Income category-wise).

Interviews with Non-occupant allottees focused on the following :

i. Identification of factors which have prevented the allottees from moving into the project locations; and
ii. Socio-economic profile of non-occupant allottees.

The main hypothesis to be tested in case of allottees who have not occupied the plots is that either (1) they are satisfied with their existing situations and holding on to the plots for speculation purpose, or (2) the project inputs have certain inherent weaknesses which have made it unattractive for allottees to move in.

Secondary data were also collected from MMDA, TNHB and Municipal Corporation of Madras and other agencies involved in the planning and implementation of sites and services schemes and discussions were held with concerned officials with regard to efficiency and effectiveness of the Sites and Services schemes in terms of project inputs, level and timing of provision and operation and maintenance of infrastructural facilities, financial constraints and inherent weakness in the allotment and marketing procedures. Diagram - 1 indicates the project components of the Sites and Services Schemes.

Methodology

The methodology consisted of the following steps :

Step I Survey of all the plots (income category-wise) to elicit the current status of plots (occupied by original allottees, buyers, and tenants, partly built, vacant, residential and other uses, year of occupation etc.) at each scheme location of MUDP-I (Arumbakkam, Villivakkam and Kodungaiyur schemes)

and MUDP-II (Mogappair (East), Mogappair (West), Maduravoyal and Manali (Phase-I) schemes). The format prepared for 100% listing of plots is enclosed. (Annex-3). The information on current status of plots in sites and services schemes (income-category wise) is given in Tables 2.2 and 2.3.

Step II Distribution of allottees into (a) Allottee Occupants (Original allottees) (b) Non-Allottee Occupants (Second owner/buyer and tenants) and (c) Allottee Non-Occupants (Original Allottees) in all the income categories at each scheme location.

Step III Listing of residential address of all the Allottee Occupants (Original Allottees) and Non-Allottee Occupants (Second Owner/buyer only); tenants were, however, excluded for interviews after pilot survey and Allottee Non-Occupants (Original Allottees only); all income category-wise).

Step IV Drawing up of 10% sample from Occupants (Allottee and Non-Allottee Occupants) and 30% sample from Non-occupants (Original Allottees) on the basis of stratified random sampling method with proportional allocation to all income categories at each scheme location. The distribution of sample is given in Table 2.3.

Step V Administering a structured questionnaire to the sample Allottee/Non-allottee occupants at each scheme location as well as sample Allottee Non-Occupants at their present place of residence (income-category wise). Separate questionnaires were prepared for Allottee and Non-Allottee occupants (See Annex 4[a] and 4[b]).

The preparation of format for survey of all the plots and the questionnaires for field surveys were based on :

i. Pre-testing of questionnaires prepared for Allottee/Non-allottee occupants and Non-occupant allottees at each scheme location (income-category wise); and

ii. Discussion with officials involved in planning and implementation of Sites & Services Schemes.

Training (along with written instructions) was given to field investigators for conducting field surveys followed by

scrutiny of the questionnaires by qualified urban/regional planners.

Collection of secondary data from MMDA, TNHB and other agencies was carried out simultaneously alongwith field surveys at various project locations.

While the secondary data was processed and analysed manually, the information collected through field surveys was loaded in computer for processing and analysis.
The study gives :

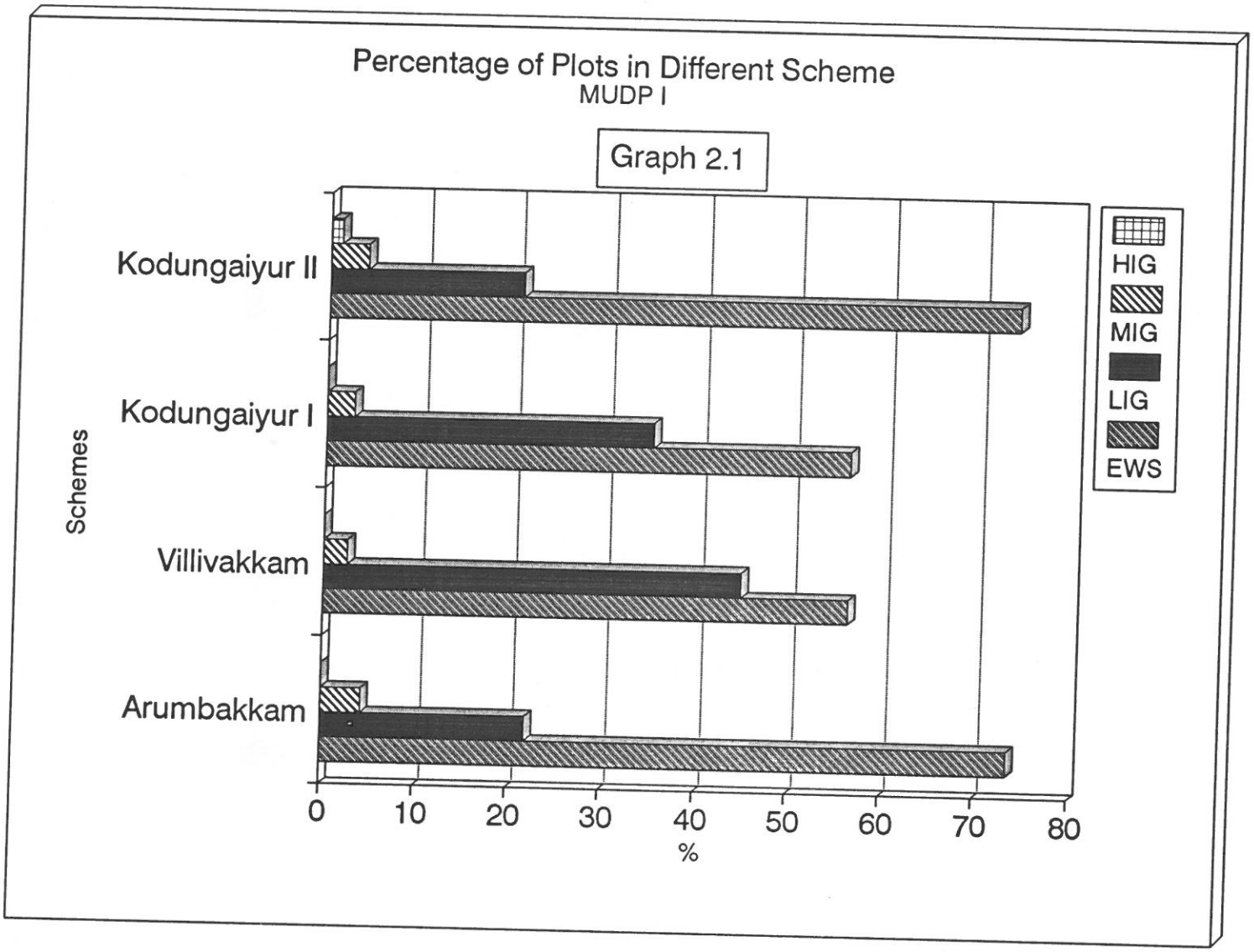
1. the present status of the plots in different Sites and Services schemes;
2. the rate of occupancy in the Sites and Services schemes;
3. the reasons, in order of importance, for :
   a. applying for the plot ;
   b. occupying the plot ; and
   c. not-occupying the plot.
4. the problems faced by allottees in getting approval of house loan, building material etc;
5. the income and employment of the allottee occupants, non-allottee occupants and allottee non-occupants;
6. the degree of satisfaction in case of allottee occupants;
7. the expectation and intentions of moving into the Sites and Services schemes (likely period) in case of allottee non-occupants;
8. the role of voluntary organisations in Sites and Services schemes and community participation;
9. the efficiency and effectiveness of the Sites and Services schemes in terms of project inputs, level and timing of infrastructure provision, operation and maintenance of infrastructural facilities, financial constraints and inherent weaknesses in the allotment and marketing procedures; and
10. the alternative set of strategies to accelerate the occupancy rate in Sites and Services projects which have been completed or are under construction and for future project locations.

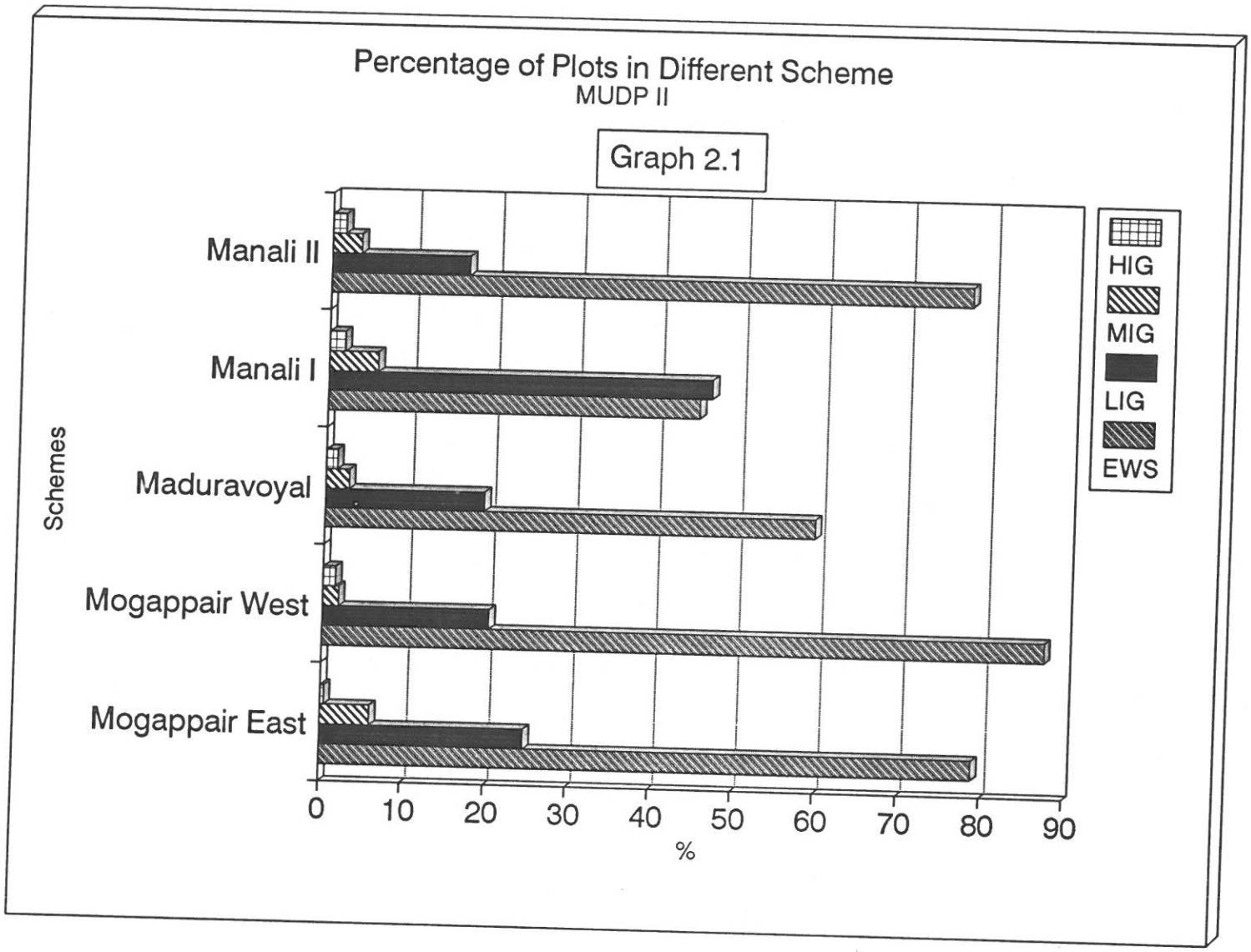
Contd....

Table - 2.1
Overall Status Report as on 31.12.90

S.No.	Name of Scheme	Total No. of Plots	Allotted		Handed over		Under construction		Comptd.& occupied		Handed over but kept vacant	To be allotted
			During 12/90	Upto 12/90	During 12/90	Upto 12/90	During 12/90	Upto 12/90	During 12/90	Upto 12/90		
I.	MADRAS URBAN DEVELOPMENT PROJECT I											
	ARUMBAKKAM											
	EWS	1721	7	1720		1713		28	1	1677	8	1
	LIG	515	6	515		509		36	2	466	7	0
	MIG	102	0	102		102		7	0	94	1	0
	Sub-total	2338	13	2337	0	2324	0	71	3	2237	16	1
	VILLIVAKKAM											
	EWS	2252		2231		2231	2	136		2080	15	21
	LIG	1394		1347		1347	4	172	2	1145	30	47
	MIG	115		115		115	1	9		104	2	0
	Sub-total	3761	0	3693	0	3693	7	317	2	3329	47	68
	KODUNGAIYUR PH. 1											
	EWS	1245		1229		1229	2	256	1	909	64	16
	OTHERS	768		677	1	677	2	144	2	512	21	91
	Sub-total	2013	0	1906	1	1906	4	400	3	1421	85	107
	KODUNGAIYUR PH. II											
	EWS	3024		3024	5	3017	7	1190	5	1533	294	0
	OTHERS	1081		1052	2	1048	2	425	1	447	176	29
	Sub-total	4105	0	4076	7	4065	9	1615	6	1980	470	29
	MUDP-I Sub-total	12217	13	12011	8	11988	20	2403	14	8967	618	206
II.	MADRAS URBAN DEVELOPMENT PROJECT II											
	MOGAPPAIR EAST											
	EWS	3418		3402		3375	12	1487	10	1881	50	16
	OTHERS	1644		1641		1639	11	853	2	514	267	3
	Sub-total	5062	0	5043	0	5014	23	2340	12	2395	317	19
	MOGAPPAIR WEST											
	EWS	3873		3843		3788	3	2512	12	997	364	28
	OTHERS	1076		1157		1108		958		66	2	8
	Sub-total	4949	0	5000	0	4896	3	3470	12	1063	366	36
	MADURAVOYAL											
	EWS	1202		1200	9	1188	3	410	1	277	501	2
	OTHERS	429		428		426		53	1	56	317	1
	Sub-total	1631	0	1628	9	1614	3	463	2	333	818	3
	MANALI PHASE I											
	EWS - A	648		480		480	2	2			478	168
	EWS - B	676		590		590	2	2			588	86
	LIG - I	662		414		302					302	248
	LIG - II	706		501		495	1	1			494	206
	MIG	176	7	113		95					95	63
	HIG	61		38	2	38					38	23
	Sub-total	2929	7	2136	2	2000	5	5	0	0	1995	793
	MANALI PHASE II											
	EWS - A	1872										1872
	EWS - B	248										248
	LIG	460	8	366	7	152					152	94
	MIG	100	2	77	2	34					34	23
	HIG	47		43								4
	Sub-total	2727	10	486	9	186	0	0	0	0	186	2241
	MUDP II Sub-total	17298	17	14298	20	13710	34	6278	26	3791	3682	3092
	GRAND TOTAL	29515	30	26304	28	25698	54	8681	40	12758	4300	3298

Source : Tamil Nadu Housing Board. (Status Report)


Percentage of Plots in Different Scheme
MUDP I
Graph 2.1
Kodungaiyur II
Kodungaiyur I
Villivakkam
Arumbakkam
Schemes
HIG
MIG
LIG
EWS
0
10
20
30
40
50
60
70
80
%


Percentage of Plots in Different Scheme
MUDP II
Graph 2.1
Manali II
Manali I
Maduravoyal
Mogappair West
Mogappair East
Schemes
HIG
MIG
LIG
EWS
0
10
20
30
40
50
60
70
80
90
%

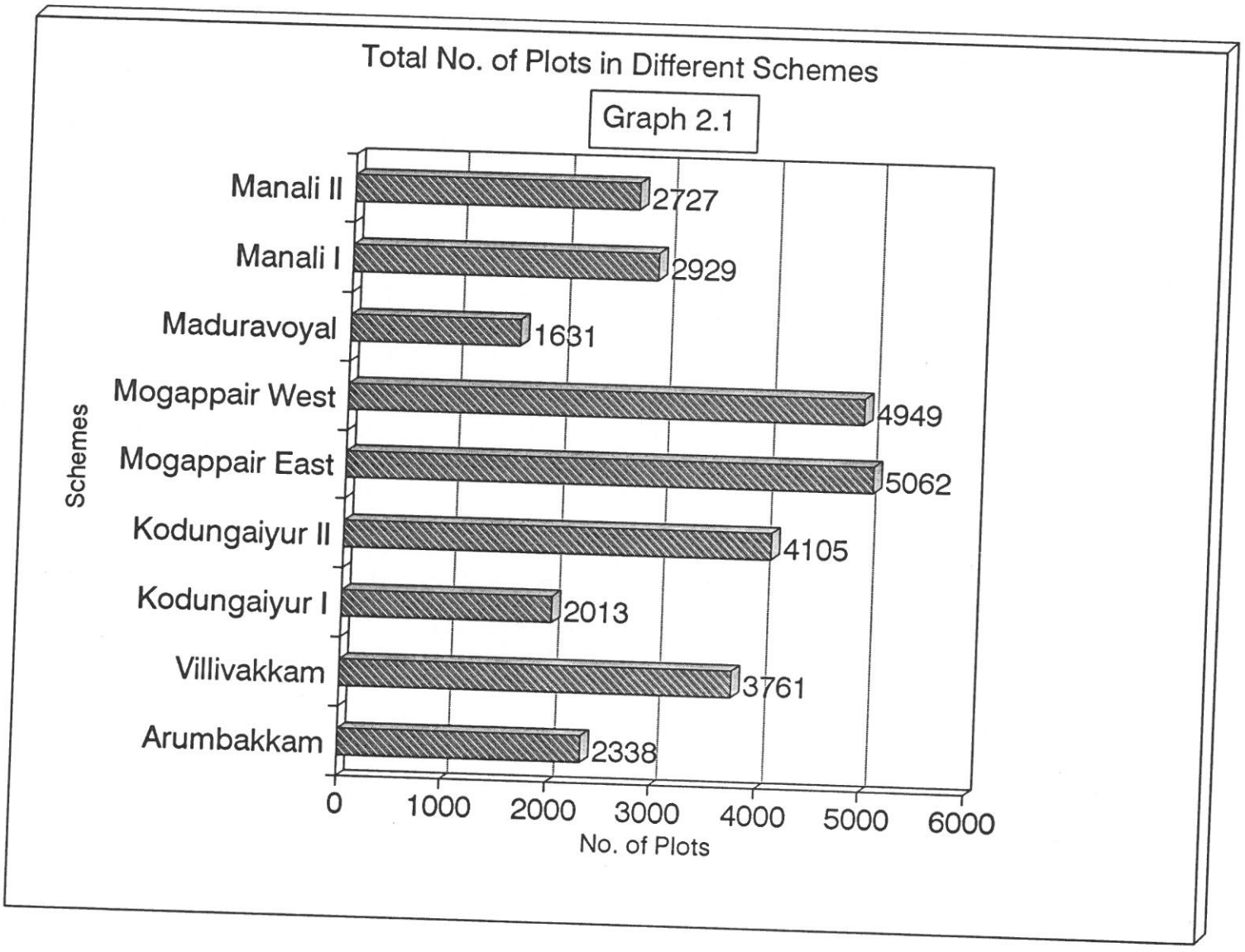

Total No. of Plots in Different Schemes
Graph 2.1
Manali II
2727
Manali I
2929
Maduravoyal
1631
Mogappair West
4949
Mogappair East
5062
Kodungaiyur II
4105
Kodungaiyur I
2013
Villivakkam
3761
Arumbakkam
2338
Schemes
0
1000
2000
3000
4000
5000
6000
No. of Plots

Table - 2.2

Status of Plots as on 15.04.1991

Name of the Scheme	Total no. of plots	Completed and Occupied					Un-occupied		
		Owner	Buyer	Tenant	No Response	Total occupied plots	Partly Built	Vacant	Total unoccupied plots
		No.	No.	No.		No.	No.	No.	No.
Arumbakkam	2334	1211	339	487	208	2245	41	48	89
Villivakkam	3903	1631	589	759	586	3565	130	208	338
Kodungaiyur I	1904	576	193	343	62	1174	308	422	730
Kodungaiyur II	4124	1226	264	496	274	2260	1207	657	1864
Mogappair (East)	5582	1620	385	792	224	3021	1740	821	2561
Mogappair (West)	5518	994	242	399	56	1691	1831	1996	3827
Maduravoyal	1355	194	3	43	9	249	271	835	1106
Manali (I)	2929	-	-	-	-	-	-	2000	2000

Source : Various Registers of the TNHB and Field Survey, NIUA, 1991 (There is a difference in the total number of plots between Table 2.1 and 2.2. This is because of the difference in the sources of the two tables).

Note : 1. No Response : (The doors found locked; but otherwise occupied)
2. Manali Phase I : Only 2000 Plots had been allotted by 15.4.91.

Table 2.3

Occupancy Status by Income Categories as on 15.4.91

Name of the Scheme & Income Category	Total No. of Plots	Occupied					Unoccupied		
		Original Allottees	Buyer	Tenants	No Response	Total No. of occupied plots	Partly Built	Plots kept vacant	Total no. of non-occupied plots
1. Arumbakkam	2334	1211	339	487	208	2245	41	48	89
Total	2334	1211	339	487	208	2245	41	48	89
2. Villivakkam									
EWS	2120	942	291	323	463	2019	54	47	101
LIG	1687	651	277	418	119	1465	73	149	222
MIG	96	38	21	18	4	81	3	12	15
Total	3903	1631	589	759	586	3565	130	208	338
3. Kodungaiyur Ph.I									
EWS	1136	327	145	239	9	720	218	198	416
LIG	708	227	47	94	53	421	82	205	287
MIG	60	22	1	10	-	33	8	19	27
Total	1904	576	193	343	62	1174	308	422	730
4. Kodungaiyur Ph.II									
EWS	3039	986	194	384	142	1706	854	479	1333
LIG	860	181	40	80	89	390	304	166	470
MIG	173	48	24	23	30	125	37	11	48
HIG	52	11	6	9	13	39	12	1	13
Total	4124	1226	264	496	274	2260	1207	657	1864
5. Mogappair (East)									
EWS	4000	1125	290	544	116	2075	1455	470	1925
LIG	1252	417	85	181	42	725	224	303	527
MIG	305	72	9	61	59	201	57	47	104
HIG	25	6	1	6	7	26	4	1	5
Total	5582	1620	385	792	224	3021	1740	821	2561
6. Mogappair West									
EWS	4334	896	229	372	56	1553	1710	1071	2781
LIG	1005	86	13	22	-	121	110	774	884
MIG	103	4	-	3	-	7	8	88	96
HIG	76	8	-	2	-	16	3	63	66
Total	5518	994	242	399	56	1691	1831	1996	3827
7. Maduravoyal									
EWS	971	153	3	31	-	187	194	590	784
LIG	315	34	-	9	8	51	72	192	264
MIG	47	4	-	3	1	8	2	37	39
HIG	22	3	-	-	-	3	3	16	19
Total	1355	194	3	43	9	249	271	835	1106
8. Manali (Ph.I)									
EWS	1324	-	-	-	-	-	-	1070	1070
LIG	1368	-	-	-	-	-	-	797	797
MIG	176	-	-	-	-	-	-	95	95
HIG	61	-	-	-	-	-	-	38	38
Total	2929	-	-	-	-	-	-	2000	2000

Source : Field Survey, NIUA, 1991

Table 2.4

Distribution of Sample

Name of the scheme	Occupants			Non-occupants	
	Total no. of plots	Total no. of occupied plots	10% of the total occupied plots	Total no. of non-occupied plots	30% of the total non-occupied plots
Arumbakkam	2334	2245	225	89	27
Villivakkam	3903	3565	357	338	101
Kodungaiyur Phase 1	1904	1174	117	730	219
Kodungaiyur Phase 2	4124	2260	226	1864	559
Mogappair (East)	5582	3021	302	2561	768
Mogappair (West)	5518	1691	169	3827	1148
Maduravoyal	1355	249	25	1106	333
Manali Phase 1	2929	-	-	2000	600
Total	27649	14205	1421	12515	3755

Note :
a. In Manali Phase I, only 2000 plots have been allotted and
b. The actual sample differs slightly from the above table due to the non-availability of allottees in different income categories.

Table 2.4(a)

Occupancy Status as on 15.4.91

Name of the Scheme: Arumbakkam

Income category	Total no. of plots	Occupied					Unoccupied		
		No response/ door locked	Original allottee	Buyer	Tenant	No. of plots occupied	Partly built	Plots kept vacant	No. of plots not occupied
Total	2334	208	1211	339	487	2245(225)	41	48	89 (27)

Note: Figures in brackets represent the sample size.

Table 2.4 (b)

Occupancy Status as on 15.4.91

Name of the Scheme: Villivakkam

Income category	Total no. of plots	Occupied					Unoccupied		
		No response/ door locked	Original allottee	Buyer	Tenant	No.of plots occupied	Partly built	Plots kept vacant	No. of plots not occupied
EWS A	1370	309	489	239	241	1278 (128)	47	45	92 (28)
EWS B	375	65	251	24	31	371 (37)	3	1	4 (1)
EWS C	375	89	202	28	51	370 (37)	4	1	5 (2)
LIG D	1396	92	536	232	344	1204 (120)	64	128	192 (58)
LIG E	1291	27	115	45	74	261 (26)	9	21	30 (9)
MIG F	96	4	38	21	18	81 (8)	3	12	15 (5)
Total	3903	586	1631	589	759	3565 (357)	130	208	338 (101)

Note: Figures in Brackets represent the sample size.

Table 2.4 (c)

Occupancy Status as on 15.4.91

Name of the Scheme: Kodungaiyur (I)

Income category	Total no.of plots	Occupied					Unoccupied		
		No response/ door locked	Original allottee	Buyer	Tenant	No.of plots occupied	Partly built	Plots kept vacant	No. of plots not occupied
EWS A	1136	9	327	145	239	720 (72)	218	198	416 (125)
LIG D	452	13	147	36	58	254 (25)	51	147	198 (59)
LIG E	256	40	80	11	36	167 (17)	31	58	89 (27)
MIG F	60		22	1	10	33 (3)	8	19	27 (8)
Total	1904	62	576	193	343	1174(117)	308	422	730 (219)

Note: Figures in brackets represent the sample size.

Table 2.4 (d)

Occupancy Status as on 15.4.91

Name of the Scheme: Kodungaiyur(II)

Income category	Total no. of plots	Occupied					Unoccupied		
		No response/ door locked	Original allottee	Buyer	Tenant	No. of plots occupied	Partly built	Plots kept vacant	No. of Plots not occupied
EWS A	1757	16	610	110	238	974 (97)	628	155	783 (235)
EWS B	1282	126	376	84	146	732 (73)	226	324	550 (165)
LIG D1	466	48	105	15	35	203 (20)	188	75	263 (79)
LIG D2	142	8	23	8	17	56 (6)	22	64	86 (26)
LIG E1	198	29	38	13	24	104 (10)	70	24	94 (28)
LIG E2	54	4	15	4	4	27 (3)	24	3	27 (8)
MIG	173	30	48	24	23	125 (13)	37	11	48 (14)
HIG	52	13	11	6	9	39 (4)	12	1	13 (4)
Total	4124	274	1226	264	496	2260(226)	1207	657	1864 (559)

Note: Figures in brackets represent the sample size.

Table 2.4 (e)

Occupancy Status on 15.4.91

Name of the Scheme: Mogappair (East)

Income category	Total no. of plots	Occupied					Unoccupied		
		No response/ door locked	Original allottee	Buyer	Tenant	No. of plots occupied	Partly built	Plots kept vacant	No. of plots not occupied
EWS A1	1085	24	147	34	85	290 (29)	715	80	795 (239)
EWS A2a	212	5	83	17	21	126 (13)	55	31	86 (26)
EWS A3a	504	2	163	47	83	295 (30)	76	133	209 (63)
EWS A3b	625		197	82	96	375 (38)	158	92	250 (75)
EWS B1a	262	21	73	18	57	169 (17)	79	14	93 (28)
EWS B1b	318	8	120	24	60	212 (21)	79	27	106 (32)
EWS B2a	328	-	143	25	42	210 (91)	97	18	115 (35)
EWS B2b	322	41	80	25	41	187 (19)	87	48	135 (41)
EWS C1b	241	-	94	9	35	138 (14)	94	9	103 (31)
EWS C2b	106	15	25	9	24	73 (7)	15	18	33 (10)
LIG C1a	177	38	96	17	22	173 (17)	3	1	4 (1)
LIG C2a	109	-	20	4	15	39 (4)	11	59	70 (21)
LIG I	654	-	210	37	80	327 (33)	141	186	327 (98)
LIG II	312	4	91	27	64	186 (19)	69	57	126 (38)
MIG	305	59	72	9	61	201 (20)	57	47	104 (31)
HIG	25	7	6	1	6	20 (2)	4	1	5 (2)
Total	5582	224	1620	385	792	3021 (302)	1740	821	2561 (768)

Note: Figures in brackets represent the sample size.

Table 2.4 (f)

Occupancy Status as on 15.4.91

Name of the Scheme: Mogappair (West)

Income category	Total no. of plots	Occupied					Unoccupied		
		No response/ door locked	Original allottee	Buyer	Tenant	No. of plots occupied	Partly built	Plot kept vacant	No. of plots not occupied
									occupants
EWS A1	1134	9	192	57	89	347 (35)	433	354	787 (236)
EWS A2	1107	5	222	29	60	316 (32)	442	349	791 (237)
EWS B	2093	42	482	143	223	890 (89)	835	368	1203 (360)
LIG I	509	-	44	6	13	63 (6)	63	383	446 (134)
LIG II	496	-	42	7	9	58 (6)	47	391	438 (131)
MIG	103	-	4	-	3	7 (1)	8	88	96 (29)
HIG	76	-	8	-	2	10 (1)	3	63	66 (20)
Total	5518	56	994	242	399	1691 (170)	1831	1996	3827(1148)

Note: Figures in brackets represent the sample size.

Table 2.4 (g)

Occupancy Status as on 15.4.91

Name of the Scheme: Maduravoyal

Income category plots	Total no.of	Occupied					Unoccupied		
		No response/ door locked	Original allottee	Buyer	Tenant	No. of plots occupied	Partly built	Plots kept vacant	No. of Plots not occupied
EWS A1	256	-	32	2	8	42 (4)	57	157	214 (64)
EWS A2	319	-	67	-	13	80 (8)	57	182	239 (72)
EWS A3	182	-	22	1	7	30 (3)	47	105	152 (46)
EWS B	214	-	32	-	3	35 (4)	33	146	179 (54)
LIG I	186	3	15	-	7	25 (3)	34	127	161 (48)
LIG II	129	5	19	-	2	26 (3)	38	65	103 (31)
MIG	47	1	4	-	3	8 (1)	2	37	39 (12)
MIG	22	-	3	-	-	3 (1)	3	16	19 (6)
Total	1355	9	194	3	43	249 (25)	271	835	1106 (333)

Note: Figures in brackets represent the sample size.

Table 1 (h)

Occupancy Status as on 15.4.91

Name of the Scheme: Manali(I)

Income category	Total no. of plots	Occupied					Unoccupied		
		No response/ door locked	Original allottee	Buyer	Tenant	No. of plots occupied	Partly built	Plots kept vacant	No. of plots not occupied
EWS A	648							480 (144)	
EWS B	676							590 (177)	
LIG I	662							302 (91)	
LIG II	706							495 (148)	
MIG	176							95 (29)	
HIG	61							38 (11)	
Total	2929*							2000 (600)	

* Only 2000 plots were handed over by 1.1.91.
Note: Figures in brackets represent the sample size.

CHAPTER - III

OCCUPANCY STATUS IN SITES AND SERVICES SCHEMES

The Sites and Services projects dealt with in this report were undertaken under Madras Urban Development Projects (MUDP) I and II. In all there are nine schemes under MUDP - four in MUDP-I and five in MUDP-II. For the purpose of this study only eight schemes have been considered; Manali II has been omitted as allotment of plots is not yet over in this scheme (as in April 1991).

A number of factors were taken into consideration by the Tamil Nadu Housing Board while selecting the sites for the Sites and Services schemes. These include :

1 Location in a "pressure" area, i.e. an area where the demand from the target group is already identifiable;
2 location close to employment opportunities;
3 good transport linkages with the city centre;
4 location near high income residential areas; and
5 availability of trunk infrastructure.

The Sites and Services schemes under MUDP-I are closer to the city than the schemes under MUDP-II (see Map in Annex section). Arumbakkam is the closest to the city centre (9 kms. away) and Manali I is the furthest (23 kms. away). Table 3.1 gives the details of the schemes.

Four of the eight schemes are in low lying areas viz. Arumbakkam, Villivakkam, Kodungaiyur II and Manali I. Some of the schemes e.g. Villivakkam are very well located with respect to employment potentials while some others such as Maduravoyal have a relatively remote location and are not served well by transport (Table 3.2). These variations in location have an impact on the occupancy rate of the project which are elaborated in Chapter IV. The following paragraphs give an analysis of the rate of occupancy by different income categories in various sites and services schemes.

Present Status of Plots

The occupancy level in the different schemes vary considerably depending upon the year in which the plots were allotted in each scheme. Table 3.2 gives the status of plots as on 15.4.91. Overall, 53 per cent of the total plots are occupied and the remaining 47 per cent are not

occupied (plots not allotted in Manali I have been excluded).

Arumbakkam, which is the oldest scheme under the sites and services project, has an occupancy level of 96 per cent and Villivakkam has 91 per cent occupancy. However, in Kodungaiyur I, where handing over of plots was done in the same year as Villivakkam, the occupancy level is only 62 per cent. Kodungaiyur II has 55 per cent occupancy after six years of handing over plots which when compared with Mogappair East (54 per cent occupancy after 8 yrs. of handing over plots) is reasonably high. Maduravoyal has an occupancy of 18 per cent after three years (of handing over plots). In Manali I the handing over process started two years ago and is still in progress and, therefore, none of the plots are occupied yet.

As stated earlier unoccupied plots account for 47 per cent of the total plots in these schemes. Nearly one quarter of the total plots are vacant while one-fifth of the plots have partial construction on them. Schemes which have between one-third and over half unoccupied plots are Kodungaiyur-I, Kodungaiyur II and Mogappair (East). In Mogappair (West) 69 per cent of the plots are unoccupied while in Maduravoyal over 80 per cent of the plots have still not been occupied. These vacancy rates when seen against the year when the plots were handed over reveal that Kodungaiyur I in MUDP I and Mogappair (East) in MUDP II have a very high percentage of non-occupancy. In the former after 9 years (of handing over plots) 38 per cent of the plots are not yet occupied and in the latter 46 per cent of the plots are still unoccupied after 8 years (of handing over plots)

Construction work is already in progress in 21 per cent of the plots in the sites and services schemes while 26 per cent of the plots are vacant. In two scheme areas, Kodungaiyur II and Mogappair East, construction work is in progress in almost two-thirds of the unoccupied plots. In the other schemes construction work has not yet started in over 50 per cent of the unoccupied plots. (Table 3.2)

The percentage of plots sold in MUDP-I schemes range between 10 to 15 per cent while in MUDP II schemes 4 to 7 per cent of the plots have been sold uptil now. The percentage of plots in which tenants reside ranges between

18 and 21 in MUDP I schemes and between 3 and 12 in MUDP II schemes (Table 3.2).

Occupancy Status of Plots

As stated earlier, 53 per cent of the plots in the Sites and Services schemes (excluding Manali II and non-allotted plots of Manali I) are occupied at present. 28 per cent of the plots are occupied by the original allottees, 8 per cent have been sold and are occupied by the new owners and in 12 per cent of the plots tenants reside (Table 3.2).

Rate of occupancy

Analysis of occupancy rates has been done from the year of handing over plots in various schemes. The rate at which the plots have been occupied after handing over started indicate a somewhat similar trend for most of the schemes except Arumbakkam and Villivakkam. In these two schemes 70 per cent occupancy level was reached in about 9 years. In Arumbakkam, by the second year (1981) one-third of the allottees had moved into the scheme area, and after 1983 an average of 5 per cent of the allottees moved in every year until the last few years when the rate fell. In Villivakkam, in the first year 16 per cent of the allottees moved into the scheme area and in the subsequent years 7 to 11 per cent of the allottees moved in each year until in the last few years when the rate dropped to 2 to 3 per cent. This indicates that in Arumbakkam more allottees moved into the scheme area in the initial years whereas in Villivakkam the rate at which allottees moved in remained more or less constant over the years.

In Kodungaiyur I and II the rate of occupancy was very low in the first few years and roughly from 1986/87 (the fourth to fifth year) the rate increased. In Mogappair East the rate of occupation was low in the first three years and increased from the fourth year (i.e. from 1987). In Mogappair West the occupancy was low in the initial two years and improved from the third year (i.e. 1988) while in Maduravoyal the occupancy rate in the first year was very low and increased in the second and third year. The present occupancy level in Maduravoyal of 18 per cent, after 3 years of handing over of plots, is better than some of the schemes mentioned above. (Table 3.4 and 3.5).

Occupancy Rate by Income Categories

One important fact that emerges from the analysis of rate of occupancy by income categories is that the lower income categories i.e. EWS & LIG move into the scheme areas much earlier than the middle and high income groups. On an average, the middle and high income groups move into the scheme area only two to three years after handing over of plots has started. No other clear pattern of rate of occupancy emerges by income groups. The rate of occupancy by different income groups varies considerably between the scheme areas. For instance, in Kodungaiyur I LIG plots were occupied at a relatively faster pace in the initial years than the EWS plots. In Kodungaiyur II EWS, MIG & HIG plots were occupied at a faster pace than LIG plots. In Mogappair East the EWS, LIG and MIG plots show similar rates of occupation. In Mogappair West only EWS plots have 36 per cent occupancy. LIG and HIG plots have between 12 to 13 per cent occupancy while MIG plots have not yet reached even 10 per cent occupancy level.

Commencement and Completion of Development Works

In MUDP I, the schemes commenced between 1977 and 1979 (with the exception of Kodungaiyur II) and MUDP II schemes commenced between 1981 and 1987. For most schemes the scheme period i.e., the period during which the development works are to be completed is three years (as given in MMDA's documents). According to the information furnished by the TNHB, the development works in the different schemes were completed within this stipulated period. Since all the development works were completed by the time the letters for handing over of plots were issued, non-availability of infrastructure cannot be stated as one of the major reasons for slow pace of occupancy of plots.

A very significant factor affecting the occupancy rate is the year in which the plots were handed over to the allottees. The years taken to start allotting plots from the year of commencement varies from one year in Arumbakkam to five years in Maduravoyal. As can be seen from Table 3.6 in most schemes the advertisement inviting for applications has been given before the completion of the development works, i.e. allotment procedure and the development works carry on simultaneously. However, in Maduravoyal, the advertisement inviting applications was given only after the

completion of development works, which has considerably delayed the occupation of the plots.

The location of industries or employment potential near the sites and services schemes does not seem to have an effect on enhancing the occupancy level. For instance, Mogappair (East) and Mogappair (West), though are located near industrial estates and major industries, have different occupancy levels. In fact, only half of the total allottees in the EWS category have occupied the plots in Mogappair (East), after 8 years of handing over plots and only one-third of the total allottees in EWS category have occupied the plots in Mogappair (West) after 5 years of handing over of plots to them. The settlement rates also do not show variation to a significant level. The earlier schemes, i.e, Arumbakkam and Villivakkam, have attained high occupancy level not because of employment potential near the sites and services schemes but because of their accessibility proximity to the city.

Table 3.1

Details of Sites and Services Projects

Name of the Scheme	Year of commence-ment	Extent (in hectares)	Total units*	Gross density (persons per hectare)	EWS Units*	Project cost (million Rs.)	Distance from city centre (in km.)	Location direction from city centre)
MUDP I								
Arumbakkam	1977	34.20	2338	375	1721	18.42	9	West
Villivakkam	1979	71.55	3451	288	2242	45.99	11	West
Kodungaiyur I	1979	30.83	2013	391	1245	43.12	10	North-West
Kodungaiyur II	1981	48.43	4105		3024	59.19	10	North-West
MUDP II								
Mogappair (East)	1981	74.13	5062	376	3418	92.5	16	West
Mogappair (West)	1983	73.00	4949	419	3873	63.13	18	West
Maduravoyal	1983	26.70	1631	422	1202	99.91	16	West
Manali I	1986	40.00	2929	405	1986	70.23	23	North
Manali II	1987	38.00	2727	384	2120	60.45	18	North

Source : MMDA Documents
* Source : Tamil Nadu Housing Board

Table 3.2

Occupancy Status as on 15.4.1991

Name of the Scheme and Plot category	Total no. of plots	Percentage to total plots							
		Original allottees	Buyers	Tenants	No response	Total plots occupied	Plots partly built	Plot kept vacant	Total non-occupied plots
Arumbakkam	2338	52	14	21	9	96	2	2	4
Villivakkam									
EWS	2120	44	14	15	22	95	3	2	5
LIG	1687	39	16	25	7	87	4	9	13
MIG	96	40	21	19	4	84	3	13	16
Total	3903	42	15	19	15	91	3	6	9
Kodungaiyur I									
EWS	1136	29	13	21	1	64	19	17	36
LIG	708	32	7	13	7	59	12	29	41
MIG	60	37	2	16	-	55	13	32	45
Total	1904	30	10	18	3	61	16	22	38
Kodungaiyur II									
EWS	3039	32	6	13	5	56	28	16	44
LIG	860	21	5	9	10	45	36	19	55
MIG	173	28	14	13	17	72	22	6	28
HIG	52	21	12	17	25	75	23	2	25
Total	4124	30	6	12	7	55	29	16	45
Mogappair (East)									
EWS	4003	28	7	14	3	52	36	12	48
LIG	1252	33	7	15	3	58	18	24	42
MIG	305	24	3	20	19	66	19	15	34
HIG	25	24	4	24	28	80	16	4	20
Total	5585	29	7	14	4	54	31	15	46
Mogappair (West)									
EWS	4334	21	5	9	1	36	39	25	64
LIG	1005	9	1	2	-	12	11	77	88
MIG	103	4	-	3	-	7	8	85	93
HIG	76	10	-	3	-	13	4	83	87
Total	5518	18	5	7	1	31	33	36	69
Maduravoyal									
EWS	971	16	Neg.	3	-	19	20	61	81
LIG	315	11	-	3	2	16	23	61	84
MIG	47	9	-	6	2	17	4	79	83
HIG	22	14	-	-	-	14	13	73	86
Total	1355	14	Neg.	3	1	18	20	62	82
Manali I	2929 (only 2000 allotted)	-	-	-	-	-	-	100	100
Total (minus plots not allotted in Manali I)	26724	28	8	12	5	53	21	26	47

Source : TNHB and NIUA Survey, 1991.
Note : For Arumbakkam the income-group break up was not available with the authorities.

Table 3.3

Year of Handing Over and Occupancy Level

Name of the Scheme	Year of commen-cement	Year of handing over plots	Year since plots were handed over (as in 1991)	% plots occupied	% plots not occupied
Arumbakkam	1977	1980	11	96	4
Villivakkam	1979	1982	9	91	9
Kodungaiyur I	1979	1982	9	62	38
Kodungaiyur II	1981	1985	6	55	45
Mogappair (East)	1981	1983	8	54	46
Mogappair (West)	1983	1986	5	31	69
Maduravoyal	1983	1988	3	18	82
Manali I	1986	1989	2	-	100

Source : TNHB & MMDA and NIUA Survey, 1991

Table 3.4

Rate of Occupancy

Name of the Scheme	Total no. of plots	Year of completing development works	Year of handing over plots	Years since handing over (as in 1991)	Percentage occupancy level												Total Occupancy (%) (includes no information also)
					Year												
					1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	
Arumbakkam	2334	1979	1980	11	22	33	38	44	49	54	60	66	71	79	86	88	96
Villivakkam		1981/82	1982	9													
EWS	2120							15	21	29	37	44	52	59	66	67	87
LIG	1687							4	7	15	23	31	42	54	59	61	87
MIG	96							3	9	20	25	34	39	48	57		88
Total	3903							16	21	29	37	44	53	62	68	71	91
Kodungaiyur I		1982	1982	9													
EWS	1136							2	3	5	11	18	26	40	57	63	63
LIG	708							9	11	13	18	26	35	43	51	55	59
MIG	60							-	-	5	10	15	28	33	43	47	50
Total	1904							4	6	8	14	21	30	41	54	59	62
Kodungaiyur II		1984	1985	6													
EWS	3039										3	8	16	30	46	52	56
LIG	860										2	4	9	20	31	35	45
MIG	173										9	18	32	41	50	55	72
HIG	52										-	10	23	42	44	50	75
Total	4124										3	7	15	29	43	48	55
Mogappair (East)		1984	1983	8													
EWS	4000								1	2	4	11	21	32	43	47	50
LIG	1252								1	4	7	13	21	35	49	55	58
MIG	305								-	-	2	7	16	26	38	47	66
HIG	25								-	-	-	1	2	3	5	6	10
Total	5582								1	2	6	12	22	34	45	50	54
Mogappair (West)		1985/86	1986	5													
EWS	4334										1	4	10	16	24	31	36
LIG	1005										-	-	2	4	10	12	12
MIG	103										-	-	1	1	2	5	7
HIG	76										-	-	-	3	3	8	13
Total	5518										1	3	8	14	21	27	31
Maduravoyal		1987	1988	3													
EWS	971													5	13	19	19
LIG	315													3	10	12	16
MIG	47													2	9	17	17
HIG	22													-	14	14	14
Total	1355													4	12	17	18

Source : Based on information provided by TNHB and MMDA, and NIUA Survey, 1991

Table 3.5

Schemes by years taken to reach the Occupancy Level
(as in April, 1991)

Name of the scheme	Year of handing over of plots	Per cent Occupancy (at present)	Year taken to reach occupancy levels								
			Occupancy level								
			10-20	20-30	30-40	40-50	50-60	60-70	70-80	80-90	Over 90
Arumbakkam	1980	96			1	3	5	6	8	10	11
Villivakkam	1982										
EWS		87	1	2	4	5	6	8	9	9	
LIG		87	3	4	5	6	7	8	9	9	
MIG		88	2	3	5	7	8	9	9	9	
Total		91	1	2	4	5	6	7	9	9	9
Kodungaiyur I	1982										
EWS		63	4	6	7	7	8	9			
LIG		59	2	5	6	7	8				
MIG		50	4	6	7	8					
Total		62	4	5	6	7	8	9			
Kodungaiyur II	1985										
EWS		56	3	3	4	5	6				
LIG		45	5	5	6	7					
MIG		72	3	3	4	5	6	7	7		
HIG		75	3	4	4	5	7	7	7		
Total		55	4	5	5	6	7				
Mogappair (East)	1983										
EWS		50	4	5	6	7	8				
LIG		58	4	5	6	7	8				
MIG		66	5	6	7	8	8	8			
HIG		10									
Total		54	4	5	6	7	8				
Mogappair (West)	1986										
EWS		36	2	2	4	5					
LIG		12	4								
MIG		7									
HIG		13	5								
Total		31	3	4	5						
Maduravoyal	1988										
EWS		19	2								
LIG		16	2								
MIG		17	3								
HIG		14	2								
Total		18	2								

Source : Based on information provided by MMDA & TNHB, and NIUA Survey, 1991

Table 3.6

Completion of Development Works and Plot Allotment

Name of the Scheme	Year of commence-ment	Year of completion of development works	Years taken to complete development works (since commence-ment of schemes)	Year of advertising for appli-cations	Year of starting issuing letters for handing over plots
Arumbakkam	1977	1979	2	1978	1980
Villivakkam	1979	1981/82	2 1/2	1981	1982
Kodungaiyur I	1979	1982	3	1981	1982
Kodungaiyur II	1981	1984	3	1984	1985
Mogappair (East)	1983	1984	3	1982	1983
Mogappair (West)	1983	1985/86	2 1/2	1982	1986
Maduravoyal	1983	1986	3	1987	1988
Manali I	1986	1987	1	1987	1989

Source : Based on information provided by MMDA & TNHB.

CHAPTER - IV

FACTORS AFFECTING OCCUPANCY OF PLOTS

The present study is based on the data collected by direct interview technique. A twelve page questionnaire was administered to each sample allottee occupant and non-allottee occupant and allottee non-occupant in the Sites and Services schemes at eight locations. Each interview took an average of 45 to 60 minutes to administer. The questionnaire was designed to collect data on various components given below :

1. Factors which have attracted the allottees to apply and move into project locations (pull factors) and also factors which forced them to move from their earlier place of residence to the project location (push factors). Each respondent was asked to identify the factors promoting or jeopardizing their occupancy at the project locations. The respondents were given the opportunity to identify and comment freely and spontaneously on perceived advantages or benefits, disadvantages or hindrances to moving/not moving into the project locations. This was done to identify the relative strength or weakness of the different factors in improving the occupancy rate at project locations.

2. Attitudes or the cognitive image formed by the allottee occupants on the physical and environmental attributes. Each respondent was asked to identify on the scale his degree of satisfaction with each of the selected attributes.

The following paragraphs analyse the components mentioned above for all the sites and services schemes (combined).

A. Pull Factors

An analysis of the factors that influenced the allottee occupants to apply/move into the project locations (the responses are not mutually exclusive) reveals that 86.2 per cent of them applied/moved to the plot to own a house, while 29.9 per cent of them applied/moved due to better environment and another 26.4 per cent of them applied/moved on account of the

better infrastructure facilities at the project locations.

In case of allottee non-occupants, 97.7 per cent applied in order to own a house, while 52.2 per cent applied for the plot due to high rent at their present location, 49.7 per cent opted for the plots because of the availability of better infrastructure, and 29.3 per cent applied in view of the availability of better environment at the project locations.

Only 6.9 per cent of the allottee non-occupants applied for the plot as it was nearer to their work place while 22.8 per cent of the allottee occupants considered the nearness to work place as one of the reasons to apply and move into project locations

Table - 4.1

Distribution of Allottee Occupants according to the factors that influenced him to apply/move into scheme location

	Reasons											
	Own a house		Near to place of work		Better environment		Better infra-structure		Any other		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Plot Category												
EWS	650	88.7	135	18.4	227	31.0	222	30.3	43	5.9	733	100.00
LIG	205	77.7	86	29.2	74	28.0	47	17.8	43	16.3	264	100.00
MIG	51	98.1	17	32.7	12	23.1	9	17.3	1	1.9	52	100.00
HIG	2	50.0	2	50.0	2	50.0	0	0.0	2	50.0	4	100.00
Base : Allottee Occupants	908	86.2	240	22.8	315	29.9	278	26.4	89	8.5	1053	100.00

Table 4.2

Distribution of Non-Allottee Occupants according to the factors that influenced him to move into scheme locat

	Reasons											
	Own a house		Near to place of work		Better environment		Better infra-structure		Any other		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Plot Category												
EWS	212	85.1	46	18.5	78	31.3	64	25.7	20	8.0	249	100.00
LIG	66	68.8	28	2.2	30	31.3	26	27.1	5	5.2	96	100.00
MIG	8	53.3	6	40.0	7	46.7	4	26.7	1	6.7	15	100.00
HIG	1	33.3	0	0.0	2	66.7	0	0.0	0	0.0	3	100.00
Base : Non-allottee Occupants	287	79.1	80	22.0	117	32.2	94	25.9	26	7.2	363	100.00

Table 4.3

Distribution of Allottee Non-Occupants according to the factors that influenced him to apply into scheme location

	Reasons											
	Want to own a house		Plot near to work place		Present rent too high		Better environment		Better infra-structure		Any other		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Plot Category														
EWS	2540	98.0	163	6.3	1410	54.4	775	29.9	1371	52.9	147	5.7	2593	100.00
LIG	925	97.0	74	7.8	436	45.7	258	27.0	368	38.6	62	6.5	954	100.00
MIG	136	98.6	17	12.3	76	55.1	51	37.0	88	63.8	13	9.4	138	100.00
HIG	21	100.0	0	0.0	14	66.7	2	9.5	14	66.7	1	4.8	21	100.00
Base : Allottee Non-Occupants	3622	97.7	254	6.9	1936	52.2	1086	29.3	1841	49.7	223	6.0	3706	100.00

While nearness to place of work is the least important factor among the reasons for occupying the plots among the EWS category, it is considered to be second or third important factor in occupying the plots by LIG, MIG and HIG categories.

The above analysis indicates that desire to own a house is considered as the most important reason in motivating the allottees to apply for the plot. The second reason for applying for the plot differs in case of the allottee occupants and allottee non-occupants. While better environment and better infrastructure is considered as second most important reason for the

allottee occupants to apply for the plot and occupy it, high rent is considered as the second most important for the allottee non-occupants to apply for the plot. Nearness to place of work is the least important factor for the target groups in applying for the plots which means that project sites are located far away from their present place of work.

B. **Push-Factors**

While the desire to own a house was indicated as the main factor by allottees in applying for the plot, the identification of factors such as tenancy status in the previous dwelling unit, structure of the previous dwelling unit and distance to work place from their earlier and present place of residence gives the evidence of push factors which motivated the allottee occupants to move into the project locations.

i. **Status of previous dwelling unit**

Tables 4.4 to 4.6 reveal that 93.6 per cent of the allottee occupants were tenants and only 3.4 per cent of them owned a house in their previous place of residence. In fact, out of the total buyers/second owners who have occupied the plot at project locations, 86.5 per cent were tenants and 9.6 per cent owned a house at their previous place of residence. This gives an evidence that desire to own a home was the main factor in applying for a plot at project locations.

Table - 4.4

Distribution of Allottee Occupants according to the previous tenancy status

	Status of occupants in the previous dwelling unit								
	Tenant		Owner		Any other		No Response		Tota
	No.	%	No.	%	No.	%	No.	%	No.
Plot Category									
EWS	685	93.5	21	2.9	18	2.5	9	1.2	733 100
LIG	250	94.7	12	4.5	0	0.0	2	0.8	264 100
MIG	47	90.4	3	5.8	2	3.8	0	0.0	52 100
HIG	4	100.0	0	0.0	0	0.0	0	0.0	4 100
Base : Allottee Occupants	986	93.6	36	3.4	20	1.9	11	1.0	1053 100

Table - 4.5

Distribution of occupants according to the previous tenancy status

	Status of Non-allottee occupants in the previous dwelling unit								
	Tenant		Owner		Any other		No Response		No.
	No.	%	No.	%	No.	%	No.	%	No.
Plot Category									
EWS	218	87.6	21	8.4	6	2.4	4	1.6	249 100
LIG	79	82.3	13	13.5	2	2.1	2	2.1	96 100
MIG	14	93.3	1	6.7	0	0.0	0	0.0	15 100
HIG	3	100.0	0	0.0	0	0.0	0	0.0	3 100
Base : Non-allottee Occupants	314	86.5	35	9.6	8	2.2	6	1.7	363 100

Table - 4.6

Distribution of Allottee Non-Occupants according to the present tenancy status

	Status of allottee non-occupants in the present dwelling unit									
	Tenant		Owner		Any other		No Response		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Plot Category										
EWS	2418	93.3	128	4.9	37	1.4	10	0.4	2593	100.0
LIG	866	90.8	60	6.3	11	1.2	17	1.8	954	100.0
MIG	132	95.7	6	4.3	0	0.0	0	0.0	138	100.0
HIG	19	90.5	2	9.5	0	0.0	0	0.0	21	100.0
Base : Allottee Non-Occupants	3435	92.7	196	5.3	48	1.3	27	0.7	3706	100.0

ii. Structure of the previous dwelling unit in case of allottee occupants and present dwelling unit in case of allottee non-occupants

Tables 4.7 to 4.9 reveal that 86.6 per cent of the allottee occupants and 92.9 per cent of the non-allottee occupants (buyers/second owners) were living in semi-pucca houses before moving to the project site while only 49.5 per cent of the allottees who have not occupied the plots in project locations are presently living in pucca or semi-pucca houses.

This shows that to get a pucca house at present location was not a dominating factor for allottees to occupy the plot at project locations.

Table 4.7

Distribution of Allottee Occupants according to their previous dwelling unit

	Structure of dwelling unit at previous location									
	Kutcha		Semi-pucca		Pucca		No Response		Tota	
	No.	%	No.	%	No.	%	No.	%	No.	%
Plot Category										
EWS	214	29.2	341	46.5	171	23.3	7	1.0	733	100
LIG	16	6.1	91	34.5	155	58.7	2	0.8	264	100
MIG	7	13.5	20	38.5	25	48.1	0	0.0	52	100
HIG	0	0.0	0	0.0	4	100.0	0	0.0	4	100
Base : Allottee Occupants	237	22.5	452	42.9	355	33.7	9	0.9	1053	100

Table - 4.8

Distribution of Non-allottee Occupants according to their previous dwelling unit

	Structure of dwelling unit at previous location									
	Kutcha		Semi-pucca		Pucca		Other		No Response		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Plot Category												
EWS	15	6.0	138	55.4	91	36.5	1	0.4	4	1.6	249	100.0
LIG	3	3.1	24	25.0	67	69.8	0	0.0	2	2.1	96	100.0
MIG	1	6.7	3	20.0	11	73.3	0	0.0	0	0.0	15	100.0
HIG	0	0.0	0	0.0	3	100.0	0	0.0	0	0.0	3	100.0
Base : Non-allottee Occupants	19	5.2	165	45.5	172	47.4	1	.3	6	1.7	363	100.0

Table 4.9

Distribution of Non-occupants allottees according to their Present dwelling unit

	Structure of dwelling unit at present location											
	Kutcha		Semi-pucca		Pucca		Other		No Response		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Plot Category												
EWS	1135	43.8	1190	45.9	246	9.5	3	0.1	19	0.7	2593	100.0
LIG	571	59.9	270	28.3	103	10.8	1	0.1	9	0.9	954	100.0
MIG	117	84.8	12	8.7	9	6.5	0	0.0	0	0.0	138	100.0
HIG	19	90.5	2	9.5	0	0.0	0	0.0	0	0.0	21	100.0
Base : Allottee Non-Occupants	1842	49.7	1474	39.8	358	9.7	4	0.1	28	0.8	3706	100

iii. Number of rooms at present and in previous place of residence.

Tables 4.10 and 4.11 reveal that occupants were in need of larger space and required more number of rooms than available at their previous place of residence. The percentage of allottees with 3 or more rooms has increased from 22.7 per cent from the previous place of residence to 47.7 per cent at the present locations.

Among the LIG category occupants, 55 per cent had two rooms in their previous place of residence while in the project site only 27 per cent have two rooms. In the same category, 29 per cent had three rooms in their previous place of residence while as many as 54 per cent have three rooms at the project site. This indicates that there is a shift from two to three room dwelling units at the project locations.

Among the non-allottee occupants (buyers) the trend is similar. The percentage of non-allottee occupants with two rooms at their previous place of residence was 59 while those with two rooms at the project site is 43. Non-allottee occupants with three rooms earlier was 20 per cent as against 41 per cent at the project site.

Table - 4.10

Distribution of Allottee Occupants according to number of rooms at present & previous location

	No. of rooms at previous place of residence								No. of rooms at present location									
	1		2		3		3+		1		2		3		3+		No Response		Total
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Plot Category																			
EWS	149	20.3	469	64.0	102	13.9	13	1.8	18	2.5	444	60.6	218	29.7	47	6.4	6	0.8	733 100.0
LIG	29	11.0	146	55.3	74	28.0	15	5.7	5	1.9	72	27.3	142	53.8	45	17.0	0	0.0	264 100.0
MIG	4	7.7	16	30.8	7	13.5	25	48.1	0	0.0	5	9.6	13	25.0	33	63.5	1	1.9	52 100.0
HIG	0	0.0	1	25.0	3	75.0	0	0.0	0	0.0	0	0.0	2	50.0	2	50.0	0	0.0	4 100.0
Base : Allottee Occupants	182	17.3	632	60.0	186	17.7	53	5.0	23	2.2	521	19.5	375	35.6	127	12.1	7	0.7	1053 100.0

Table 4.11

Distribution of respondents according to number of rooms at present & previous location

	No. of rooms at previous place of residence										No. of rooms at present location									
	No Response		1		2		3		3+		1		2		3		3+		No Response		Total
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No. %
Plot Category																					
EWS	5	2.0	35	14.1	152	61.0	40	16.1	17	6.8	11	4.4	125	50.2	92	36.9	16	6.4	5	2.0	249 100.0
LIG	0	0.0	5	5.2	52	54.2	27	28.1	12	12.5	0	0.0	28	29.2	51	53.1	17	17.7	0	0.0	96 100.0
MIG	0	0.0	0	0.0	7	46.7	4	26.7	4	26.7	0	0.0	2	13.3	6	40.0	7	46.7	0	0.0	15 100.0
HIG	0	0.0	0	0.0	3	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	0	0.0	3 100.0
Base : Non-Allottee Occupants	5	1.4	40	11.0	214	59.0	71	19.6	33	9.1	11	3.0	155	42.7	149	41.0	43	11.8	5	1.4	363 100.0

Table - 4.12
Availability of Facilities/Services at the Previous location : Allottee Occupants

Facilities/Services	No.	%
Water Supply		
Individual	511	48.5
Community	509	48.3
No Response	33	3.1
Sanitation		
Individual	631	59.9
Community	389	36.9
No Response	33	3.1
Drainage		
Yes	903	85.8
No	146	13.9
No Response	4	0.4
Access Roads		
Yes	1017	96.6
No	31	2.9
No Response	5	0.5
Street Lighting		
Yes	1001	95.1
No	47	4.5
No Response	5	0.5
Dustbins		
Yes	855	81.2
No	193	18.3
No Response	5	0.5
Parks/Playground		
Yes	815	77.4
No	231	21.9
No Response	7	0.7
Primary School		
Yes	992	94.2
No	54	5.1
No Response	7	0.7
Health clinic/centre		
Yes	985	93.5
No	63	6.0
No Response	5	0.5
Community Hall		
Yes	860	81.7
No	183	17.4
No Response	10	0.9
Shops		
Yes	1027	97.5
No	21	2.0
No Response	5	0.5

Contd...

Facilities/Services	No.	%
Post Office		
Yes	971	92.2
No	77	7.3
No Response	5	0.5
Police Station		
Yes	942	89.5
No	107	10.2
No Response	4	0.4
Temple/Place of Worship		
Yes	1026	97.4
No	22	2.1
No Response	5	0.5
Paved Roads		
Yes	1014	96.3
No	34	3.2
No Response	5	0.5
Public Transport		
Yes	1035	98.3
No	13	1.2
No Response	5	0.5
Private Transport		
Yes	955	90.7
No	86	8.2
No Response	12	1.1

Base : Allottee

Table - 4.13
Availability of Facilities/Services at the Previous location : Non-allottee Occupants

Facilities/Services	No.	%
Water Supply		
Individual	197	54.3
Community	159	43.8
No Response	7	1.9
Sanitation		
Individual	213	58.8
Community	142	39.2
No Response	7	1.9
Drainage		
Yes	334	92.0
No	25	6.9
No Response	4	1.1
Access Roads		
Yes	351	96.7
No	8	2.2
No Response	4	1.1
Street Lighting		
Yes	344	94.8
No	14	3.9
No Response	5	1.4
Dustbins		
Yes	300	82.6
No	59	16.3
No Response	4	1.1
Parks/Playground		
Yes	243	66.9
No	115	31.7
No Response	5	1.4
Primary Schools		
Yes	342	94.2
No	17	4.7
No Response	4	1.1
Health clinic/centre		
Yes	337	92.8
No	22	6.1
No Response	4	1.1
Community Hall		
Yes	294	81.0
No	65	17.9
No Response	4	1.1
Shops		
Yes	347	95.6
No	12	3.3
No Response	4	1.1

Contd.....

Facilities/Services	No.	%
Post Office		
Yes	330	90.9
No	29	8.0
No Response	4	1.1
Police Station		
Yes	321	88.4
No	38	10.5
No Response	4	1.1
Temple/Place of Worship		
Yes	347	95.6
No	12	3.3
No Response	4	1.1
Paved Roads		
Yes	348	95.9
No	10	2.8
No Response	5	1.4
Public Transport		
Yes	353	97.2
No	6	1.7
No Response	4	1.1
Private Transport		
Yes	320	88.2
No	32	8.8
No Response	11	3.0
Base : Non-allottee Occupants	363 1	00.0

Tables 4.12 and 4.13 reveal that in case of allottee occupants as well as buyers nearly half of the occupants were fetching water from the community taps or handpumps located outside their house at their previous place of residence while more than one-third of the occupants did not have sanitation facility within their house.

The above analysis on pull and push factors to occupy the plots at the project locations shows that while desire to own a house is the main factor for applying for the plot and moving into project locations, the availability of more space in the dwelling unit, the availability of individual connection for water supply and availability of sanitation facility within the dwelling unit are considered as important factors in occupying the plots.

C. Reasons For Not Occupying The Plots

The reasons for non-occupancy were generated by a large number of physical, social and environmental variables. These include location related variables such as access to public transportation, community and shopping facilities; and physical/environmental variables (poor roads and drainage, as well as management variables such as house plan/loan approval process etc.).

Table 4.14

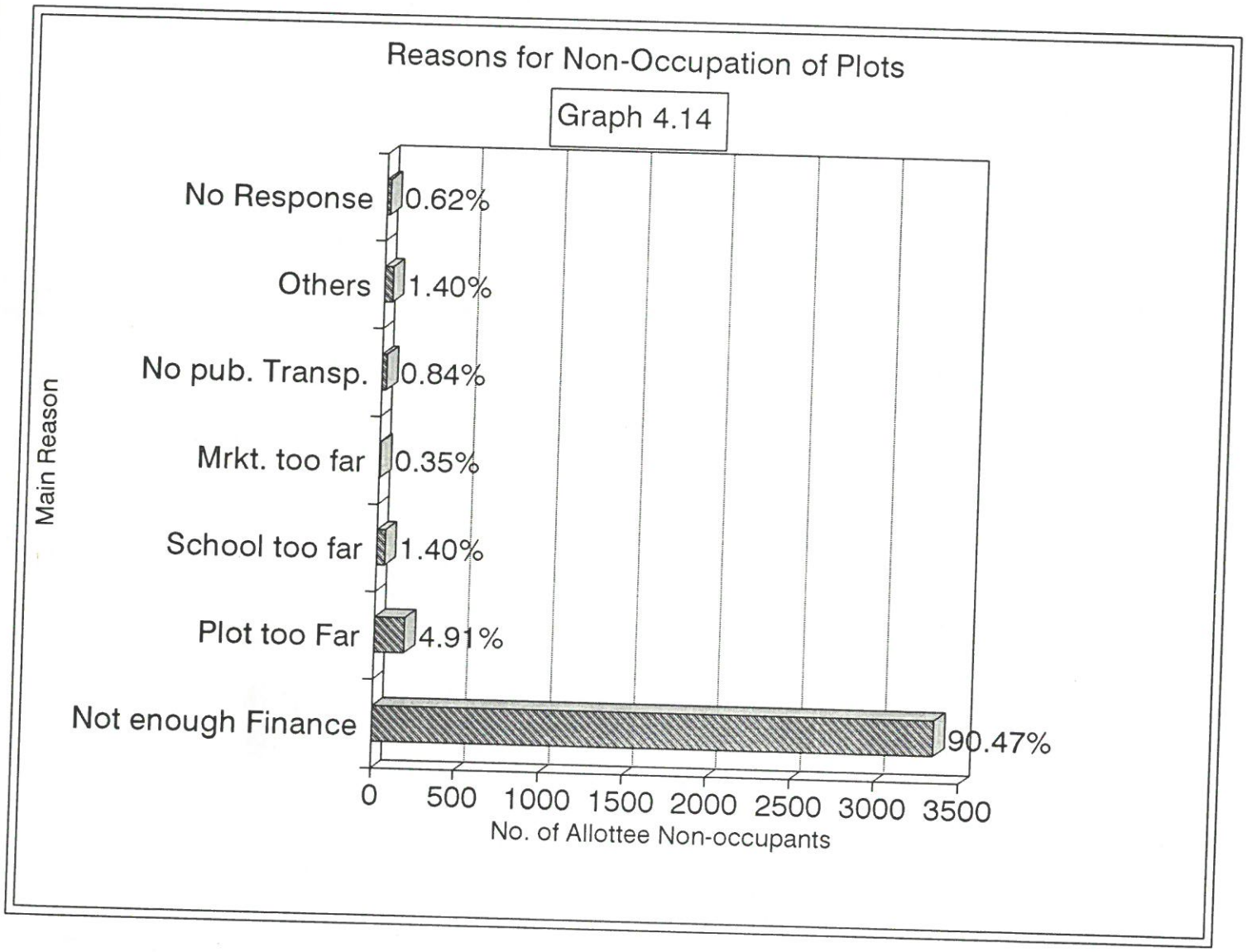
Distribution of Allottee Non-occupant according to the reasons preventing them from moving to the site (Main Reason)

	Reasons for not moving into the scheme location													
	Not enough finance to construct house		Plot too far from work place		School too far		Market too far		Public transport not available		Others		No Response		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Plot Category																
EWS	2401	92.6	98	3.8	25	1.0	10	.4	12	.5	30	1.2	17	.7	2593	100.0
LIG	804	84.3	80	8.4	25	2.6	3	.3	17	1.8	21	2.2	4	.4	954	100.0
MIG	129	93.5	3	2.2	2	1.4	0	0.0	1	.7	1	.7	2	1.4	138	100.0
HIG	19	90.5	1	4.8	0	0.0	0	0.0	1	4.8	0	0.0	0	0.0	21	100.0
Base : Allottee Non-occupants	3353	90.5	182	4.9	52	1.4	13	.4	31	.8	52	1.4	23	.6	3706	100.0

Table - 4.15

Distribution of Allottee Non-occupant allottees according to the reasons preventing them from moving to the site (All reasons)

	Reasons for not moving into the scheme location													
	Not enough finance to construct house		Plot too far from work place		School too far		Market too far		Public transport not available		Others		No Response		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Plot Category																
EWS	2437	94.0	730	28.2	329	12.7	1126	43.4	1241	47.9	229	8.8	17	0.7	2593	100.0
LIG	851	89.2	305	32.0	197	20.6	243	25.5	346	36.3	113	11.8	4	0.4	954	100.0
MIG	131	94.9	26	18.8	15	10.9	78	56.5	90	65.2	8	5.8	2	1.4	138	100.0
HIG	20	95.2	3	14.3	4	19.0	13	61.9	15	71.4	0	0.0	0	0.0	21	100.0
Base : Allottee Non-occupants	3439	92.8	1064	28.7	545	14.7	1460	39.4	1692	45.7	350	9.4	23	0.6	3706	100.0


Reasons for Non-Occupation of Plots
Graph 4.14
Main Reason
No Response
0.62%
Others
1.40%
No pub. Transp.
0.84%
Mrkt. too far
0.35%
School too far
1.40%
Plot too Far
4.91%
Not enough Finance
90.47%
0
500
1000
1500
2000
2500
3000
3500
No. of Allottee Non-occupants

Given the wide array of reasons for not occupying the plots at project locations, the study explored the relative contribution of the different variables to the overall non-occupancy at project locations. The respondents (allottee non-occupants) were required to list the reasons, in order of importance, for non-occupancy at project location. The analysis is carried out on the basis of most serious contributor (first priority) and all reasons taken together (mutually non-exclusive). Tables 4.14 and 4.15 indicate the relative importance of various reasons for not occupying the plot at project locations. These plots are either vacant or partially built but kept vacant.

The data on the plots not occupied by the allottees reveals that 59.9 per cent of the total allottees have kept the plots vacant, and 36.8 per cent have partially built on the plots out of which half of the them are built upto plinth level and one-third are built upto walls. Only 3.0 per cent of the plots are fully constructed and kept vacant.

In terms of first priority accorded by the allottees for not occupying the plots at project locations, 90.5 per cent of the allottees indicated that the financial constraint was the main reason for not occupying the plots. In terms of all the response of the non-occupants 92.8 per cent of the allottees indicated financial constraints, 45.7 per cent expressed the lack of public transport facility at project location, 39.4 per cent indicated that the market facilities were too far from the project location and 28.7 per cent indicated the distance to work place as the reason for not occupying the plots at project locations.

The above analysis shows that while financial constraint is the main reason for not occupying the plots at project locations, poor location of market facilities and lack of public transport are expressed as the other dominant reasons for not occupying the plots.

Lack of access to facilities and services in the urban areas has been shown to have a negative impact on

the income and welfare (Cox, 1972)[1] of the poor. Lack of access to services is a result of poor location. These locational inadequacies are partly the result of the inability of the State Government to acquire suitably located land for the project and partly because vacant land on a sufficient scale for the projects of this nature is available only at the periphery of the city.

Duration of Non-occupancy

a. **Allottee Occupants**

Analysis of the survey results indicate that the allottee occupants also took time to occupy their plots. Only 3 per cent came within one year after taking over the plot. Most of them (35.2 per cent) occupied the plots between 1-2 years, 22.4 per cent took 2-3 years to occupy, 12.3 per cent took 3-4 years and 7.7 per cent took 4-5 years to occupy the plots. Nearly 10 per cent came after 5 years.

Majority of the allottee occupants started construction within two years (56.9 per cent) after taking over the plots. Among the non-allottee occupants 24 per cent started construction within 2 years. This is expected as non-allottee occupants would not be buying the plots if they did not want to construct their house. Besides, the buyers have a better financial status.

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1. Cox, K.R; Man, Location and Behaviour : An Introduction to Human Geography, 1972.

Table - 4.16

Years taken to start construction after taking over the plot : Allottee Occupants

	Years taken to start construction													
	< 1 yr		1-2 yrs		2-3 yrs		3-4 yrs		4-5 yrs		Over 5 yrs		No Response	Total
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No. %	No. %
Plot Category														
EWS	175	23.9	416	56.8	33	4.5	17	2.3	4	.5	7	1.0	81 11.1	733 100.0
LIG	62	23.5	155	58.7	14	5.3	13	4.9	4	1.5	8	3.0	8 3.0	264 100.0
MIG	12	23.1	24	46.2	0	0.0	1	1.9	0	0.0	0	0.0	15 28.8	52 100.0
HIG	0	0.0	4	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0 0.0	4 100.0
Base : Allottee Occupants	249	23.6	599	56.9	47	4.5	31	2.9	8	.8	15	1.4	104 9.9	1053 100.0

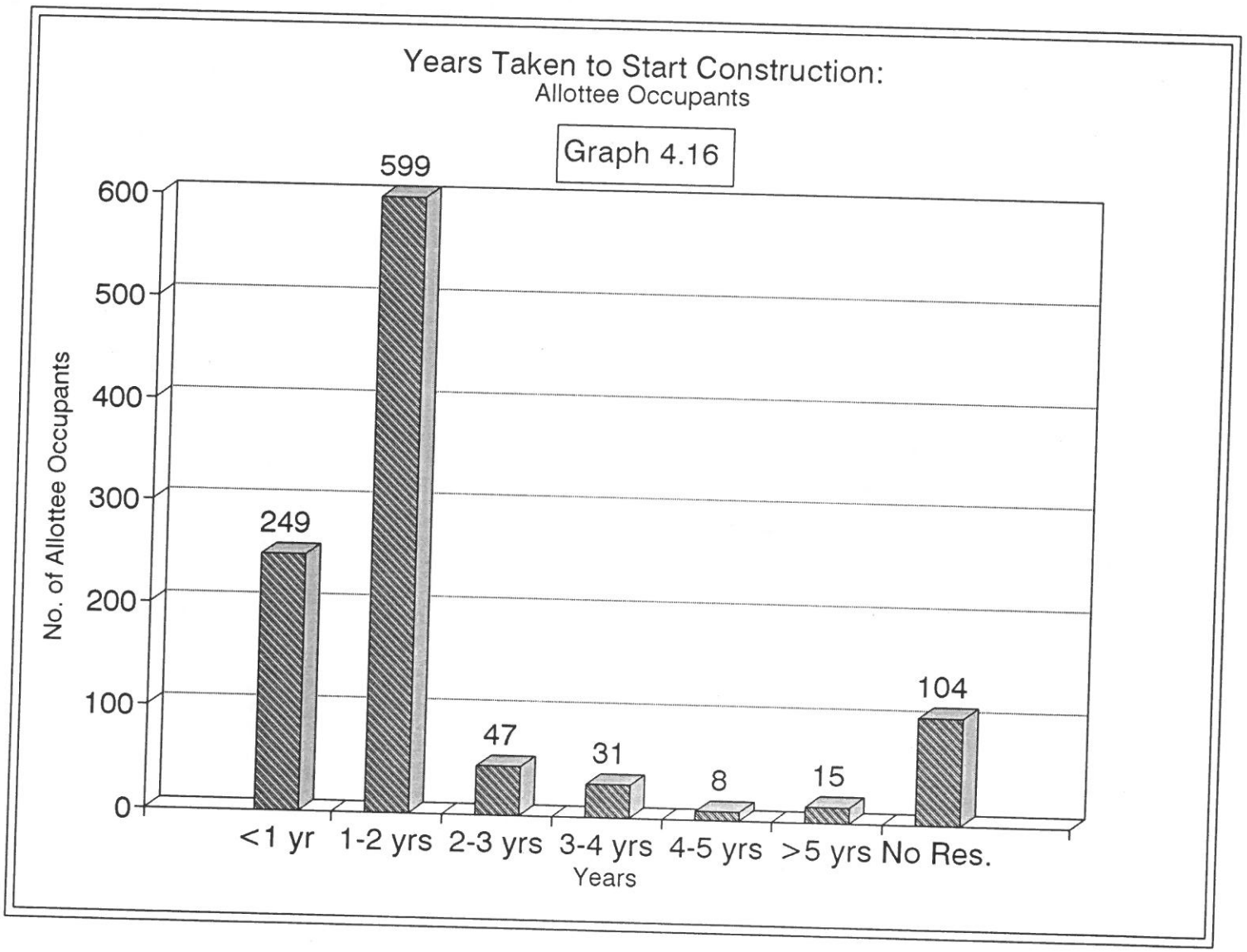
Table - 4.17

Distribution of allottee occupants by years taken to occupy plot from the time of taking over plot : Allottee Occupants

	Year taken to occupy plot													
	< 1 yr		1-2 yrs		2-3 yrs		3-4 yrs		4-5 yrs		Over 5 yrs		No Response	Total
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No. %	No. %
Plot Category														
EWS	31	4.2	259	35.3	170	23.2	89	12.1	51	7.0	57	7.8	76 10.4	733 100.0
LIG	1	.4	99	37.5	57	21.6	30	11.4	25	9.5	41	15.5	11 4.2	264 100.0
MIG	0	0.0	11	21.2	8	15.4	9	17.3	5	9.6	3	5.8	16 30.8	52 100.0
HIG	0	0.0	2	50.0	1	25.0	1	25.0	0	0.0	0	0.0	0 0.0	4 100.0
Base : Allottee Occupants	32	3.0	371	35.2	236	22.4	129	12.3	81	7.7	101	9.6	103 9.8	1053 100.0

b. **Allottee Non-occupants**

The average duration of non-occupancy after taking over the plots is more than three years for 75 per cent of the non-occupant allottees. They are yet to occupy the plots at project locations. Nearly 80 per cent of the non-occupants in EWS category have either kept their plots vacant or under partial construction for over three years after taking over the plots.


Years Taken to Start Construction:
Allottee Occupants
Graph 4.16
No. of Allottee Occupants
600
500
400
300
200
100
0
249
599
47
31
8
15
104
<1 yr
1-2 yrs
2-3 yrs
3-4 yrs
4-5 yrs
>5 yrs
No Res.
Years

Years Taken to Occupy Plots
Allottee Occupants

Graph 4.17

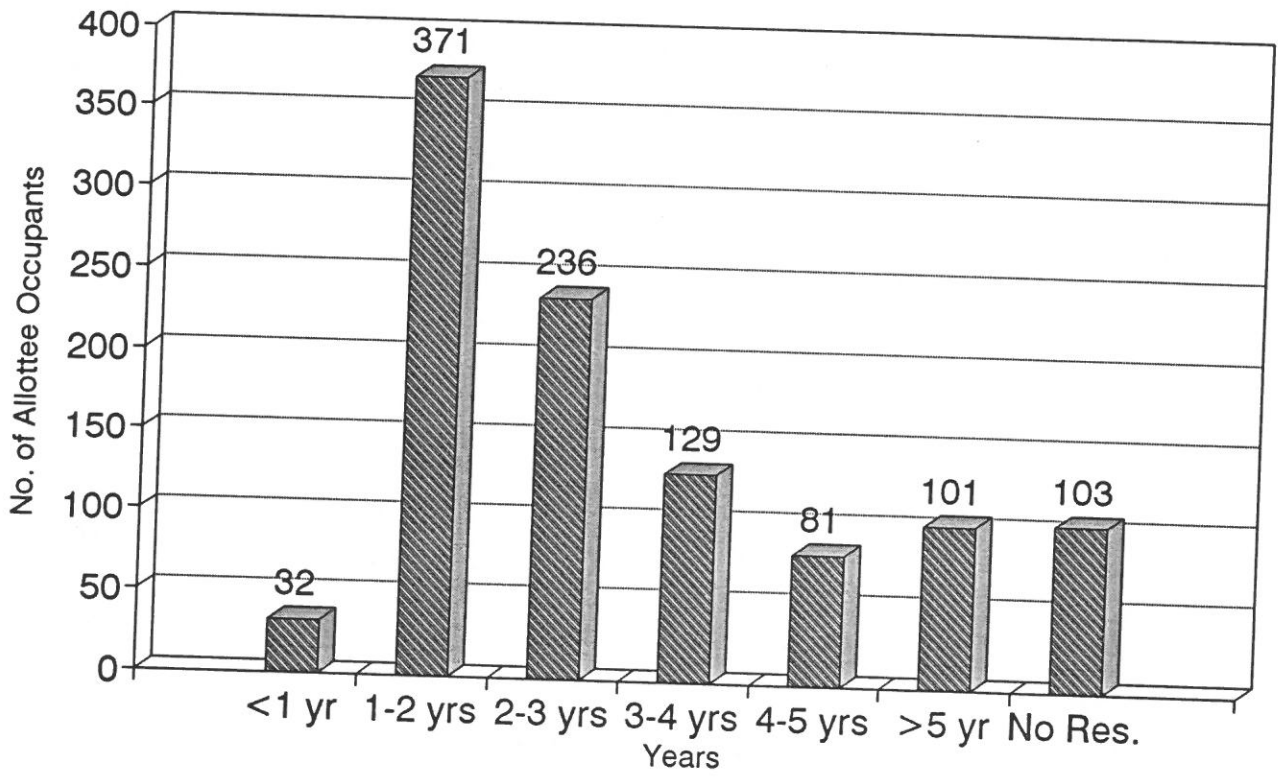


Table 4.18

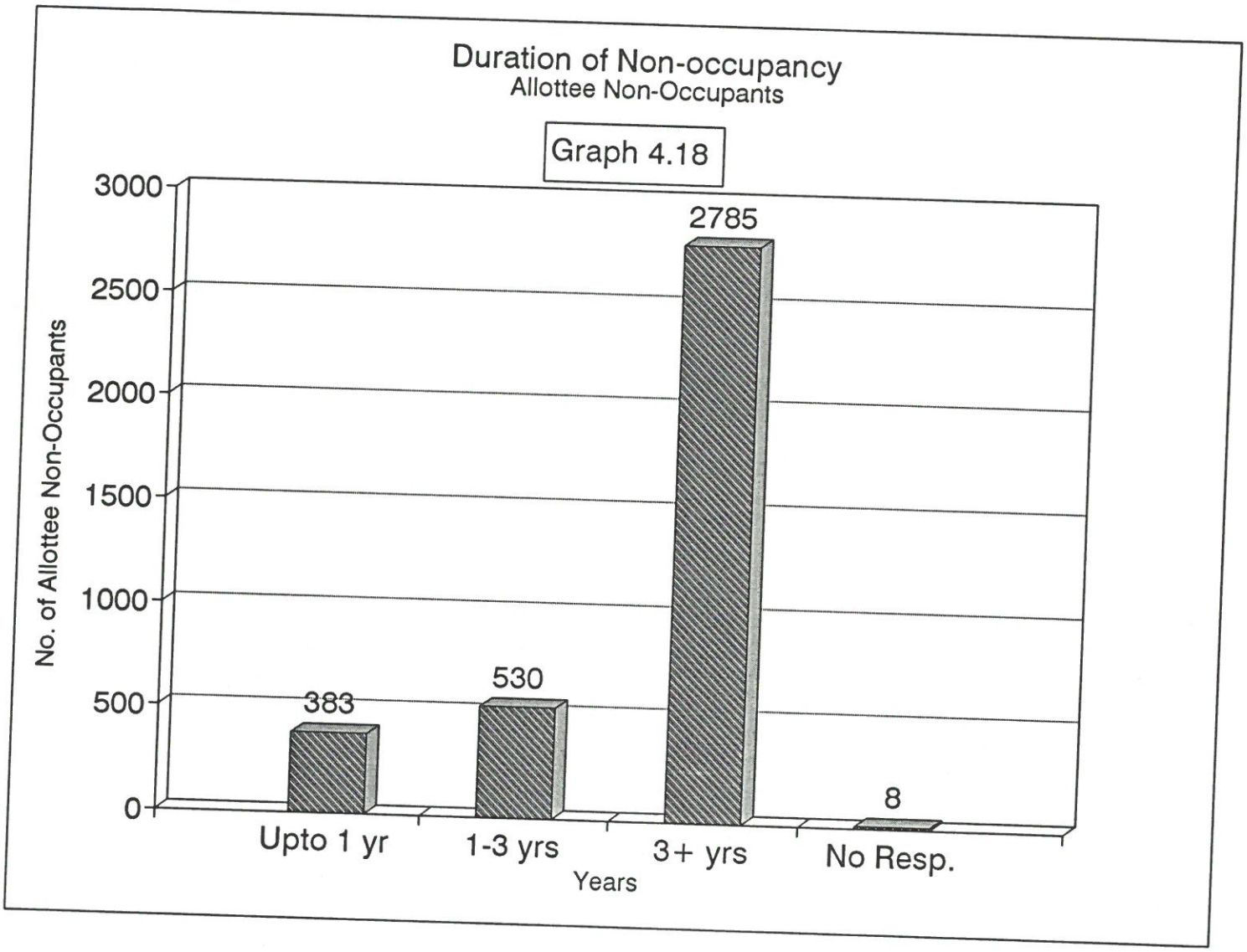
Duration of non-occupancy : Allottee Non-occupant

	Duration of non-occupancy									
	Upto 1 yrs		1-3 yrs		3+ yrs		No Response		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Plot Category										
EWS	188	7.3	322	12.4	2078	80.1	5	0.2	2593	100.0
LIG	143	15.0	186	19.5	622	65.2	3	0.3	954	100.0
MIG	46	33.3	13	9.4	79	57.2	0	0.0	138	100.0
HIG	6	28.6	9	42.9	6	28.6	0	0.0	21	100.0
Base : Allottee Non-occupants	383	10.3	530	14.3	2785	75.1	8	0.2	3706	100.0

Table - 4.19

Years likely to take to occupy the plot : Allottee Non-occupants

	Time within which planning to move to the scheme location											
	Within 6 months		6 months - 1 year		1 - 2 years		More than 2 years		Don't know		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Plot Category												
EWS	316	12.2	667	25.7	958	36.9	597	23.0	55	2.1	2593	100.0
LIG	87	9.1	343	36.0	273	28.6	232	24.3	19	2.0	954	100.0
MIG	13	9.4	33	23.9	46	33.3	45	32.6	1	0.7	138	100.0
HIG	4	19.0	6	28.6	7	33.3	4	19.0	0	0.0	21	100.0
Base : Allottee Non-Occupants	420	11.3	1049	28.3	1284	34.6	878	23.7	75	2.0	3706	100.0


Duration of Non-occupancy
Allottee Non-Occupants
Graph 4.18
No. of Allottee Non-Occupants
3000
2500
2000
1500
1000
500
0
383
530
2785
8
Upto 1 yr
1-3 yrs
3+ yrs
No Resp.
Years

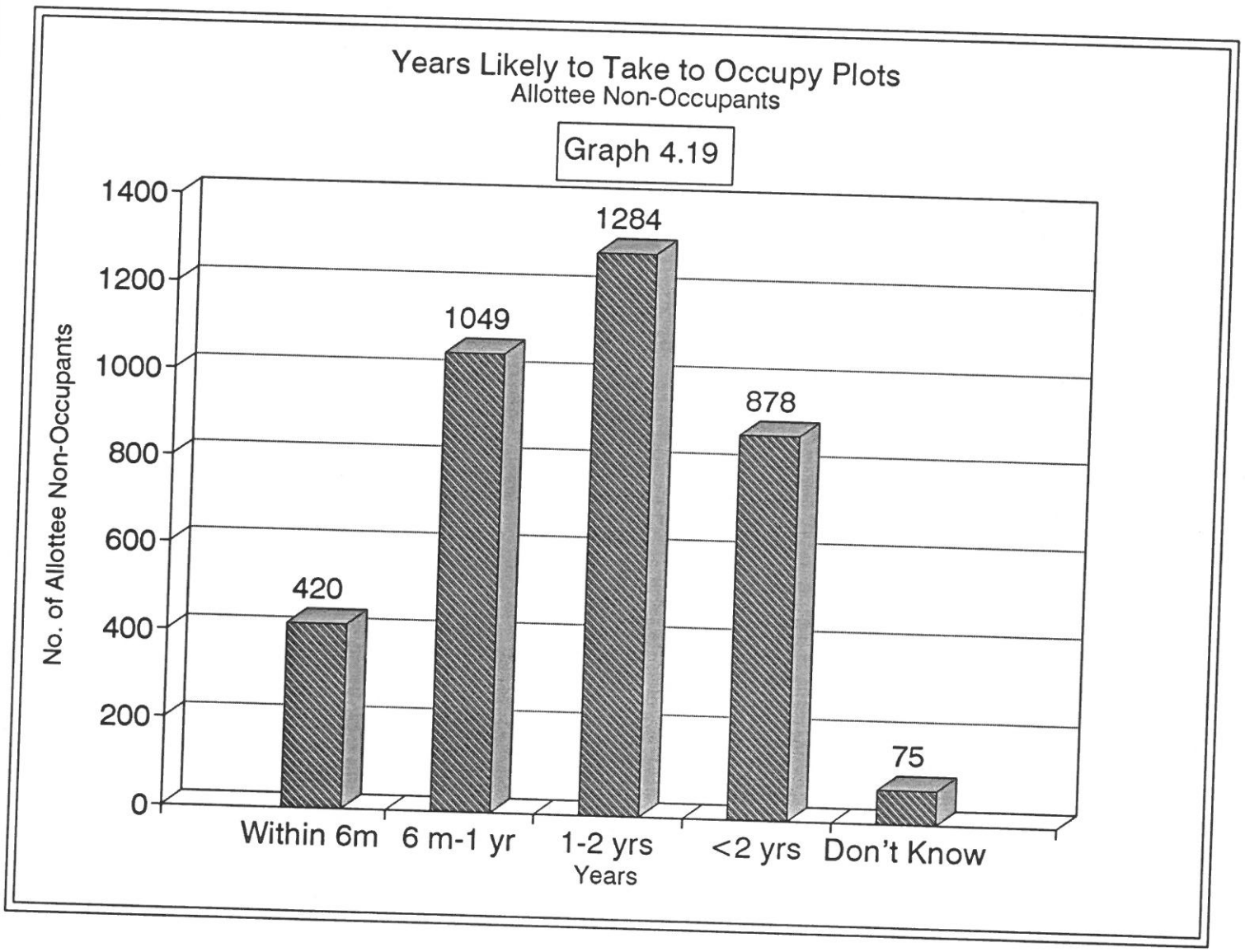

Years Likely to Take to Occupy Plots
Allottee Non-Occupants
Graph 4.19
No. of Allottee Non-Occupants
1400
1200
1000
800
600
400
200
0
420
1049
1284
878
75
Within 6m
6 m-1 yr
1-2 yrs
<2 yrs
Don't Know
Years

Table - 4.20

Status of Present plot : Allottee Non-occupant

	Status of present plot									
	No Response		Constructed		Partially constructed		Not constructed		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Plot Category										
EWS	7	0.3	75	2.9	1051	40.5	1460	56.3	2593	100
LIG	6	0.6	27	2.8	269	28.2	652	68.3	954	100
MIG	0	0.0	8	5.8	40	29.0	90	65.2	138	100
HIG	0	0.0	0	0.0	3	14.3	18	85.7	21	100
Base : Allottee Non-Occupants	13	0.4	110	3.0	1363	36.8	2220	59.9	3706	100

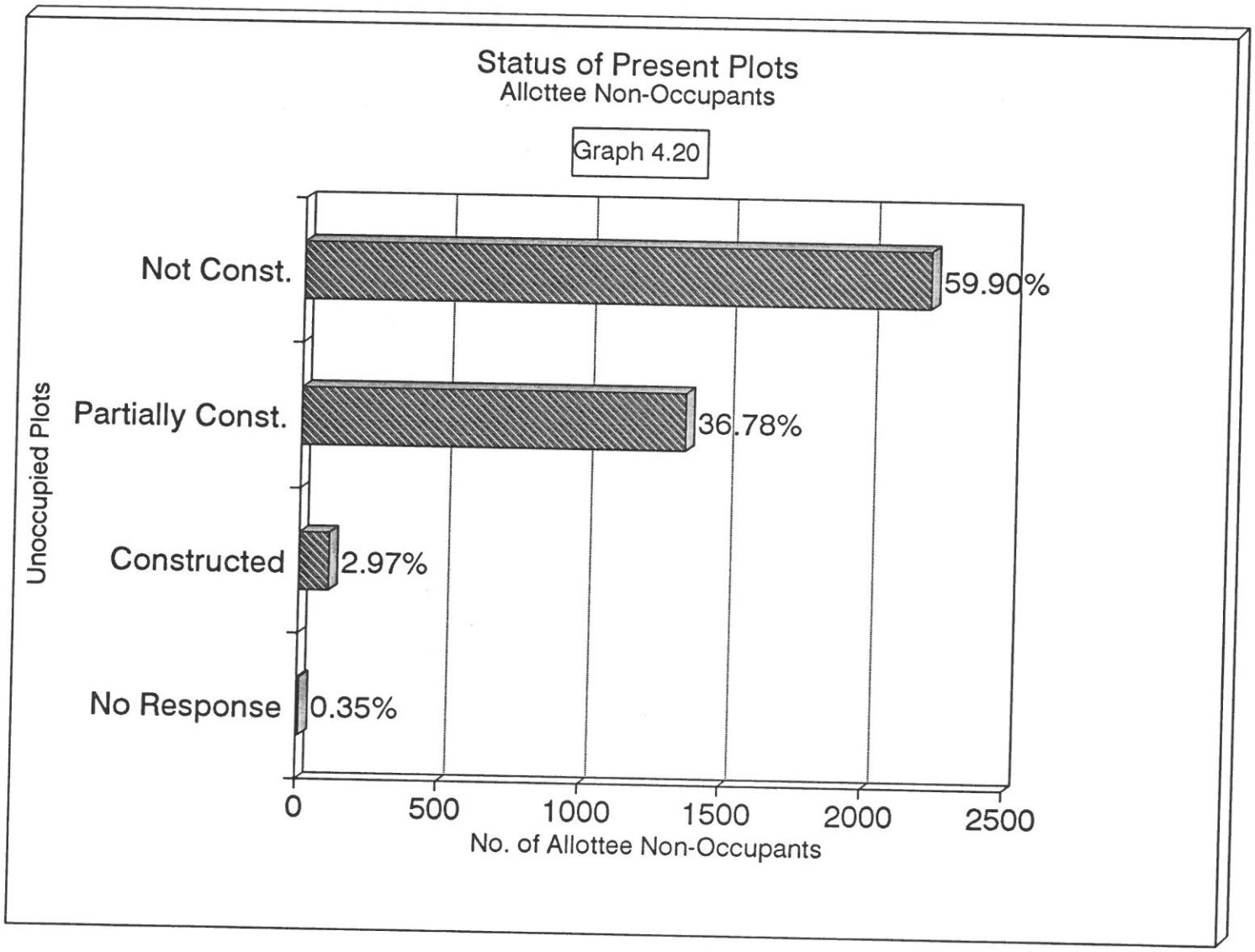
Table 4.21

Status of present plot, if partially constructed
Allottee Non-occupant

	Status of present plot								
	Plinth		Upto walls		Any other		No Response		Total
	No.	%	No.	%	No.	%	No.	%	No.
Plot Category									
EWS	518	49.3	353	33.6	168	16.0	12	1.1	1051 10
LIG	148	55.0	90	33.5	27	10.0	4	1.5	269 10
MIG	24	60.0	13	32.5	1	2.5	2	5.0	40 10
HIG	0	0.0	1	33.3	2	66.7	0	0.0	3 10
Base : Allottee Non-Occupants	690	50.6	457	33.5	198	14.5	18	1.3	1363 10

Intention to move into the scheme area

With regard to the intentions of moving into the project locations, majority of them stated that they do not intend to move into project locations immediately. The non-occupants were further asked to express their opinion on the requirements which would help them to speed up the process of occupying the plots as early as possible. Majority of the non-occupants in all the project locations stated that they require financial assistance (in case of EWS, increase


Status of Present Plots
Allottee Non-Occupants
Graph 4.20
Unoccupied Plots
Not Const.
Partially Const.
Constructed
No Response
59.90%
36.78%
2.97%
0.35%
0
500
1000
1500
2000
2500
No. of Allottee Non-Occupants

of financial assistance from HUDCO is suggested). The suggestion of increased financial assistance is followed by improvement in public transport and availability of infrastructural facilities in Kodungaiyur I, Mogappair (West), Maduravoyal and Manali (I) schemes, while in Kodungaiyur II increased financial assistance is followed by availability of infrastructural facilities and access to community facilities and in Mogappair (East) financial assistance is followed by better employment opportunity at project location.

Table 4.19 shows that only 11.3 per cent of the non-occupants intend to move within 6 months, 28.3 per cent intend to move within 1 year, 34.6 per cent plan to move between 1-2 years and 23.7 per cent have intentions of moving only after 2 years. Tables 4.20 and 4.21 indicate that while some non-occupant allottees who have partially or fully constructed the plots may move into project locations within 1 year, most of them are either waiting for want of finances or for further development of the project sites.

Occupation of workers

Among the allottee occupants 72.2 per cent work in the private sector and 28.8 per cent work in the public sector. Of those who are employed in the private sector 50.9 per cent of the workers are wage earners, 30.8 per cent are self employed and 18.3 per cent are casual workers. Of those in the public sector, 87.9 per cent are wage earners and 12.13 per cent are casual workers.

Among the non-allottee occupants, 68 per cent are engaged in private sector while 32 per cent are engaged in public sector.

Table - 4.22

Distribution of Workers According to Occupation
Allottee Occupants

	Public						Private								No Response	Total No. of workers	
	Wage Earner		Casual		Total		Wage Earner		Self employed		Casual		Total				
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	No.	%
EWS	171	89.06	21	10.93	192	100.00	350	51.54	183	26.95	146	21.50	679	100.00	7	878	100.0
LIG	112	88.18	15	11.81	127	100.00	77	45.83	81	48.21	10	5.95	168	100.00	5	300	100.0
MIG	21	77.77	6	22.22	27	100.00	23	65.71	6	17.14	6	17.14	35	100.00	0	62	100.0
HIG	0	0.0	0	0.0	0	0.00	1	25.00	3	75.00	0	0.00	4	100.00	0	4	100.0
Base : Allottee Occupants	304	87.86	42	12.13	346	100.00	451	50.90	273	30.81	162	18.28	886	100.00	12	1244	100.0

Table 4.23

Distribution of Workers According to Occupation
Non-Allottee Occupants

	Public						Private								No Response	Total No. of workers	
	Wage Earner		Casual		Total		Wage Earner		Self employed		Casual		Total				
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	No.	%
EWS	70	78.65	19	21.34	89	100.00	103	52.55	72	36.73	21	10.71	196	100.00	4	289	100.0
LIG	36	83.72	7	16.72	43	100.00	34	51.51	28	42.42	4	6.06	66	100.00	7	116	100.0
MIG	2	50.00	2	50.00	4	100.00	5	35.71	7	49.49	2	14.28	14	100.00	0	18	100.0
HIG	0	0.0	0	0.0	0	0.0	0	0.00	3	100.00	0	0.00	3	100.00	0	3	100.0
Base : Non-Allottee Occupant	108	79.41	28	20.58	136	100.00	142	50.89	110	39.42	27	9.67	279	100.00	11	426	100.0

Table 4.24

Distribution of Workers According to Occupation
Allottee Non-Occupant

	Public						Private								No Response		Total No. of workers	
	Wage Earner		Casual		Total		Wage Earner		Self employed		Casual		Total					
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
EWS	702	92.98	53	7.01	755	100.00	662	31.81	993	47.71	426	20.47	2081	100.00	0	0.00	2836	100.00
LIG	323	88.25	43	11.74	366	100.00	274	38.10	350	48.67	95	13.21	719	100.00	3	0.27	1088	100.00
MIG	47	87.03	7	12.96	54	100.00	28	27.18	63	61.16	12	11.65	103	100.00	0	0.00	157	100.00
HIG	11	100.00	0	0.00	11	100.00	2	18.18	9	81.81	0	0.00	11	100.00	3	12.00	25	100.00
Base : Allottee Non-Occupants	1083	91.31	103	8.68	1186	100.00	966	33.15	1415	48.55	533	18.29	2914	100.00	6	0.14	4106	100.00

In case of allottee non-occupants, the proportion of workers engaged in private and public sector are 71.4% and 28.8% respectively. However, the striking feature of employment in case of workers engaged in the private sector is that 48% of them are self employed. The self employed workers are mostly engaged in business like grocery shop, tailoring, cycle repairs or hawking etc., while the casual labourers are engaged as masons, carpenters, porters etc. Therefore, for these workers shifting to project locations would mean setting up business afresh. This could be one of the reasons causing delay in their moving to the project locations.

Present Income of Earners

The survey reveals that 36.1 per cent of the earner allottee occupants earn between Rs. 1001-2500 per month while 49.2 per cent of earner non-allottee occupants and 49.9 per cent of earner allottee non-occupants earn between Rs. 1001-2500. It can also be noticed from tables 4.25, 4.26 and 4.27 that while 17.5 per cent of earner allottee occupants earn less than Rs. 500, only 10 per cent of the earners among allottee non-occupants earn less than Rs. 500.

It can also be noticed that while two-thirds of the earners in EWS category of allottee occupants earn less than Rs. 1000, nearly half of the allottees who have not occupied the plots presently earn less than Rs. 1000.

Table 4.25

Distribution of Allottee Occupants according to the Present Monthly Income

	Present Income															
	Upto Rs.300		Rs.301-550		Rs.501-1000		Rs.1001-2500		Rs.2501-5000		> Rs. 5000		No Response		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Plot Category																
EWS	69	7.8	134	15.2	418	47.6	224	25.5	15	1.7	8	0.9	1.1	1.1	878	100.0
LIG	5	1.6	7	2.3	38	12.6	187	62.3	55	18.3	5	1.6	3	0.9	300	100.0
MIG	0	0.0	2	3.2	6	9.6	36	58.0	17	27.4	1	1.6	0	0.0	62	100.0
HIG	0	0.0	0	0.0	0	0.0	2	50.0	2	50.0	0	0.0	0	0.0	4	100.0
Base : Allottee Occupants	74	5.9	145	11.6	470	37.6	452	36.1	89	7.1	14	1.1	13	0.5	1244	100

Table 4.26

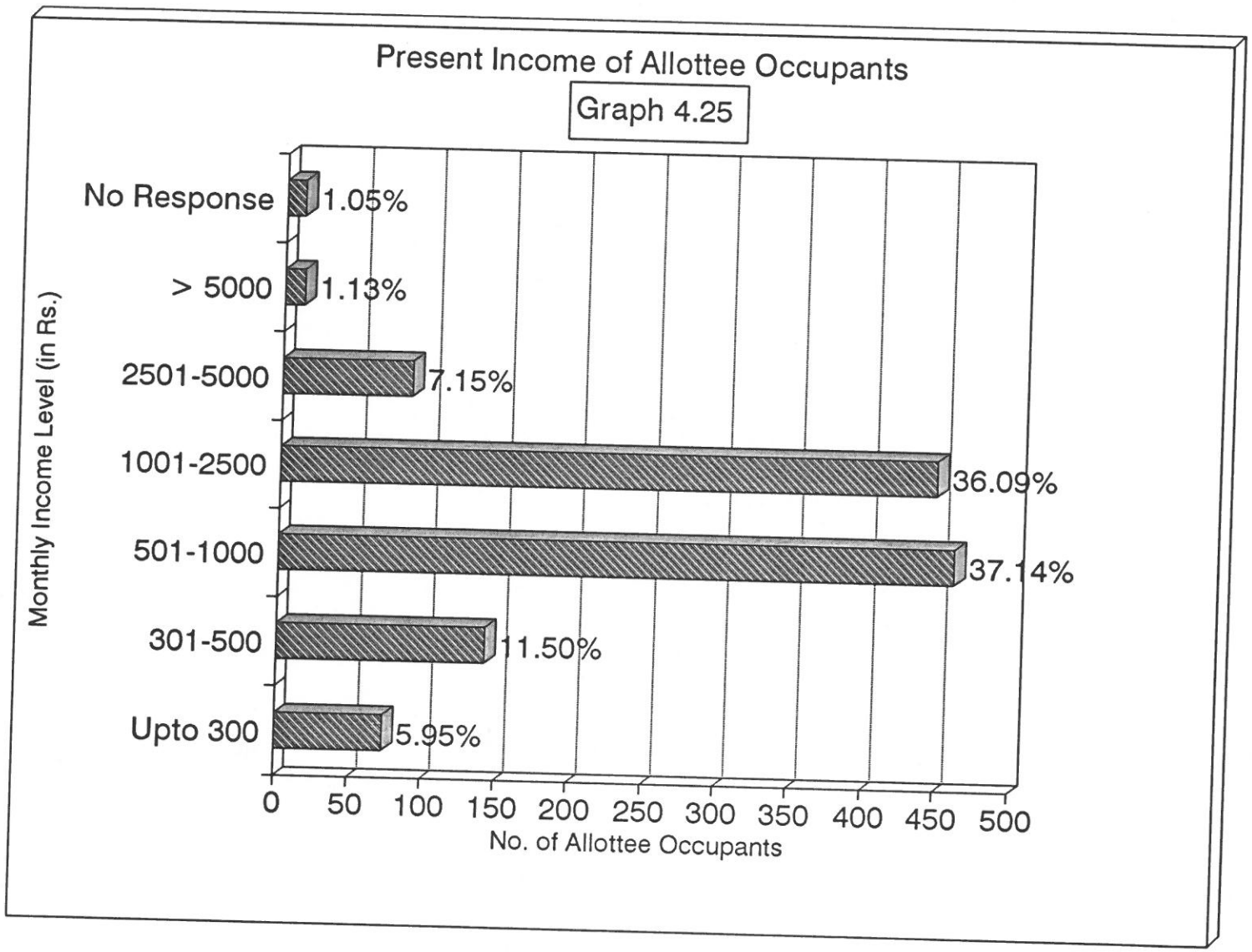
Distribution of Non-allottee Occupants according to the Present Monthly Income

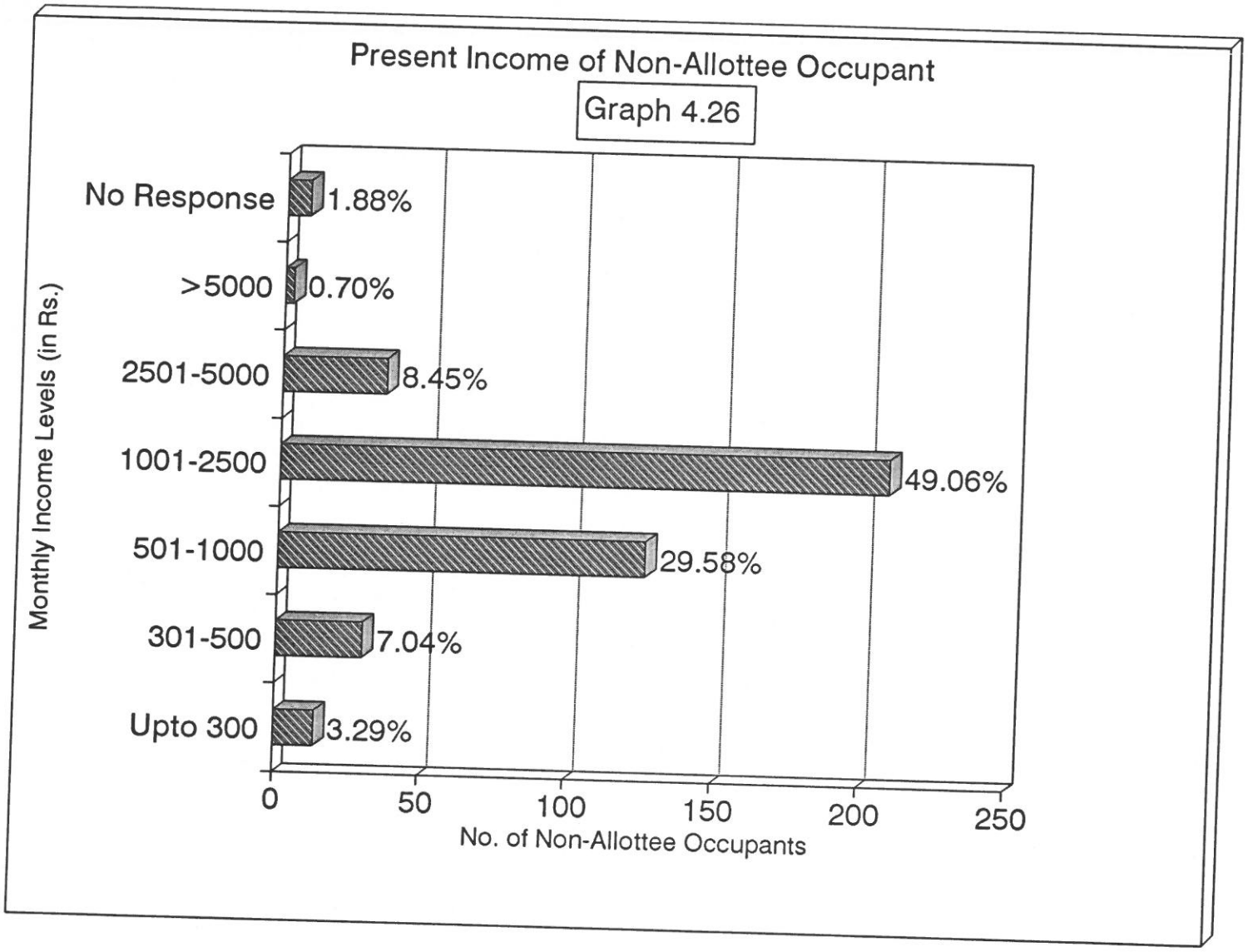
	Present Income															
	Upto Rs.300		Rs.301-550		Rs.501-1000		Rs.1001-2500		Rs.2501-5000		> Rs. 5000		No Response		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Plot Category																
EWS	13	4.5	28	9.6	106	36.6	128	42.2	8	2.7	3	1.0	3	1.0	289	100
LIG	0	0.0	2	1.7	18	15.5	67	57.7	24	20.6	0	0.0	5	4.3	116	100
MIG	1	5.6	0	0.0	2	11.1	11	61.1	4	22.2	0	0.0	0	0.0	18	100
HIG	0	0.0	0	0.0	0	0.0	3	100.0	0	0.0	0	0.0	0	0.0	3	100
Base : Non-allottee Occupants	14	3.3	30	7.1	127	29.5	209	49.2	36	8.5	4	0.9	5	1.8	426	100

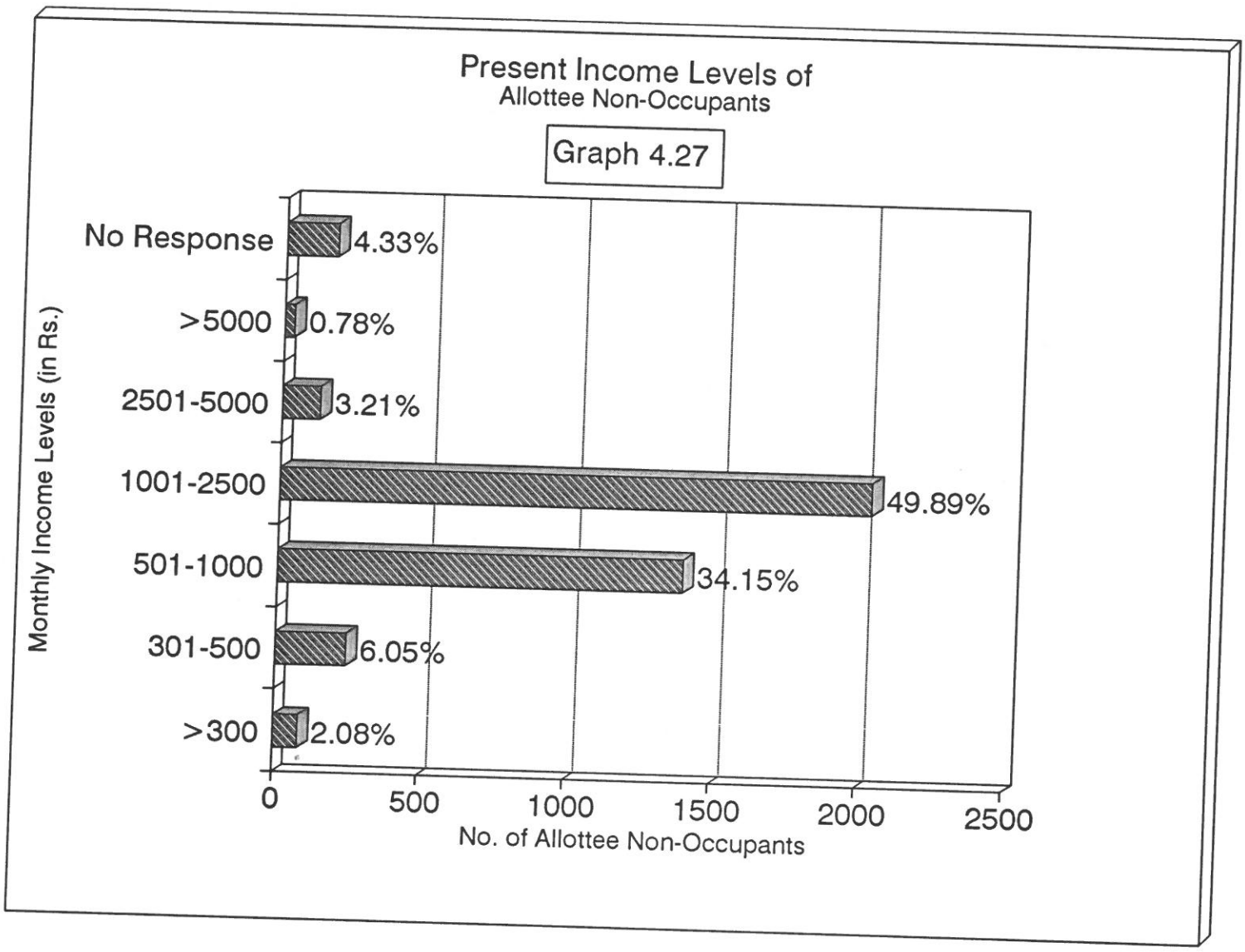
Table - 4.27

Distribution of the Allottee Non-Occupants according to the Present Monthly Income

	Present Income															
	Upto Rs.300		Rs.301-550		Rs.501-1000		Rs.1001-2500		Rs.2501-5000		> Rs. 5000		No Response		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Plot Category																
EWS	69	2.4	217	7.6	1143	40.3	1241	43.7	34	1.1	22	0.8	110	3.8	2836	100
LIG	16	1.4	29	2.6	241	22.1	707	64.9	29	2.6	8	0.7	58	5.3	1088	100
MIG	0	0.0	1	0.6	10	6.3	84	53.5	55	35.0	2	1.3	5	3.1	157	100
HIG	0	0.0	0	0.0	0	0.0	6	24.0	13	52.0	2	9.1	4	16.0	4	100
Base : Non-Occupant Allottees	85	2.1	247	6.0	1394	34.1	2038	49.9	126	3.1	34	0.8	164	3.9	4106	100


Present Income of Allottee Occupants
Graph 4.25
Monthly Income Level (in Rs.)
No Response
1.05%
> 5000
1.13%
2501-5000
7.15%
1001-2500
36.09%
501-1000
37.14%
301-500
11.50%
Upto 300
5.95%
0
50
100
150
200
250
300
350
400
450
500
No. of Allottee Occupants


Present Income of Non-Allottee Occupant
Graph 4.26
Monthly Income Levels (in Rs.)
No Response
1.88%
>5000
0.70%
2501-5000
8.45%
1001-2500
49.06%
501-1000
29.58%
301-500
7.04%
Upto 300
3.29%
0
50
100
150
200
250
No. of Non-Allottee Occupants


Present Income Levels of
Allottee Non-Occupants
Graph 4.27
Monthly Income Levels (in Rs.)
No Response
>5000
2501-5000
1001-2500
501-1000
301-500
>300
4.33%
0.78%
3.21%
49.89%
34.15%
6.05%
2.08%
0
500
1000
1500
2000
2500
No. of Allottee Non-Occupants

The above analysis shows that, in general, income of non-allottee occupants are higher and the current income of allottee non-occupants have increased with the passage of time.

Table 4.28

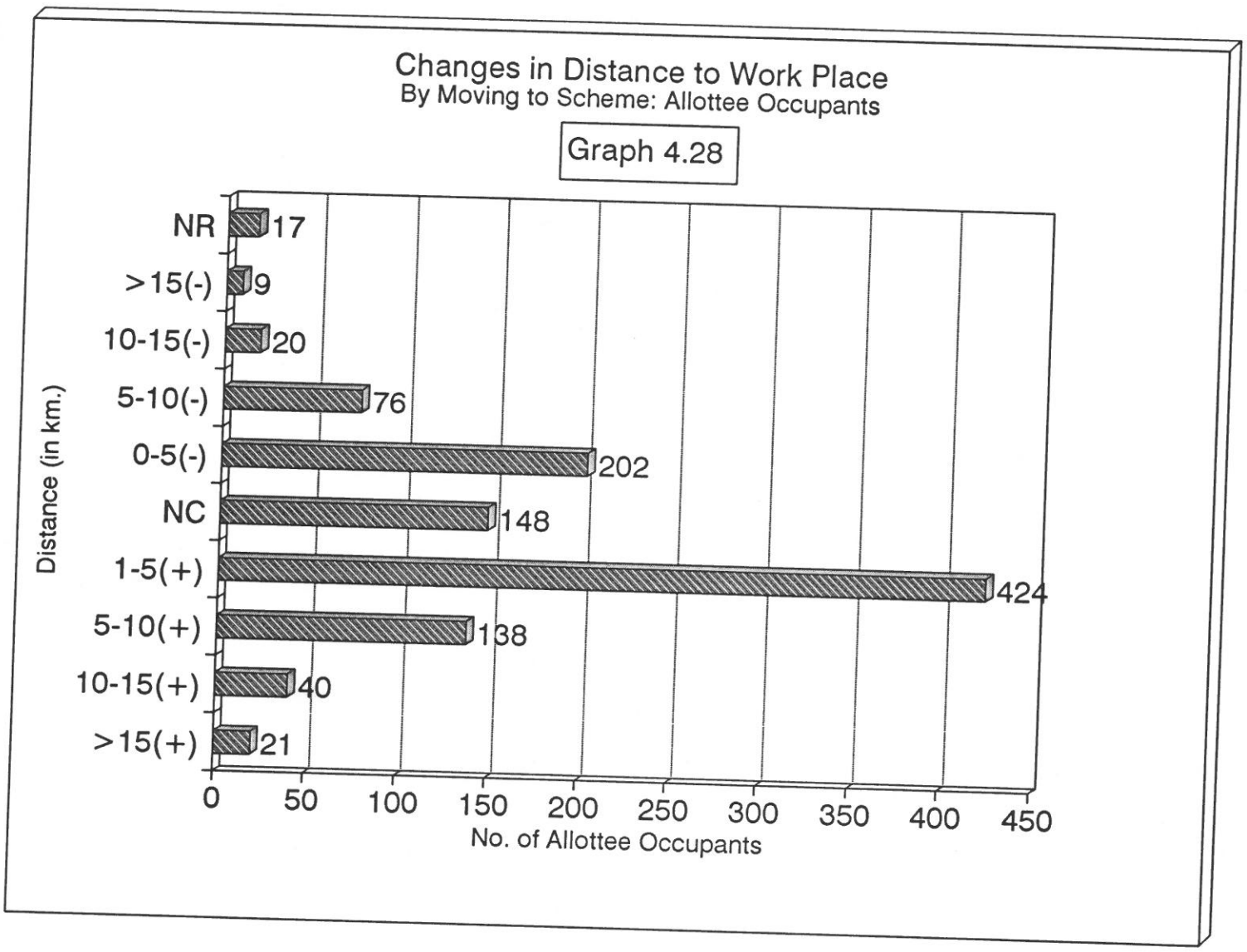
Distribution of Allottee Occupants according to the difference of distance to work place

	Distance																	
	> 15 kms.(+)		10 - 15 kms.(+)		5 - 10 kms.(+)		1 - 5 kms.(+)		No change		0 - 5 kms.(-)		5 - 10 kms.(-)		10 - 15 kms.(-)		Over 15 kms.(-)		No Response		Employment within scheme		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Plot Category																								
EWS	13	1.8	23	3.1	82	11.2	305	41.6	109	14.9	157	21.4	56	7.6	11	1.5	4	0.5	6	0.8	4	0.5	733	100.0
LIG	7	2.7	15	5.7	49	18.6	94	35.6	30	11.4	33	12.5	18	6.8	6	2.3	5	1.9	10	3.8	3	1.1	264	100.0
MIG	1	1.9	2	3.8	6	11.5	23	44.2	9	17.3	11	21.2	2	3.8	3	5.8	0	0.0	1	1.9	0	0.0	52	100.0
HIG	0	0.0	0	0.0	1	25.0	2	50.0	0	0.0	1	25.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	4	100.0
Base : Allottee Occupants	21	2.0	40	3.8	138	13.1	424	40.3	148	14.1	202	19.2	76	7.2	20	1.9	9	0.9	17	1.6	7	0.7	1053	100.0

Table 4.29

Distribution of Non-allottee Occupants according to the difference in distance to work place

	Distance																	
	> 15 kms.(+)		10 - 15 kms.(+)		5 - 10 kms.(+)		1 - 5 kms.(+)		No change		0 - 5 kms.(-)		5 - 10 kms.(-)		10 - 15 kms.(-)		Over 15 kms.(-)		No Response		Employment within scheme area		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Plot Category																								
EWS	6	2.4	11	4.4	32	12.9	88	35.3	50	20.1	41	16.5	21	8.4	2	0.8	1	0.4	5	2.0	6	2.4	249	100.0
LIG	1	1.0	3	3.1	16	16.7	25	26.0	12	12.5	20	20.8	6	6.3	4	4.2	3	3.1	9	9.3	1	1.0	96	100.0
MIG	1	6.7	0	0.0	2	13.3	6	40.0	1	6.7	3	20.0	2	13.3	0	0.0	1	6.7	2	13.3	0	0.0	15	100.0
HIG	0	0.0	0	0.0	1	33.3	2	66.7	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0
Base : Non-allottee Occupants	8	2.2	14	3.9	51	14.0	121	33.3	63	17.4	64	17.6	29	8.0	6	1.7	5	1.4	16	4.4	7	1.9	363	100.0


Changes in Distance to Work Place
By Moving to Scheme: Allottee Occupants
Graph 4.28
Distance (in km.)
NR
>15(-)
10-15(-)
5-10(-)
0-5(-)
NC
1-5(+)
5-10(+)
10-15(+)
>15(+)
17
9
20
76
202
148
424
138
40
21
0
50
100
150
200
250
300
350
400
450
No. of Allottee Occupants

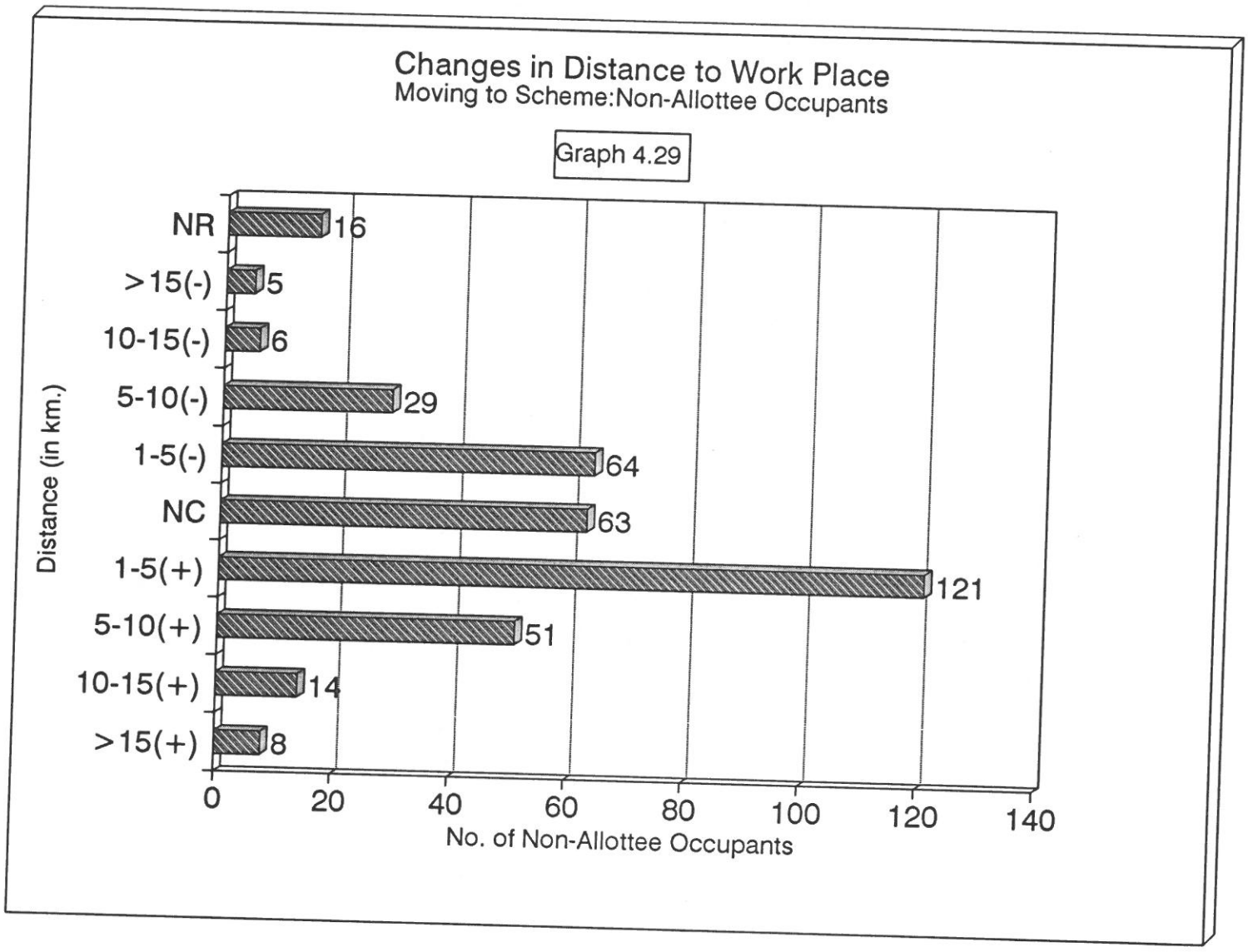

Changes in Distance to Work Place
Moving to Scheme:Non-Allottee Occupants
Graph 4.29
Distance (in km.)
NR
>15(-)
10-15(-)
5-10(-)
1-5(-)
NC
1-5(+)
5-10(+)
10-15(+)
>15(+)
16
5
6
29
64
63
121
51
14
8
0
20
40
60
80
100
120
140
No. of Non-Allottee Occupants

Table - 4.30

Distribution of Allottee Non-Occupants according to the difference in distance to work place

	Distance																			
	> 15 kms.(+)		10 - 15 kms.(+)		5 - 10 kms.(+)		1 - 5 kms.(+)		No change		0 - 5 kms.(-)		5 - 10 kms.(-)		10 - 15 kms.(-)		Over 15 kms.(-)		No Response		Employment within scheme area		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Plot Category																								
EWS	21	0.8	36	1.4	382	14.7	455	17.5	67	2.6	315	12.1	478	18.4	489	18.9	308	11.9	7	0.2	117	4.5	2593	100.0
LIG	9	0.9	7	0.7	72	7.5	138	14.5	37	3.9	125	13.1	235	24.6	274	28.7	121	12.7	3	0.3	18	1.9	954	100.0
MIG	1	0.7	4	2.9	1	0.7	37	26.8	7	5.1	50	36.2	25	18.1	15	10.9	9	6.5	1	0.7	4	2.9	138	100.0
HIG	0	0.0	1	4.8	0	0.0	7	33.3	1	4.8	6	28.6	3	14.3	0	0.0	0	0.0	3	14.3	0	0.0	21	100.0
Base : Allottee																								
Non-Occupants	31	0.8	48	1.3	455	12.3	637	17.2	112	3.0	496	13.4	741	20.0	778	21.0	438	11.8	14	0.3	139	3.8	3706	100.0

It can be noticed from tables 4.28 to 4.30 that distance to work place has not affected the occupancy at project locations. Nearly 53 per cent of allottee occupants have increased their distance to work place by 1-10 kms., while 47.3 per cent of non-allottee occupants have also increased their distance to work place by 1-10 kms. by moving into project locations. On the other hand, 41.0 per cent of the allottee occupants will reduce their distance to work place by 5-15 kms., if they move into project locations.

Sources of Finance for Purchase of Plots and House Construction

Among the allottee occupants, very few (9.7%) have used only their own sources of finance for purchasing the plot. Majority of them have either taken loan (57.1%) or used both loan and their own sources (33.0%) to purchase the plots. Similarly most of non-occupant allottees have also taken loan (60.3%) or used both loan and their own sources to purchase the plots. (Tables 4.31 and 4.32).

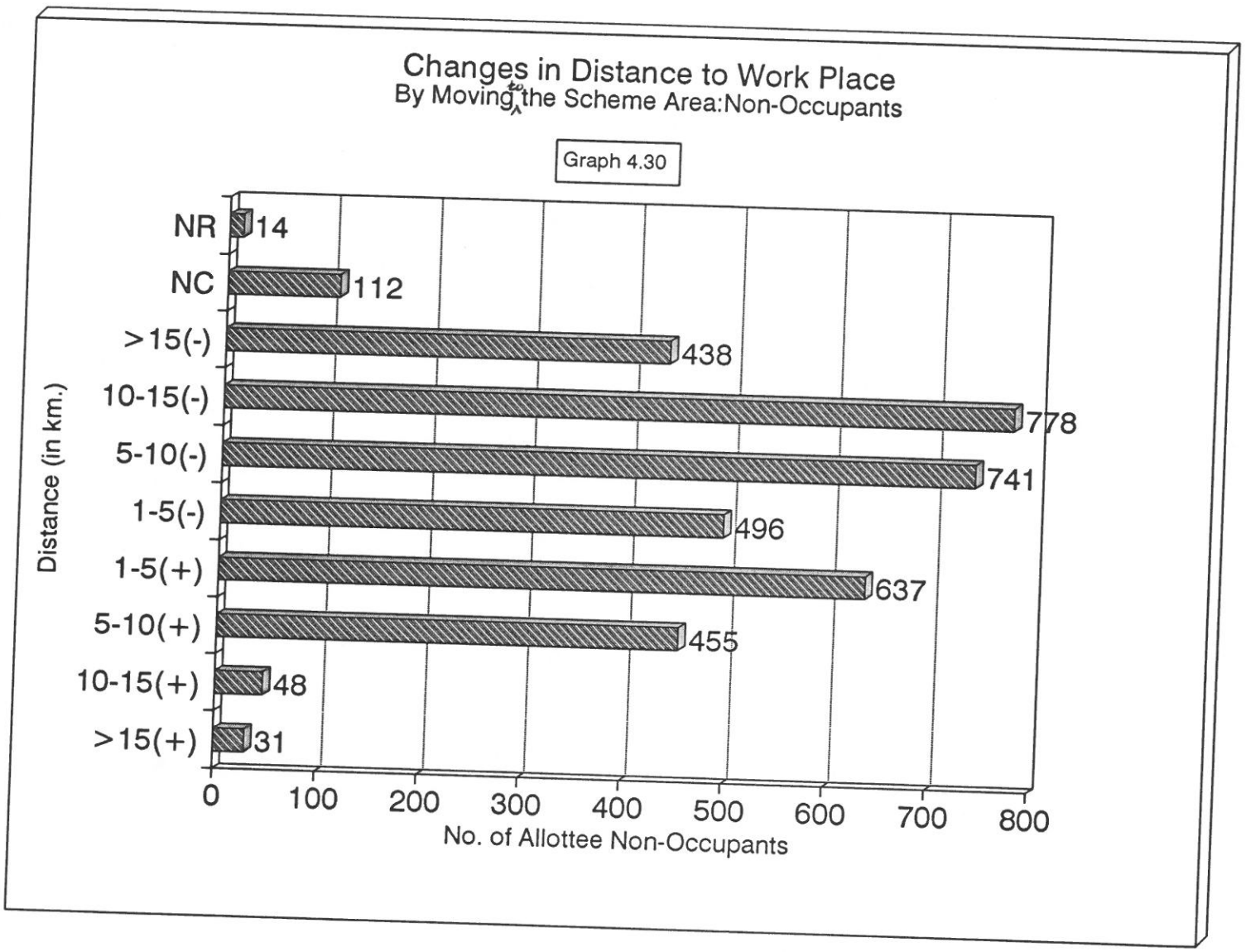

Changes in Distance to Work Place
By Moving to the Scheme Area:Non-Occupants
Graph 4.30
Distance (in km.)
NR
NC
>15(-)
10-15(-)
5-10(-)
1-5(-)
1-5(+)
5-10(+)
10-15(+)
>15(+)
14
112
438
778
741
496
637
455
48
31
0
100
200
300
400
500
600
700
800
No. of Allottee Non-Occupants

Table 4.31

Distribution of Allottee Occupants according to the Source of Finance for purchase of the plot

	Source of finance for purchase of plot							
	Own Source		Loan		Both		Total	
	No.	%	No.	%	No.	%	No.	%
Plot Category								
EWS	57	8.9	393	61.5	189	29.5	639	100.0
LIG	27	11.9	110	48.6	89	39.4	226	100.0
MIG	5	11.4	15	34.1	24	54.5	44	100.0
HIG	0	0.0	4	100.0	0	0.0	4	100.0
Base : Allottee Occupants	89	9.7	522	57.7	302	33.0	913	100.0

This table excludes no response.

Table 4.32

Distribution of Allottee Non-Occupants according to the source of finance for purchase of the plot

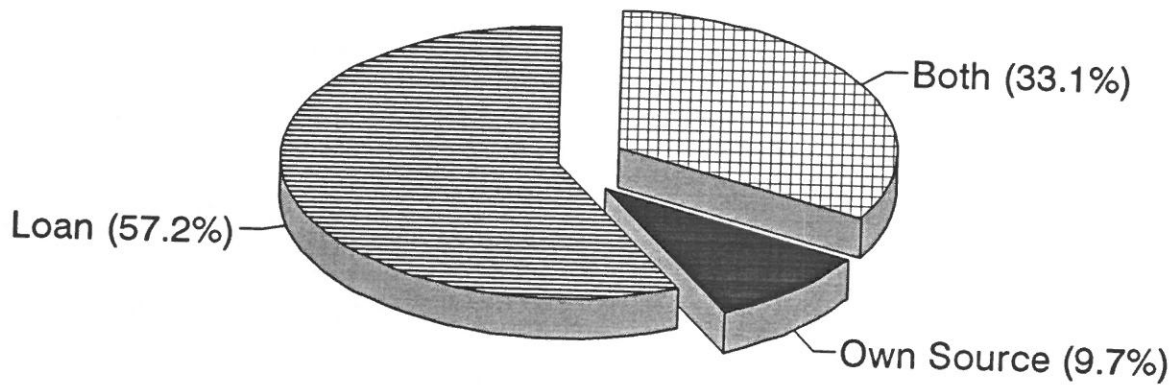
	Source of finance for purchase of plot							
	Own Source		Loan		Both		Total	
	No.	%	No.	%	No.	%	No.	%
Plot Category								
EWS	11	.5	1412	62.2	847	37.3	2270	100.0
LIG	18	2.2	501	60.2	313	37.6	832	100.0
MIG	0	0.0	32	25.4	94	74.6	126	100.0
HIG	2	20.0	8	80.0	0	0.0	10	100.0
Base : Allottee Non-Occupant	31	0.9	1953	60.3	1254	38.7	3238	100.0

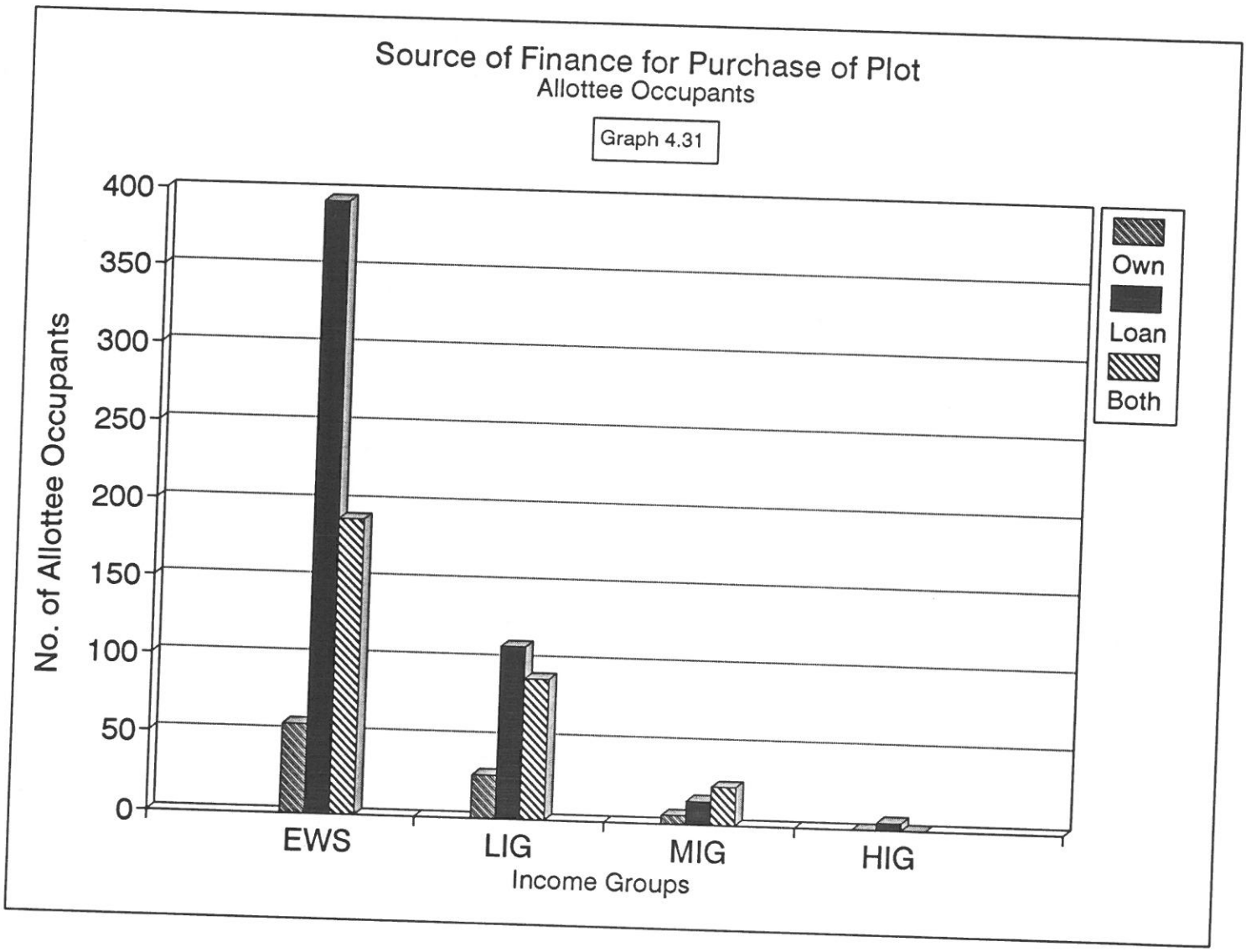
This table excludes no response.

Since the information on total amount of loan availed by the allottees, period of installment and number of installments paid etc. for the purchase or construction of house was incomplete, the data were analysed as to how many allottees had availed of loans from public and private sources for the construction of house.

Source of Finance for Purchase of Plot
Allottee Occupants

Graph 4.31




Source of Finance for Purchase of Plot
Allottee Occupants
Graph 4.31
No. of Allottee Occupants
400
350
300
250
200
150
100
50
0
EWS
LIG
MIG
HIG
Income Groups
Own
Loan
Both

Source of Finance for Purchase of Plots
Allottee Non-Occupants

Graph 4.32

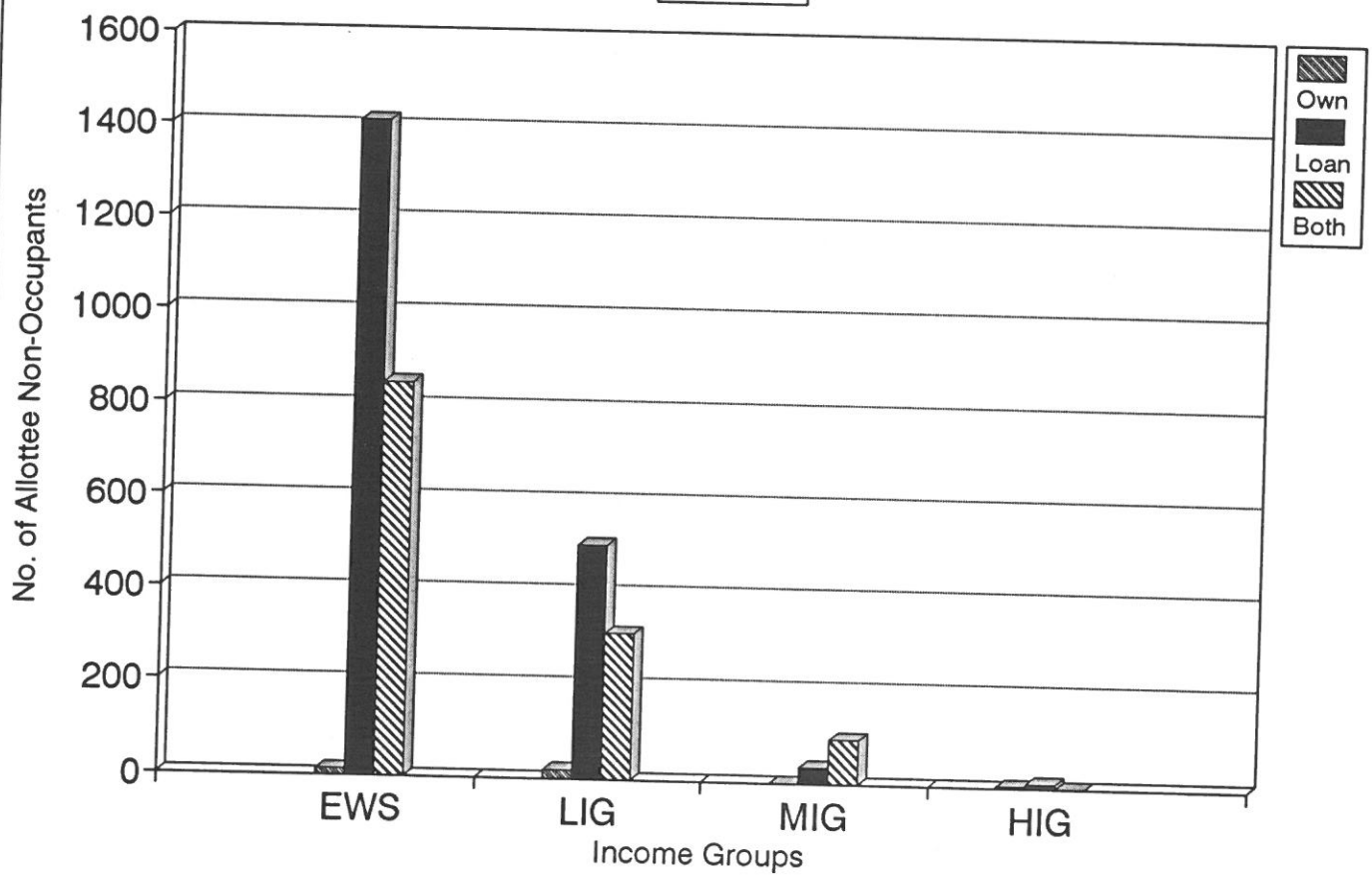


Table - 4.33

Whether availed loan for construction of house : Allottee Occupants

	Whether availed loan for construction of house							
	Loan availed		Not availed		No Response		Total	
	No.	%	No.	%	No.	%	No.	%
Plot Category								
EWS	459	62.6	190	25.9	84	11.5	733	100.0
LIG	169	64.0	71	26.9	24	9.1	264	100.0
MIG	29	55.8	16	30.8	7	13.5	52	100.0
HIG	3	75.0	1	25.0	0	0.0	4	100.0
Base : Allottee Occupants	660	62.7	278	26.4	115	10.9	1053	100.0

Table - 4.34

Whether availed loan for construction of house : Allottee Non-Occupants

	Whether availed loan for construction of house							
	Loan availed		Not availed		No Response		Total	
	No.	%	No.	%	No.	%	No.	%
Plot Category								
EWS	418	37.1	477	42.4	231	20.5	1126	100.0
LIG	71	24.0	200	67.6	25	8.4	296	100.0
MIG	4	8.3	36	75.0	8	16.7	48	100.0
HIG	0	0.0	3	100.0	0	0.0	3	100.0
Base : Allottee Non-Occupant	493	33.5	716	48.6	264	17.9	1473	100.0

This table gives details of only those who have either fully or partially constructed their house.

Tables 4.33 and 4.34 reveal that 62.7 per cent of the allottee occupants have taken loan from public and private sources and only 33.5 per cent of the allottee non-occupants (including plots partially built or houses fully constructed but kept vacant) have taken loan and 48.6 per cent have not taken loan from public or private sources for the construction of house. Nearly 18 per cent of the allottee non-occupants did not respond.

In case of EWS category of allottee non-occupants 42.4 per cent have not taken loan and 20.5 per cent did not respond. Similarly in LIG and MIG categories, more than two-thirds of the allottees have not taken loan for construction of house.

This shows that most of the allottee non-occupants are better-off in terms of the earnings and affordability and have kept the plots vacant for speculation purposes.

Degree of Satisfaction

The degree of satisfaction of residents is shown on a three point scale, with respect to infrastructure and facilities, environment and management aspects at project locations.

Table 4.35

Distribution of Allottee Occupants by Degree of satisfaction with regard to facilities and services

Facilities and Services	Degree of Satisfaction							
	Not Satisfied		Satisfied		Very Satisfied		No Response	
	No.	%	No.	%	No.	%	No.	%
Water Supply	143	15.0	681	71.5	105	11.0	23	2.4
Drainage	143	15.4	724	77.8	38	4.1	25	2.7
Access Roads	96	9.7	818	82.6	48	4.8	28	2.8
Street lighting	123	12.4	796	80.6	43	4.4	26	2.6
Dustbins	117	13.4	704	80.5	28	3.2	25	2.9
Parks/playgrounds	64	6.9	769	83.4	64	6.9	25	2.7
Primary Schools	60	6.0	834	83.5	71	7.1	34	3.4
Health clinic/centre	61	6.2	813	83.1	70	7.2	34	3.5
Community Hall	36	3.8	815	85.0	81	8.4	27	2.8
Shops	48	4.8	829	82.3	88	8.7	42	4.2
Post Office	29	3.5	698	83.8	80	9.6	26	3.1
Police Station	21	2.7	693	90.5	42	5.5	10	1.3
Temple/place of worship	44	4.4	829	83.3	71	7.1	51	5.1
Paved Roads	104	10.7	798	82.3	32	3.3	36	3.7
Public Transport	120	12.6	749	78.5	50	5.2	35	3.7
Private Transport	79	9.1	717	82.4	48	5.5	26	3.0
Avg. Percentage	1288	8.6	12267	81.9	959	6.4	473	3.1

Table 4.36

Distribution of Non-Allottee occupants by Degree of satisfaction with regard to facilities and services

Facilities and Services	Degree of Satisfaction							
	Not Satisfied		Satisfied		Very Satisfied		No Response	
	No.	%	No.	%	No.	%	No.	%
Water Supply	51	15.3	201	60.4	76	22.8	5	1.5
Drainage	69	21.8	221	69.9	22	7.0	4	1.3
Access Roads	71	20.74	247	72.0	16	4.7	9	2.6
Street lighting	86	25.1	227	66.4	21	6.1	8	2.3
Dustbins	56	20.4	200	72.7	16	5.8	3	1.1
Parks/playgrounds	24	8.2	212	72.4	47	16.0	10	3.4
Primary Schools	21	6.1	263	75.8	48	13.8	15	4.3
Health clinic/centre	23	6.8	259	77.1	44	13.1	10	3.0
Community Hall	16	4.9	257	78.1	44	13.4	12	3.6
Shops	23	6.6	248	71.3	58	16.7	19	5.5
Post Office	13	5.1	192	75.0	35	13.7	16	6.3
Police Station	11	5.2	179	85.2	16	7.6	4	1.9
Temple/place of worship	20	5.7	269	77.3	40	11.5	19	5.5
Paved Roads	77	22.7	244	72.0	11	3.2	7	2.1
Public Transport	68	21.5	220	69.6	19	6.0	9	2.8
Private Transport	33	11.4	218	75.2	30	10.3	9	3.1
Avg. Percentage	662	13.2	3657	72.85	513	10.2	159	3.1

Table 4.37

Distribution of Allottee Occupants by Degree of satisfaction with project site environment

	Degree of Satisfaction					
	Not Satisfied		Satisfied		Very Satisfied	
	No.	%	No.	%	No.	%
Plot Size	39	14.7	172	65.2	53	20.0
Drainage & Sewerage	233	23.6	680	69.0	74	7.5
Commercial centres	197	28.7	365	53.1	125	18.2
Width of access roads	136	21.2	460	71.8	45	7.0
Open Spaces	121	11.0	760	74.0	142	13.2

Table - 4.38

Distribution of Non-allottee Occupants by Degree of satisfaction with project site environment

	Degree of Satisfaction					
	Not Satisfied		Satisfied		Very Satisfied	
	No.	%	No.	%	No.	%
Plot Size	75	11.0	488	76.0	79	12.0
Drainage & Sewerage	104	30.0	217	63.0	25	70.0
Commercial centres	56	20.0	162	99.0	55	20.0
Width of access roads	76	28.0	168	63.0	19	70.0
Open Spaces	41	4.0	256	72.0	57	16.0

Overall, while 81.9 per cent are satisfied with the general living environment, 8.6 per cent are dissatisfied. The few aspects with which majority of residents feel dissatisfied are related to availability of water supply and drainage facility, street lighting, garbage disposal and availability of public transport facility.

With regard to the degree of satisfaction of the residents on the physical attributes of the projects, such as plot size, location of commercial centres, width of access roads and open spaces, etc. more than one-fifth of the residents are dissatisfied with drainage and sewerage facility, and more than one-fifth are dissatisfied with location of commercial centres and width of access roads. Only one-tenth of the residents are dissatisfied with availability of open spaces.

CHAPTER - V

INSTITUTIONAL ARRANGEMENTS

This chapter analyses the role of the MMDA/TNHB in development and marketing of sites and services schemes, legal contracts, availability of credit facilities, the role of community development in motivating the allottees to occupy the plots at project locations, and the design aspect of the schemes.

Specific questions were designed to investigate whether the allottees faced problems in any of the stages mentioned above and what the intensity of the problem was. Analysis is carried out to point the areas of necessary intervention to accelerate the occupancy rate in the sites and services schemes.

Selection of Beneficiaries

Advertisement calling for applications for allotment of plots in the sites and services schemes is given in the newspapers (Tamil and English). The advertisement gives details of the location of the scheme area, the plot sizes, cost, initial deposit amount, monthly instalments for repayment of loan etc. Application forms are sold at selected centres throughout the city such as the Divisional Offices of the Tamil Nadu Housing Board, Corporation of Madras, MMDA and nearby municipalities.

The various issues that arise during the process of allotment are sorted out by a high level committee constituted at MMDA called the Sites and Services Allotment Committee. This Committee consists of representatives from the Government of Tamil Nadu, MMDA, TNHB, TNSCB and the Corporation of Madras. Applications are processed as per the guidelines prescribed by this Committee and a list of eligible applications is prepared. The Community Development Wing makes a 10 per cent check on the applications received for spot verification.

Note: MMDA - Madras Metropolitan Development Authority.
TNHB - Tamil Nadu Housing Board.
TNSCB - Tamil Nadu Slum Clearance Board.

Method of Allotment

On receipt of applications, scrutiny is done and eligible applications are separated. Within a month from the last date of receipt of applications a lot is conducted. A waiting list of 30 per cent of the total number of plots is maintained upto 5 years from the date of draw of lots.

Selection of eligible applications is done mainly on the income criterion, ownership of property within Madras, etc. However, a number of relevant information such as the number of earning members, distance to place of work, the capacity of the applicant to mobilise resources for house construction etc. which are asked for in the application form are not given much importance.

The selected list of applications is finalised by the representatives of the TNHB and MMDA within 3 days from the completion of drawal of lot by joint sitting and is published in the Tamil dailies and put up on the notice board of TNHB and MMDA. The draw of lots is done manually.

Issue of Allotment order and Execution of LCS Agreement

The allotment order along with the lease-cum-sale (LCS) agreement for the selected applications is issued within one month from the date of finalising the list. The allottees have to pay the initial deposit and execute the LCS agreement within a period of 30 days from the date of receipt of allotment order. After the payment of initial deposit and the execution of LCS agreement, the TNHB hands over the plot to the allottee. In case of EWS and LIG category, a single window system is followed in which the execution of LCS agreement, handing over of plot, taking over of plot, issue of building plan, shelter loan and HUDCO cash loan is completed in one day only after the payment of initial deposit. However, in case of MIG and HIG category, the allottees have to follow the normal procedure of execution of LCS agreement, taking over plot and getting approval of the building plan/planning permission from the concerned after the payment of initial deposit.

Cancellation of Allotment

A time limit of one year for commencement of construction of building from the date of handing over of the plot and 3 years for completion is supposed to be

strictly observed and cancellation made as per the LCS agreement.

Beyond the above time limit of one year, extension of time for a maximum period of one year is considered by TNHB depending upon the merit of the case. In very special cases the TNHB considers further extension of time for a maximum period of one year not exceeding 3 years from the date of handing over of plot. Revocation of cancellation order can be made within 3 months of cancellation. In case the allottee does not come forward for revocation of cancellation or does not proceed further with the construction immediately on revocation and complete the building within a period of 6 months, the allotment of plot is cancelled with due notices to the allottee and the plot is taken over with structure thereon by the TNHB, which then auctions the property.** It may be mentioned here, that in case of EWS and LIG category, if the allottees default in monthly payments, a three months show cause notice is service on them. If the allottee does not come forward or does not pay monthly instalments, a date is fixed for the eviction of the plot with structure thereon by the Tamil Nadu Housing Board.

It is clear from the method of cancellation that a period of 3 years, extendible by one year, is given to each allottee to complete house construction. Therefore, the occupancy rate can be expected to be low in the initial three to four years after allotment and it is officially provided for. If however, the occupancy rate is to be improved then this three to four year period granted for house construction will have to be reduced and cancellations will have to be enforced strictly.

Demand for Sites and Services Plots

One of the main objectives of the sites and services schemes is to ease the housing problem of the economically weaker sections of the population. With this objective nearly 70 per cent of the residential plots in these schemes have been allocated to this group. An analysis of the demand for plots in EWS category in MUDP-I, MUDP-II and TNUDP schemes indicates that initially the number of

** This section is based on Sites and Services Division (MMDA) Resolution No. 29/90 dated 6.3.90 of Sites and Services Committee.

applications received from this category was not overwhelming (Arumbakkam). The ratio of applications received to total plots in EWS-A category in Arumbakkam was less than 1 (see Table 5.1). However, as awareness of the Sites & Services Schemes increased, the demand for plots by the EWS and LIG category also increased as can be witnessed in MUDP-II and TNUDP schemes (Table 5.1).

Table - 5.1

Assessment of Demand

Scheme : Arumbakkam (MUDP-I)

Category	No. of Plots	No. of applications received	Ratio of applications to plots
EWS-A	1058	839	0.8
EWS-B	462	1690	3.7
EWS-C	179	1380	7.7
EWS Sub-total	**1699**	**3909**	**2.3**
LIG-D	319	699	2.2
LIG-E	184	883	4.8
LIG Sub-total	**503**	**1582**	**3.1**
MIG F	112	351	3.1
Grand total	**2304**	**5842**	**2.4**

Table - 5.2

Assessment of Demand

Scheme : Maduravoyal (MUDP-II)

Category	No. of Plots allotted	No. of applications received	Ratio of applications to plots
EWS	1209	19730	16.3
LIG	314	23590	75.1
MIG	69	13905	201.5
HIG	46	1197	26.1
Total	1638	58422	36.1

Table - 5.3
Assessment of Demand

Scheme : Manali-I (MUDP-II)

Category	No. of Plots allotted	No. of applications received	Ratio of applications to plots
EWS - A	648	738	4.39
EWS - B	676	3294	4.87
EWS Sub-total	1324	10674	8.06
LIG - I	662	1067	1.61
LIG - II	706	7257	10.28
LIG Sub-total	1368	8324	6.08
MIG	176	1489	8.46
HIG	61	150	2.46
Total	2929	20637	7.05

Table - 5.4
Assessment of Demand

Scheme : Velachery - TNUDP

Category	No. of Plots allotted	No. of applications received	Ratio of applications to plots
EWS - A	372	24938	67.04
EWS - B	572	35258	61.64
EWS Sub-total	944	60196	63.77
LIG - I	373	33935	90.98
LIG - II	292	36316	124.37
LIG Sub-total	665	70251	105.64
MIG	141	16375	116.13
HIG	36	5711	158.64
Total	1786	152533	85.40

Table - 5.5

Assessment of Demand

Scheme : Madavarair - TNUDP

Category	No. of Plots allotted	No. of applications received	Ratio of applications to plots
EWS - A	934	30445	32.60
EWS - B	1797	55423	30.84
EWS Sub-total	2731	85868	31.44
LIG - I	943	38782	41.13
LIG - II	706	36675	51.95
LIG Sub-total	1649	75457	45.76
MIG	326	10249	31.44
HIG	94	2617	27.84
Total	4800	174191	36.29

The survey reveals that three-fourths of the allottees came to know about the scheme through advertisement in the newspaper while the remaining came to know through other means - prominent among them were friends and relatives (Table 5.6).

Table - 5.6

Distribution of Allottees according to the source of information of the Scheme

	Source of information												Total	
	Advertisement in newspaper		Through magazines		Through friends		Through relatives		Any other		No Response			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Plot Category														
EWS	2425	73.0	70	2.1	542	16.3	239	7.2	43	1.3	15	0.5	3326	100.0
LIG	1012	83.2	15	1.2	137	11.3	50	4.1	6	0.5	1	0.1	1218	100.0
MIG	160	84.2	7	3.7	15	7.9	6	3.2	1	0.5	3	1.6	190	100.0
HIG	24	96.0	0	0.0	1	4.0	0	0.0	0	0.0	0	0.0	25	100.0
Base : Allottee	3621	76.1	92	1.9	695	14.6	295	6.2	50	1.1	19	0.4	4759	100.0

Legal Contracts

All the allottees have to sign a lease-cum-sale agreement (LCS) at the time of paying the initial deposit to the Tamil Nadu Housing Board. The LCS has a clause which states "the Lessee-Purchaser shall not keep the plot vacant indefinitely, and he/she shall construct a building for which purpose the plot is allotted within a period of one-year from the date of allotment". This clause in the agreement is meant to ensure that the plots do not remain vacant for long periods of time. However, the survey revealed that the allottees have not paid much attention to this clause. Only one-third of the allottee occupants and three-fifths of the non-occupants claim to have read this agreement. Even among those who have read the agreement only about four-fifths are aware of the clause stated above (see Tables 5.7 to 5.10).

The LCS agreement clause which requires people to construct the house within one year has not been adhered to by a large percentage of the allottees. Less than half of the allottee occupants started construction within one year of taking over. Of those who did not start construction within one year almost 45 per cent did not receive any notice or warning from the authorities (see Tables 5.11 and 5.12).

The fact that a large percentage of the allottees are ignorant about all the provisions of LCS agreement has caused much delay in construction of plots and occupation. If this clause is to have the desired effect, then the allottees must be made aware of all the clauses at the time of signing the LCS agreement and the TNHB should take prompt action against defaulters.

Table - 5.7

Distribution of Allottee Occupants by knowledge of LCS agreement (Whether read LCS agreement)

	Whether read lease-cum-sale agreement							
	Yes		No		No Response		Total	
	No.	%	No.	%	No.	%	No.	%
Plot Category								
EWS	177	24.1	193	26.3	363	49.5	733	100.0
LIG	130	49.2	41	15.5	93	35.2	264	100.0
MIG	16	30.8	14	26.9	22	42.3	52	100.0
HIG	3	75.0	0	0.0	1	25.0	4	100.0
Total	326	31.0	248	23.6	479	45.5	1053	100.0

Table - 5.8

Distribution of Allottee Non-occupants by knowledge of LCS agreement (Whether read LCS agreement)

	Whether read lease-cum-sale agreement							
	Yes		No		No Response		Total	
	No.	%	No.	%	No.	%	No.	%
Plot Category								
EWS	1480	57.1	857	33.1	256	9.9	2593	100.0
LIG	500	52.4	374	39.2	80	8.3	954	100.0
MIG	111	80.4	18	13.0	9	6.5	138	100.0
HIG	17	81.0	1	4.8	3	14.3	21	100.0
Total	2108	56.9	1250	33.7	348	9.4	3706	100.0

Table - 5.9

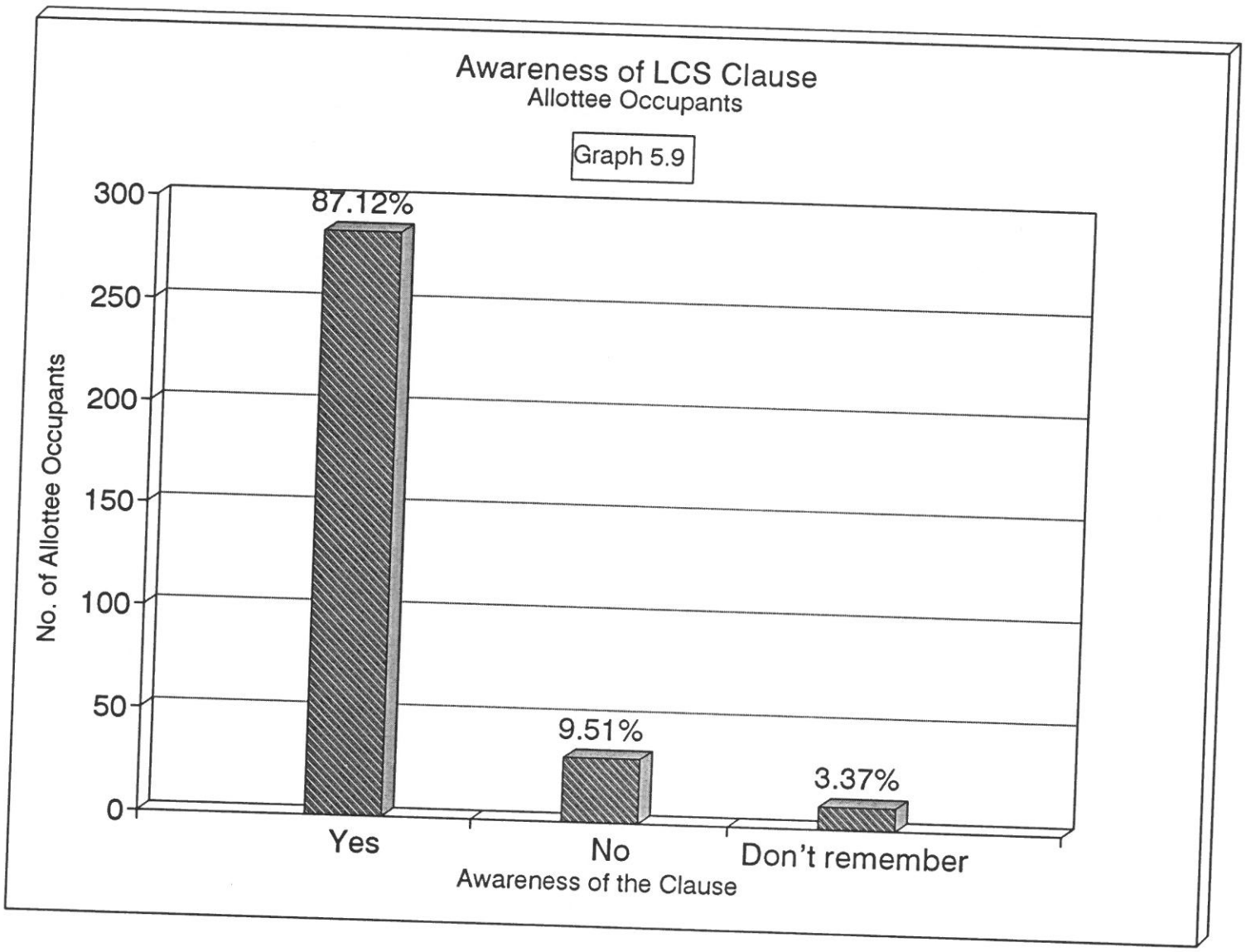
Distribution of Allottee Occupants by knowledge of LCS agreement (Whether aware of the given clause)

	Awareness of the clause of construction within one year of takeover							
	Yes		No		Do not remember		Total	
	No.	%	No.	%	No.	%	No.	%
Plot Category								
EWS	154	87.0	15	8.5	8	4.5	177	100.0
LIG	114	87.7	13	10.0	3	2.3	130	100.0
MIG	13	81.3	3	18.8	0	0.0	16	100.0
HIG	3	100.0	0	0.0	0	0.0	3	100.0
Total	284	87.1	31	9.5	11	3.4	326	100.0

Table - 5.10

Distribution of Allottee Non-occupants by knowledge of LCS agreement (Whether aware of the given clause)

	Awareness of the clause of construction within one year of takeover							
	Yes		No		Do not remember		Total	
	No.	%	No.	%	No.	%	No.	%
Plot Category								
EWS	1249	84.4	167	11.3	64	4.3	1480	100.0
LIG	405	81.0	77	15.4	18	3.6	500	100.0
MIG	86	77.5	12	10.8	13	11.7	111	100.0
HIG	13	76.5	3	17.6	1	5.9	17	100.0
Total	1753	83.2	259	12.3	96	4.6	2108	100.0


Awareness of LCS Clause
Allottee Occupants
Graph 5.9
No. of Allottee Occupants
300
250
200
150
100
50
0
87.12%
9.51%
3.37%
Yes
No
Don't remember
Awareness of the Clause

Awareness of LCS Clause
Allotte Non-Occupants

Graph 5.10

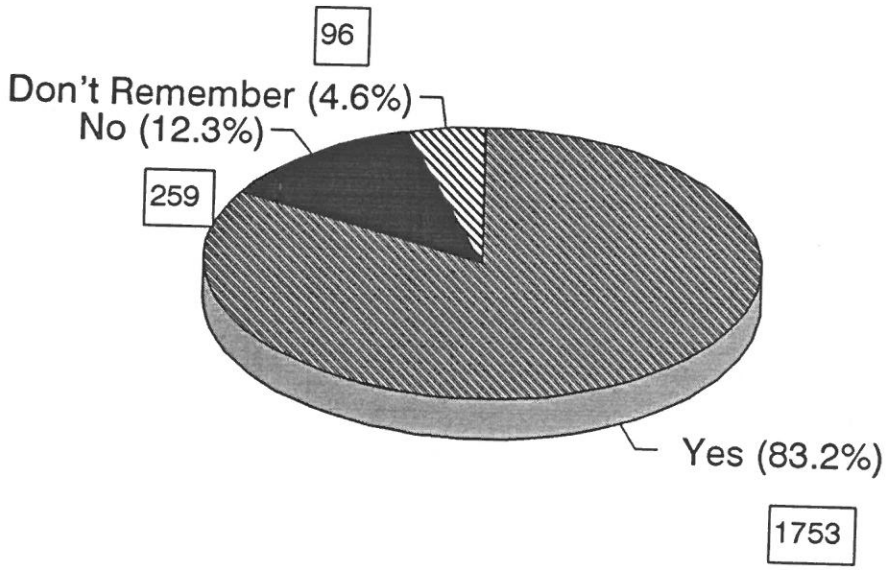


Table - 5.11

Distribution of Allottee Occupants by knowledge of LCS agreement (Whether started construction within one year)

	Whether started construction within one year of takeover							
	Yes		No		No Response		Total	
	No.	%	No.	%	No.	%	No.	%
Plot Category								
EWS	329	44.9	93	12.7	311	42.4	733	100.0
LIG	116	43.9	71	26.9	77	29.2	264	100.0
MIG	25	48.1	7	13.5	20	38.5	52	100.0
HIG	3	75.0	0	0.0	1	25.0	4	100.0
Total	473	44.9	171	16.2	409	38.8	1053	100.0

Table - 5.12

Distribution of Allottee Occupants by knowledge of LCS agreement (Whether had problems with TNHB)

	Whether encountered problems with TNHB*							
	Yes		No		No Response		Total	
	No.	%	No.	%	No.	%	No.	%
Plot Category								
EWS	28	30.1	53	57.0	12	12.9	93	100.0
LIG	47	66.2	19	26.8	5	7.0	71	100.0
MIG	2	28.6	5	71.4	0	0.0	7	100.0
Total	77	45.0	77	45.0	17	9.9	171	100.0

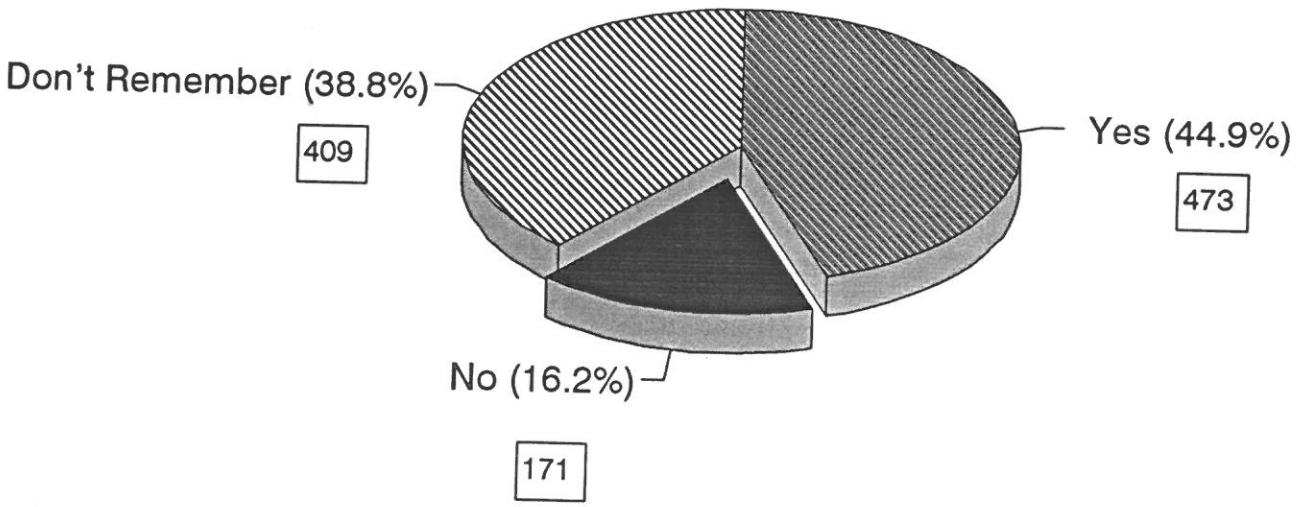
* Problems such as, issue of penalty notice and/or cancellation notice.

Credit

Provision of finance is an essential ingredient to enable beneficiaries to commence construction. In the early projects nationalised banks supplemented cash loan upto Rs. 4000/- (for EWS) with interest rates varying from 4% to 12.5%. High interest rates, inadequate loan amount, and inadequate fund allocation by banks restricted the bank finance. Therefore, TNHB obtained finance from HUDCO and issued cash loan to the allottees in three instalments tied up with progress at site so as to enable them to construct

Whether Started Constn. within 1 Year
Allotte Occupants

Graph 5.11



their own house adopting their own specifications, plan and self help labour.

The TNHB gives a limited amount of money as shelter loan to buy inputs such as cement which varies between Rs. 1250 and Rs.7500. In addition the HUDCO (TNHB) gives cash loan for the EWS which ranges between Rs. 3700 and 7900 for the different sub-groups (See table 5.13).

The HUDCO loan is, however, not considered sufficient by the allottees. In Arumbakkam the percentage of EWS households taking loan was very small. The percentage of households availing of this loan increased significantly in the other schemes (Table 5.14). As the loan amount does not exceed Rs.8000 the beneficiaries find it difficult to construct the house within this amount. Therefore, they use their own resources to mobilise additional funds for construction. This aspect has been dealt with in Chapter IV.

Financial problems have emerged as one of the main hindrances to occupation of the plots. The formal sector loan amounts seem unrealistic and do not reflect the market prices of inputs. This forces the allottees to look for other sources of finance. This is a time consuming process which considerably delays occupation. The allottees, in many cases, pledge their jewels to get loan. Since house is a lifetime's investment for most, they invest larger amounts than is expected of them by the authorities. This difference between what is available and what is expected leads to financial problems and results in delayed occupation of plots. It must be also recognised that the very concept of 'incremental housing' may suffer if the beneficiary is unable to lay strong foundation and base structure at the initial stage. To do so additional financial resources will be required. The allottees in MIG and HIG category have access to institutional finance from nationalised banks or Housing Development Finance Corporation, through secondary mortgage. The allottees in this category are not held up only due to non-availability of finance. They may be either speculating or waiting for further development of the area.

Table - 5.13

Basic Shelter and HUDCO Loan - Mogappair East

(in Rs.)

Category	Plot Cost	Basic Shelter Loan	HUDCO Cash Loan
1. EWS A1	1259	1200	7910
2. EWS A2a	2407	1000	7381
3. EWS A3a	3611	1000	6583
4. EWS A3b	3055	1500	6849
5. EWS B1a	7481	600	3736
6. EWS B1b	3704	4000	6593
7. EWS B2a	6481	1500	4730
8. EWS B2b	3981	4000	6307
9. EWS C1a	4777	3700	5860
10. EWS C1b	4777	3700	5800

Table - 5.14

Loan Sanctioned for House Construction

Scheme	Agency giving loan	No. of loan applications received till Jan'91		No. of loan applications approved till Jan'91
		Category	No.	
1. Arumbakkam	I.O.B.	N.A.	834	290
	HUDCO	EWS A	67	67
		EWS B	19	19
2. Villivakkam	I.O.B.	N.A.	801	366
	HUDCO	EWS	522	522
3. Kodungaiyur I	HUDCO	EWS	364	364
4. Kodungaiyur II	HUDCO	EWS A&B	745	3745
5. Mogappair East	HUDCO	EWS	3117	2772
6. Mogappair West	HUDCO	EWS	3269	3225
7. Maduravoyal	HUDCO	EWS	1109	1109
8. Manali I	Andhra Bank	EWS	30	30

I.O.B. - Indian Overseas Bank
HUDCO - Housing and Urban Development Corporation
Source : TNHB

Table - 5.15

Proportion of EWS Allottees Taking Loan for House Construction

Scheme	No. of EWS plots (handed over up to Jan'91)	No. of EWS loan applications to TNHB (till Jan'91)	% of application to EWS plots	% to total EWS plots		
				Occupied	Partially constructed	Total
Arumbakkam	1713	920	53.7	N.A	N.A	N.A
Villivakkam	2231	1323	59.3	95	3	98
Kodungaiyur I&II	4248	4109	96.7	58	26	84
Mogappair (East)	3375	3117	92.4	52	36	88
Mogappair (West)	3788	3269	86.3	36	39	75
Maduravoyal	1197	1109	92.6	19	20	39

Source : TNHB & NIUA survey, 1991.

The TNHB arranges for loans for EWS allottees for house construction from HUDCO and some banks. The percentage of allottees who had taken loan for house construction was not very high in the earlier schemes but increased considerably in the later schemes (Table 5.15). The plots which are occupied and those with partial construction on them are less than the percentage of those who have taken loan in Mogappair (East), Mogappair (West) and in Maduravoyal. While in the former two it would appear that most of those who have taken loan have either occupied the plots or have started construction in the latter scheme the occupancy as well as those who have started construction is low compared to the percentage of allottees who have availed of the loan. This also indicates that all those who have availed of the loan have not yet started constructing their house. During the survey it emerged that inadequacy of loan amount is a major cause for delayed construction.

Building Material

Building material yards have been provided in every sites and services scheme to help the allottees in all the income groups, with particular reference to the lower income categories, for quicker settlement process.

However, in the past, the authorities have faced problems in procurement and maintenance of huge stocks of cement for a long time as the allottees took their own time in constructing the house. Since the price of the cement has been decontrolled now and is available at the same price in the open market it is suggested that either the building material component should form a part of the construction loan component or the building material yards should provide quality building material in small quantities (requirement of a day or so) as part of the project. In the TNUDP schemes it is already being contemplated to make the availability of building material a part of the construction loan amount. Besides this, technical advice on low cost building techniques should also be made available at the site.

Community Development

The Community Development Wing has a vital role to play in making the sites and services schemes successful. It motivates the allottees to occupy the schemes and also gets the community facilities by liaisoning with governmental and non-governmental organisations. Apart from this, the Community Development Wing staff organises the allottees to form Welfare Associations in the scheme areas to take up community responsibilities. These associations are trained by this Wing to develop leadership qualities in them and solve community problems.

The Community Development Wing also conducts studies and surveys for identifying the problems hindering speedy occupation and suggests ways of overcoming these problems. The community development officers assist the allottees to get the building plans approved speedily from the Corporation and other local bodies so as to enable the allottees to start construction as early as possible. They help the allottees to get cash loans and material loans quickly. They also arrange for small business loans from nationalised banks for starting small business ventures in the scheme areas in order to augment the household income of the allottees.

The Community Development Wing was established in Madras Metropolitan Development Authorities as early as 1978, for the World Bank aided Sites and Services and Slum Improvement Schemes of Madras Urban Development Projects.

Community development staff were recruited in this wing which comprised of one Chief Community Development Officer and three Community Development Officers (for employment, maternal and child care and slum improvement) and 14 Community Officers. As per the norms of the World Bank, the community development wing conveyed the felt needs of the beneficiaries to the implementing agencies for successful completion of the programmes.

As the World Bank put a pre-condition that the implementing agencies should have a community Development Wing for the sanction of MUDP II Schemes, the Community Development Wing in MMDA was bifurcated and 12 C.D.S., 2 CDOs and 1 Chief Community Development Officer were transferred to the Tamil Nadu Slum Clearance Board and 2 COs and 1 CDO were transferred to the Tamil Nadu Housing Board.

In the Tamil Nadu Housing Board, one Community Development Officer and two Community Officers have been looking after the Sites and Services Schemes since 1981, when there were only 3 Sites and Services schemes viz., Arumbakkam, Villivakkam and Kodungaiyur.

However, with the MUDP II and TNUDP schemes included, the work load of this wing of in the TNHB has increased considerably. The present strength of the Community Development Wing is inadequate. There are nearly 30,000 families under MUDP I and II and the two Community Officers at TNHB have been struggling very hard to carry out the community development activities.

While the stated objectives of the Community Development Wing are geared towards speedy occupation of plots, in actual practice this wing is under staffed and the workload of the existing staff in this Wing does not allow them to get involved in the community for the desired length of time. If the staff strength of this Wing is increased it will be possible to make more effective interventions to improve the occupancy rate.

Voluntary Organisations

There are a number of voluntary organisations in the different scheme areas. The functions of these voluntary organisations include (a) providing infrastructure facilities and their maintenance; (b) ensuring security in

the area; and (c) helping in community development. Table 5.16 gives the names of the voluntary agencies and their role.

Table - 5.16

Name of the Schemes	Voluntary Agencies	Role of the Agency
Kodungaiyur Phase I	1. Youth Welfare Association	Provide infrastructure facilities
	2. Jawahar Welfare Association	Provide infrastructure facilities
	3. Women Welfare Organisation	Provide basic facilities
Kodungaiyur Phase II	1. Nehru Youth Association	Helping Community development and road maintenance
	2. Ashoka Youth Association	
	3. City Welfare Association	
	4. Muthanil Nagar Welfare Association	Provide security to the area (flood control and maintenance of service).
	5. Palkavala Sewa Sangam	Provide street light
	6. EWS AB General Welfare Association	Helping the people when they need
Mogappair East	1. Indira Gandhi Women Association	Provide infrastructure facilities
	2. Youth Association	
	3. Welfare Association	Water, drainage etc.
Mogappair West	1. Makkal Mempattu Sangam	Maintenance and repairing
	2. Women Organisation	Provide infrastructure facilities
	3. Youth Association	Helping in community development, maintenance of roads etc.
Maduravoyal	1. Welfare Association	Provide infrastructure facilities

Design Aspect

In order to account for the extent of conversion of residential use to commercial use particularly along the major roads, a field survey was undertaken in MUDP-I and MUDP-II project locations (see Table 5.17). The lay out maps indicating the extent of conversion from residential to commercial use in MUDP-I and MUDP-II project locations are enclosed in Part-II of the report.

It may be seen that the conversion of land-use from residential to commercial has largely taken place along the main roads in MUDP-I and MUDP-II schemes except in Manali-I.

This may be due to the fact that in MUDP-I schemes and MUDP-II schemes (except Manali - I), the LIG and EWS plots are located near the main road as shown in fig. 1. Further, under the planning parameters (Rules and Regulations prescribed by MMDA), there is a provision for allowing the EWS and LIG plots to use a part of the plot for shops. This was done in order to help them to increase their household income.

Keeping in view the extent of conversion from residential use to commercial use, the designing of the schemes in Manali-I and MUDP-II sites and services schemes as well as in Tamil Nadu Urban Development projects was changed as shown in fig. 2. In these schemes, the integration of various income categories are achieved by having lowest income category plots as the nucleus surrounded by higher income category plots.

Table 5.17

Changes in Land Use

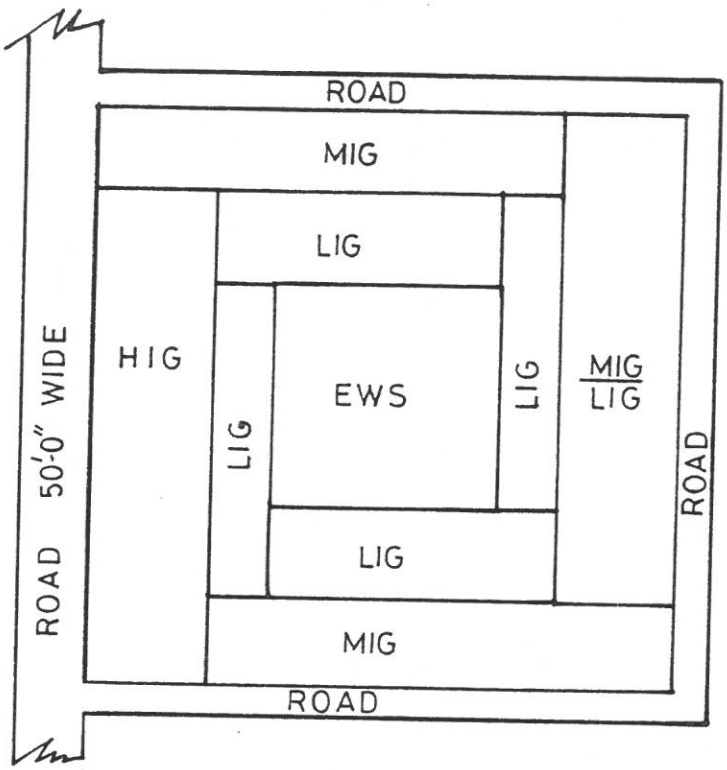
Scheme	No. of Plots*	Plots with residential-cum-commercial use**
Arumbakkam		
EWS	1699	119
LIG	503	32
MIG	102	10
Total	2304	161
Villivakkam		
EWS	2242	72
LIG	1394	37
MIG	115	10
Total	3751	119
Kodungaiyur I		
EWS	1245	21
LIG	707	12
MIG	60	2
Total	2012	35
Kodungaiyur II		
EWS	3024	7
LIG	856	28
MIG	173	22
HIG	52	6
Total	4105	63

Contd/....

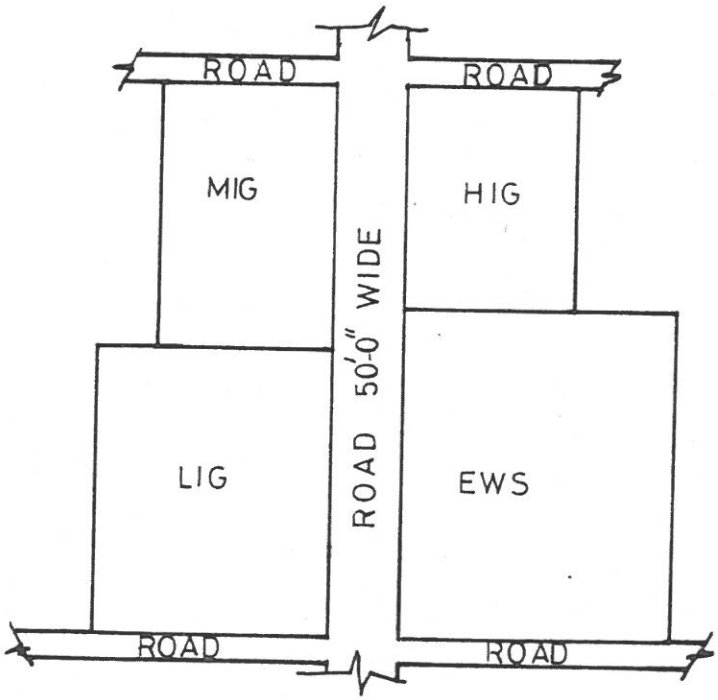
Scheme	No. of Plots	Plots with residential-cum-commercial use
Mogappair (East)		
EWS	6828	15
LIG	2582	84
MIG	466	41
HIG	126	7
Total	10002	147
Mogappair (West)		
EWS	4000	15
LIG	1314	14
MIG	160	3
HIG	81	2
Total	5455	34
Maduravoyal		
EWS	1207	6
LIG	314	4
MIG	68	1
HIG	38	-
Total	1627	11
Manali-I		
EWS	1067	-
LIG	430	-
MIG	113	-
HIG	49	-
Total	1659	-

Source: * MMDA (layout maps)
** NIUA Survey, March 1992.

LAYOUT DESIGN
(Conceptual)



MUDP II(part) & TNUDP Schemes



MUDP I & MUDP II(part) Schemes

CHAPTER - VI

CONCLUSIONS AND RECOMMENDATIONS

The survey in MUDP-I and MUDP-II Sites and Services Schemes at Madras focussed on the evaluation of project inputs and the reasons for non-occupancy of scheme locations.

This chapter recapitulates the main findings of the report and gives recommendations for improving occupancy rate in the future schemes.

What is wrong with the Sites and Services Schemes?

The survey in MUDP-I and MUDP-II schemes confirms that :

a. Occupancy levels in the schemes are low.
b. The time taken between allotment and occupancy is three to eight years.
c. Unoccupied plots account for 47 per cent of the total plots in these schemes.
d. Schemes which have between one-third to one-half unoccupied plots are Kodungaiyur (I), Kodungaiyur (II) and Mogappair (East). Mogappair (West) has nearly 70 per cent unoccupied plots while in Maduravoyal over 80 per cent of the plots are unoccupied. In Kodungaiyur (I) after 9 years of allotment, 38 per cent of the plots are still unoccupied and in Mogappair (East) 46 per cent of the plots remain unoccupied after 8 years of allotment of plots.

The main reasons for the non-occupancy in sites and services schemes are the following :

1. Location of the schemes far away from the main transport artery is clearly a major factor contributing to low level of occupancy as can be seen in Kodungaiyur (I) in MUDP-I and Mogappair (East) and Mogappair (West) in MUDP-II. If the transport cost to reach the work place becomes too high and jobs are not available at the project locations, then the time taken for occupancy in the sites and services schemes becomes inevitably longer. Given the fact, that these locational inadequacies have resulted partly from the State Government's inability to acquire suitably

located land for the schemes and also because vacant land on a sufficient scale for the schemes are available only at the city's periphery, longer time taken for occupancy in sites and services schemes is inevitable.

2. The field survey shows that the non-occupancy is also due to the lack of access to community facilities. The poor development of public transportation and community facilities such as schools and shopping centres strengthen the need to give greater importance to these factors in the sites and services schemes.

3. An analysis of the relative importance of various reasons for not occupying the plots by allottees the in sites and services schemes shows that financial constraint is by far the most important reason for non-occupancy. According to the field survey, a majority of the allottee non-occupants have no plans to construct houses in the near future. Majority of the allottees want the limits of financial assistance being given by HUDCO to be increased as the present financial assistance given, in case of EWS category, for house construction falls much short of what is required. The gap between the cost of construction and the amount of loan given for constructing a house has widened overtime. While the cost of construction has gone up, the limits of financial assistance has remained frozen for a long time.

4. The percentage of plots sold in MUDP-I schemes range between 10 to 15 per cent while in MUDP-II schemes 4 to 7 per cent of the plots have been sold uptil now. The percentage of plots in which tenants reside ranges between 18 to 21 in MUDP-I schemes and between 3 to 12 in MUDP-II schemes. Thus, the percentage of households who are either second owners or tenants in MUDP-I schemes ranges from 28 to 36 per cent while in MUDP-II it ranges from 7 to 19 per cent. Buying out in the MUDP-II schemes has been a slow process mainly because of their distant location site (inaccessible from any major transport artery). Availability of public and private transport is also very low in these schemes. On the other hand, with gradual development of surrounding areas in MUDP-I schemes, people from higher income groups have started showing their interest in these

schemes. The NIUA survey shows that the income of non-allottee occupants (second owners) are higher than the original allottees in .pa all the scheme areas. This is more common in LIG income categories.

The basic factor which plays a crucial role in buying out process is the pressure from the organised housing market. The supply of housing units which fall much short of the demand and the nature of the housing market that exists in the metropolis has made majority of the housing stock in the market non-available for even the middle income groups. This leads to a negative 'filtering down' process where people with higher incomes have to be satisfied with the so-called second best options which are actually built for lower income groups even at the level of subsidizing housing projects.

LAND-USE ALLOCATION

a. It is observed that the location of industrial estates or big industries near the scheme areas or the availability of industrial plots within the scheme areas for employment generation has had little or no impact on increasing the occupancy rate in the scheme areas. For instance, in Villivakkam and Kodungaiyur (I) schemes, both of which have good industrial potential near the scheme area and where the handing over of plots took place in the same year, the occupancy status in the former is better than that in the latter. .pa b. Further, the provision of industrial plots within the scheme area (to increase the employment opportunity of the beneficiaries) has had no impact. It is observed that the allottees in the scheme areas are working at the same place as they did before moving into scheme locations, though for some of the allottees the distance to work place has increased after moving into the project location. On the other hand, the schemes located on major roads with better transport infrastructure and surrounded by developed housing colonies have much higher occupancy rates.

Keeping the above points in view it is suggested that in the on-going schemes (TNUDP) and in the future

schemes provision of industrial plots could be reserved for specific type of industries which could use the skills of the local people in order to enhance employment opportunities for the beneficiaries. Alternatively, the provision of industrial plots could be discontinued and instead more commercial sites could be provided within the scheme areas.

PRE-ALLOTMENT ISSUES

a. Selection of eligible applicants is, at present, done mainly on the basis of income of the household and ownership of property within Madras. A number of other relevant information asked for in the application form (such as on employment, distance to workplace from proposed scheme, mode of transport used, capacity to mobilize resources for house construction income generation capacity of family members, present structure of shelter, tenancy status etc.) and not give much importance.

In order to improve the rate of occupancy in the scheme areas, the selection of beneficiaries must be based not only on income and ownership of property criteria but also on the capacity of mobilize resources for house construction, type of employment and distance to work place etc.

b. A review of the demand for plots by the EWS category for which more than 70 per cent of the plots have been reserved in some of the MUDP-I and MUDP-II schemes, indicates that initially the number of applications received from this category was not significant (Arumbakkam). However, as the schemes progressed and people became aware of the schemes, the response from this category improved (MUDP-II schemes). In Tamil Nadu Urban Development Project schemes, the response from the economically weaker sections is overwhelming.

The demand for plots by economically weaker sections, however, also depends on location, accessibility and distance to work place.

c. It is observed that in Arumbakkam and Villivakkam, 'C' type houses (semi built houses ready for immediate occupation) were provided for the economically weaker

sections. This was one of the reasons for the better occupancy rate in these schemes.

Therefore, it is suggested that in the on-going schemes (TNUDP) where the plots are yet to be handed over and in the future schemes at least 20 per cent of the EWS plots should be reserved for semi-built houses.

Technical advice on low cost building techniques should be made available to the allottees.

d. It was observed during the field survey, that beneficiaries in EWS and LIG income groups at various project locations are not satisfied with the shelter options, especially the location of toilets in the plot. While few beneficiaries preferred the toilet at the back of the plot, others have either changed or are thinking of changing the location of toilet from the back to front of their house.

Keeping this in view it is suggested that in the on-going schemes (Tamil Nadu Urban Development Project) and in the future schemes, the option of location of toilets should be left to the beneficiaries.

IMPLEMENTATION STAGE

a. A time limit of one year for commencement of construction of building from the date of handing over of the plot and three years for completion is supposed to be strictly observed as per the LCS agreement failing which allotment is cancelled. Beyond the time limit of one year for the commencement of construction, extension of time for a maximum period of one year is considered by TNHB depending upon the merit of the case.

This provision in the LCS agreement gives each allottee three to four years to complete house construction. Therefore, occupancy rate can be expected to be low in the initial three to four years after allotment. Thus delays are built-in the scheme.

In the on-going and future schemes, it is suggested that the conditions under the LCS agreement should be modified, such that the construction starts within 6 months to 1 year from the date of taking over plots and is completed within 1 year therefrom.

It is also suggested that in the MUDP I and MUDP II schemes those allottees should be identified who had started construction within the prescribed time limit but could not complete it due to lack of finances. Efforts should be made to arrange finances for them so that they can complete the construction work and move into the scheme areas. In the cases where the allottees have not taken up construction within the prescribed time limit the LCS conditions should be enforced strictly.

b. In order to speed up the pace of construction of houses by the beneficiaries, a building loan is provided to them which includes shelter loan and building material which is provided from the building centres at each site. In the past schemes these building centres played an active role. During discussions within the officials, it emerged that the authorities faced problems in procuring and maintaining huge stocks of cement in the building centres at each site, while the beneficiaries took their own time to start construction after taking over plots.

Therefore, it is suggested that the building material yards should provide quality building materials in small quantities (required for a day or so) as a part of the project.

Since the price of cement has been decontrolled and it is freely available in the market at the same price, it is suggested that in the on-going and the future schemes building material should not be provided to the beneficiaries and instead an equivalent amount should be included as a part of the construction loan component.

Cost Recovery

In terms of first priority accorded by the allottees for not occupying the plots at project locations, 90.5 per cent of the allottees indicated that the financial constraint was the main reason for not occupying the plots in the past schemes.

Besides, majority of allottee occupants have either taken loan from public/private agencies or used loan and

their own sources for the purchase of plot and house construction. Similarly, most of the non-occupant allottees have also taken loan to purchase the plots. Since the amount of loan given by public agencies fell much short of the needed amount for purchase of plot and construction of house, they were forced to avail the loan from private agencies in the past schemes.

In order to increase the quantum of loan and for the speedy recovery of loan amount, it is suggested that graduated payment mortgages should be adopted in the on-going schemes (TNUDP) and future schemes. For example, if the beneficiary has to repay the loan amount in 20 equal instalments per month, the beneficiaries may be allowed to repay the amount with graduated increase after every year or two, keeping in view the increase in financial mobility of the beneficiaries. However, collection machinery should function effectively otherwise bad debts will cripple the project.

Forming of cooperative societies duly recognised by the State Government should be encouraged in the on-going schemes (TNUDP) and future schemes. Encouraging people to form cooperatives will help the authorities to sanction the loan (25 per cent from TNHB and 75 per cent from HUDCO) to the cooperative society on behalf of each allottee and cooperative societies will be responsible for recovery of loan from each allottee. Each cooperative society should have an engineer from the TNHB as one of the official members. The cooperative society could also act as the channel for providing technical assistance for house construction.

Community Participation

One of the several pre-requisites for making the sites and services schemes successful is the role of the community development wing. This wing motivates the allottees to occupy the plots in the schemes and also gets the community facilities by liaisoning with governmental and non-governmental organisations. Apart from this, the community development wing organises the allottees to form welfare associations in the scheme areas to take up community responsibilities. The community development officers assist the allottees to get building plans approved speedily from

the corporation and other local bodies and help them to get cash loans and material loans quickly to enable allottees to start construction as early as possible. They also arrange small business loans from nationalised banks for starting small business ventures in the scheme areas in order to augment household income of the allottees.

In the Tamil Nadu Housing Board, one Community Development Officer and two Community Officers have been looking after the Sites and Services Schemes since 1981 when only MUDP-I was underway. However, with MUDP-II and TNUDP schemes added, the workload in the Community Development Wing has increased considerably.

There are nearly 30,000 families under MUDP-I and II and there are only two Community Officers at TNHB for the Community Development Officers to function effectively, the strength of the Community Development Wing has to be increased. As per the norms of Madras Metropolitan Development Authority, one Community Officer is required for 1000 families which means that at least 30 Community Officers posts should have been filled-up uptil now along with the required number of community Development Officers to supervise the work of Community Officers.

In addition to the MUDP I and II schemes, Tamil Nadu Urban Development Project schemes are being taken up for providing 70,000 shelter units. Out of this, 35,000 units will be developed in Madras Metropolitan Area and the balance 35,000 units will be developed in other cities like Madurai (8,000). For these schemes also community development activities are imperative. **For effectively carrying out the community development and community organisation work a full fledged Community Development Wing is essential with adequate staff.**

In the Tamil Nadu Housing Board, there is no post of Chief Community Development Officer. Though the MUDP I projects have been completed, the MUDP II projects are still in progress and TNUDP schemes are in the embryonic stage. **In these schemes the community development work has to be initiated. Once the schemes are launched, the preparation and approval of building plans, arranging loans and contacting other organisations for community facilities have to be initiated side by side.** The progress in the settler status at Kodungaiyur, Mogappair and Maduravoyal schemes is

not encouraging even though the schemes have been completed long back. **The defaulters in construction have to be contacted and their difficulties and inadequacies ascertained and they have to be motivated to move into the plot as soon as possible so as to improve the settler status substantially. Hence, the expansion of the Community Development Wing has to be expedited.**

Information System and Record Maintenance

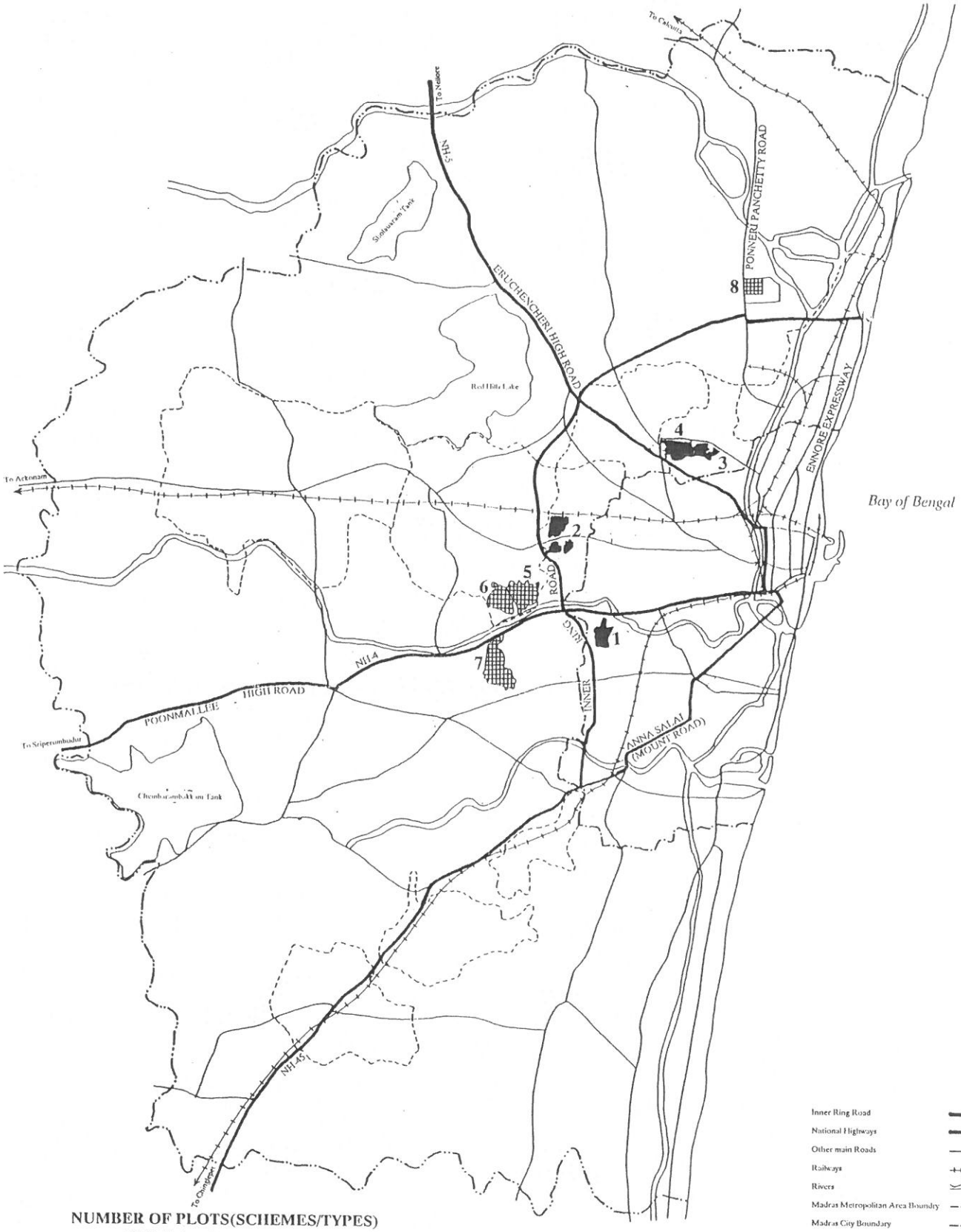
In the absence of a comprehensive project document for each sites and services scheme, it is difficult to obtain the requisite information in regard to physical and financial achievements of the schemes. Information regarding status of plots, effective demand and informal sector housing supply, physical and financial achievements of schemes etc. is lacking.

Thus, there is a need for improving the existing information system. This will help project initiation and realization and will help to identify the real-life needs, affordability and accessibility of the urban poor who are the main target group for the sites and services schemes.

Sites and Services Schemes at Madras have not yielded the expected results. Distant location of schemes, lack of finance to construct houses, inadequate infrastructure and general apathy among beneficiaries to move from their present place of residence are the factors responsible for low occupancy in these schemes. The beneficiaries need adequate motivation to construct on the allotted plots. Such a task can be facilitated by community organisers operating in the scheme area.

Despite every effort, doubts will remain as to how far the economically weaker section is going to benefit from such projects. Unless the housing projects become part of comprehensive planning for the poor, their impact will largely remain elusive. Also unless structural changes occur in key decision areas which can only evolve out of an attack on unequal distribution of income in the society, such projects will only remain a partial solution for providing shelter to the poor.

MADRAS - LOCATION OF MUDP - I & II UNDER SITES & SERVICES PROJECTS



NUMBER OF PLOTS(SCHEMES/TYPES)

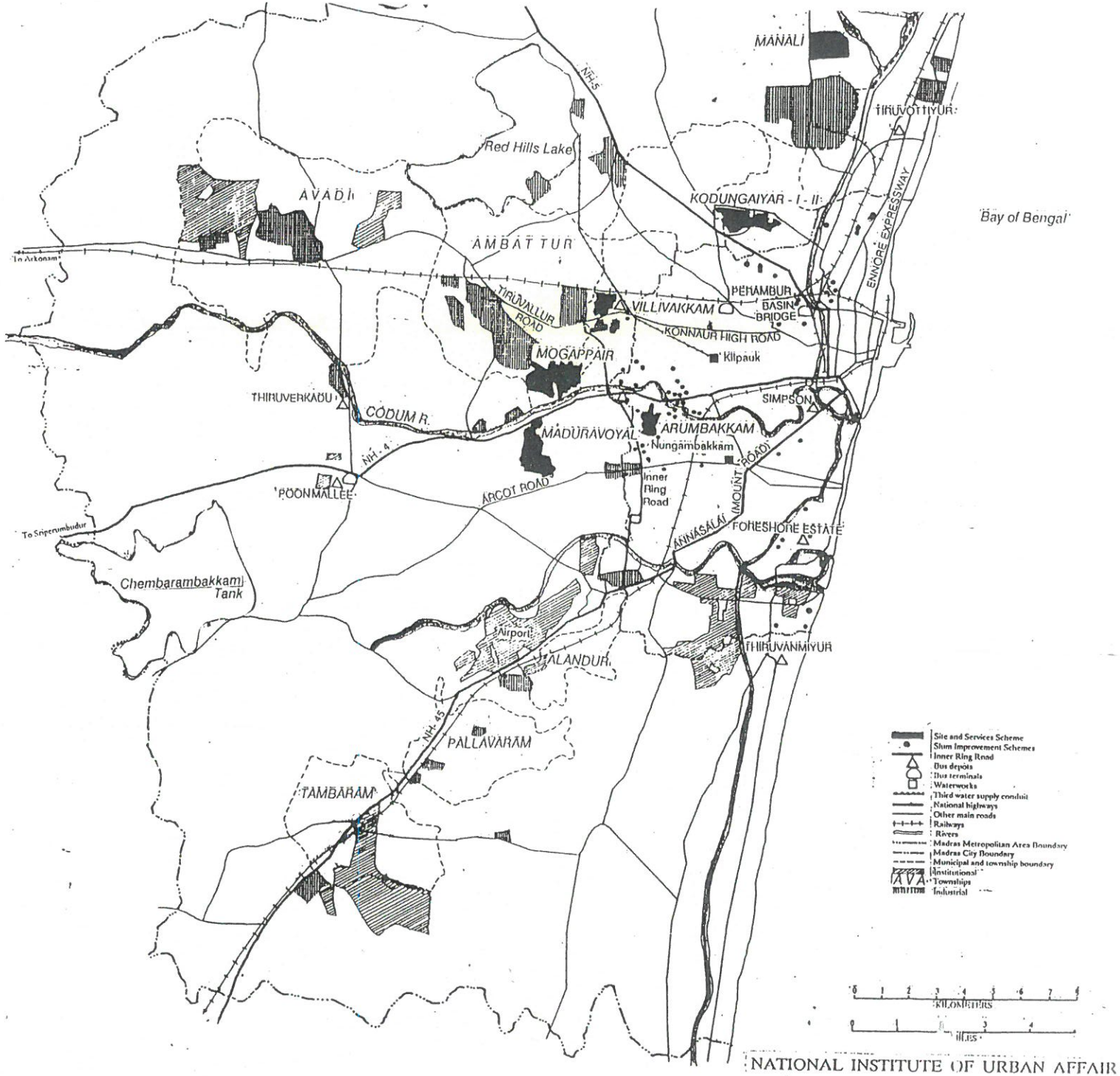
	AREA(in hect.)	HIG	MIG	LIG	EWS	TOTAL
MUDP-I						
1. Arumbakkam	34.20	-	102	503	1699	2304
2. Villivakkam	71.55	-	115	1394	2242	3751
3. Kodungaiyur-I	31.54	-	60	707	1245	2112
4. Kodungaiyur-II	48.43	52	173	856	3024	4105
MUDP-II						
5. Mogappair-East	74.13	126	466	2582	6828	10002
6. Mogappair-West	73.00	81	160	1314	4000	5555
7. Maduravoyal	22.30	38	68	314	1207	1627
8. Manali-I	40.00	49	113	430	1067	1659

Inner Ring Road
National Highways
Other main Roads
Railways
Rivers
Madras Metropolitan Area Boundry
Madras City Boundary
Municipal and township Boundary

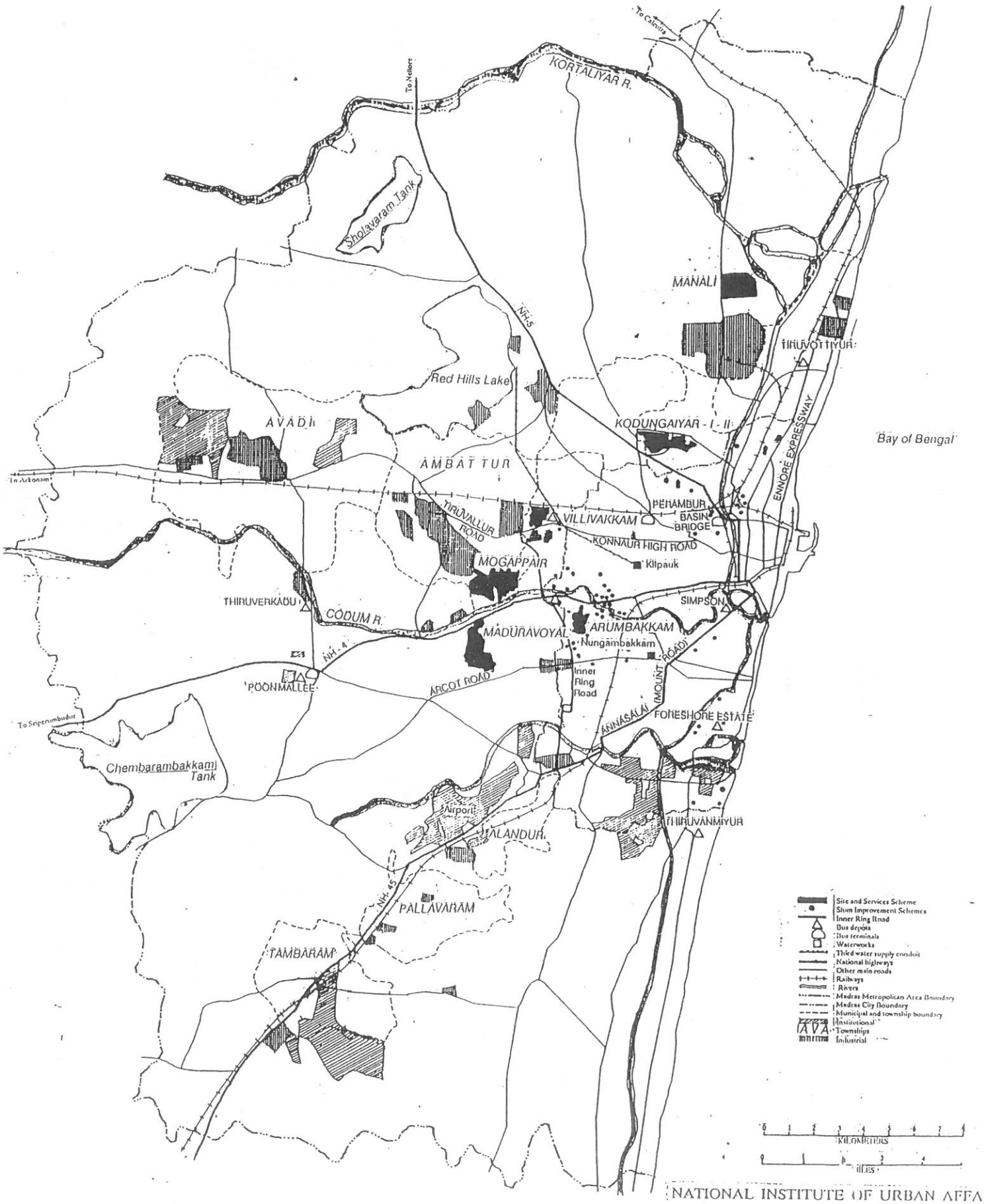
N

0 2 4 6 8
KILOMETERS

National Institute of Urban Affairs
New Delhi - 110021


MANALI
TIRUVOTTIYUR
NH-5
Red Hills Lake
AVADI
AMBATTUR
KODUNGAIYAR - I - II
Bay of Bengal
ENNORE EXPRESSWAY
PERAMBUR
BASIN BRIDGE
VILLIVAKKAM
TIRUVALLUR ROAD
KONNUR HIGH ROAD
MOGAPPAIR
Kilpauk
THIRUVERKADU
COOUM R.
SIMPSON
MADURAVOYAL
ARUMBAKKAM
Nungambakkam
NH - 4
POONMALLEE
ARCOT ROAD
Inner Ring Road
MOUNT ROAD
ANNASALAI
FORESHORE ESTATE
To Sriperumbudur
Chembarambakkam Tank
Airport
THIRUVANMIYUR
ALANDUR
NH-45
PALLAVARAM
TAMBARAM
Site and Services Scheme
Slum Improvement Schemes
Inner Ring Road
Bus depots
Bus terminals
Waterworks
Third water supply conduit
National highways
Other main roads
Railways
Rivers
Madras Metropolitan Area Boundary
Madras City Boundary
Municipal and township boundary
Institutional
Townships
Industrial
KILOMETERS
MILES
NATIONAL INSTITUTE OF URBAN AFFAIR

MADRAS - LOCATION OF MUDP - I & II UNDER SITES & SERVICES PROJECTS



NATIONAL INSTITUTE OF URBAN AFFAIRS

Annex - 1

Rate of Occupancy in Different Sites and Services Schemes

Year of commencement of scheme	Arumbakkam 1977		Villivakkam 1979		Kodungaiyur Phase I 1981		Kodungaiyur Phase II 1981		Mogappair East 1983		Mogappair West 1983		Maduravoyal	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Item														
Total no. of plots	2334	-	3903	-	1904	-	4124	-	5582	-	5518	-	1355	-
Use														
Residential (R)	2124	-	3452	-	1090	-	2198	-	2874	-	1597	-	233	-
Others (O)	35	-	28	-	53	-	42	-	79	-	87	-	16	-
R & O	86	-	85	-	31	-	20	-	68	-	7	-	-	-
Sub-total	2245	96.2	3565	91.3	1174	61.7	2260	54.8	3021	54.1	1691	30.6	249	18.4
Vacant	48	-	208	-	422	-	657	-	821	-	1996	-	835	-
Partly Built	41	-	130	-	308	-	1207	-	1740	-	1831	-	271	-
Grand total	2334	100.0	3903	100.0	1984	100.0	4124	100.0	5582	100.0	5518	100.0	1355	100.0
Year of Occupation														
1980	519	23.1	14	0.4	-	-	-	-	-	-	-	-	-	-
1981	240	10.7	96	2.7	-	-	-	-	-	-	-	-	-	-
1982	135	6.0	232	6.5	-	-	-	-	-	-	-	-		-
1983	123	5.5	214	6.0	81	6.9	-	-	-	-	-	-	-	-
1984	119	5.3	260	7.3	34	2.9	-	-	3.1	1.0	-	-	-	-
1985	128	5.7	385	10.8	44	3.7	37	1.6	98	3.2	12	0.7	-	-
1986	141	6.3	453	12.7	98	8.3	78	3.5	193	6.4	39	2.3	-	-
1987	128	5.7	381	10.7	138	11.8	189	8.4	362	12.0	114	6.7	-	-
1988	117	5.2	446	12.5	167	14.2	325	14.3	535	17.7	271	16.0	7	2.8
1989	200	8.9	417	11.7	214	18.2	543	24.0	667	22.2	306	18.1	48	19.3
1990	144	6.4	289	8.1	261	22.3	589	26.1	620	20.5	397	23.5	112	45.0
1991	63	2.8	136	3.8	94	8.0	224	9.9	299	9.9	319	18.9	68	27.3
No information	188	8.4	242	6.8	43	3.7	275	12.2	216	7.1	230	13.6	14	5.6
Total	2245	100.0	3565	100.0	1174	100.0	2260	100.0	3021	100.0	1691	100.0	249	100.0
Previous Residence														
Within Madras	1831	-	2716	-	1056	-	1721	-	1949	-	1251	-	158	-
Outside Madras	301	-	768	-	68	-	265	-	856	-	190	-	84	-
No information	113	-	81	-	50	-	274	-	216	-	250	-	7	-
Total	2245	-	3565	-	1174	-	2260	-	3021	-	1691	-	249	-

Annex - 2

Requirement to Speed up the Occupancy at Project Different Scheme Location
(Allottee Non-Occupants)

Kodungaiyur Phase I
(Multiple Response)

Income Categories	Total sample	Availability of building material	Financial Asstt.	Better Envt.	Employ. Oppor.	Transport	Infrastructure	More Area	School	Others	NR
EWS	110	-	104 (94.5)	-	1 (0.91)	-	5 (4.45)	-	7 (6.36)	1 (0.91)	-
LIG	99	-	81 (81.82)	-	-	7 (7.07)	4 (4.04)	-	2 (2.02)	2 (2.02)	1 (1.01)
MIG	10	-	10 (100.0)	1 (10.0)	-	9 (90.0)	1 (10.0)	-	9 (90.0)	9 (90.0)	-
HIG											
Total	219		195 (89.04)	1 (0.46)	1 (0.46)	16 (7.30)	10 (4.57)	-	18 (8.22)	12 (5.48)	1 (0.46)

Kodungaiyur Phase II
(Allottee Non-Occupants)
(Multiple Response)

Income Categories	Total sample	Availability of building material	Financial Asstt.	Better Envt.	Employ. Oppor.	Transport	Infrastructure	More Area	School	Others	NR
EWS	412	-	349 (84.71)	7 (1.70)	19 (4.61)	30 (7.28)	56 (13.59)	- -	38 (9.22)	64 (15.53)	4 (0.97)
LIG	111	-	70 (63.06)	1 (0.90)	7 (6.31)	13 (11.71)	19 (17.12)	-	13 (11.71)	26 (23.42)	-
MIG	22	-	11 (50.0)	-	-	6 (27.27)	2 (9.09)	-	8 (36.36)	4 (18.18)	-
HIG	-	-	-	-	-	-	-	-	-	-	-
Total	545	-	430 (78.90)	8 (1.47)	26 (4.77)	49 (8.99)	77 (14.13)	-	59 (10.82)	94 (17.25)	4 (0.73)

Mogappair (E)
(Multiple Response)

Income Categories	Total sample	Availability of building material	Financial Asstt.	Better Envt.	Employ. Oppor.	Transport	Infrastructure	More Area	School	Others	NR
EWS	550	19 (3.45)	430 (78.18)	66 (12.0)	65 (11.82)	42 (7.64)	49 (8.91)	27 (4.91)	37 (6.73)	27 (4.91)	7 (1.27)
LIG	170	5 (2.94)	159 (93.53)	32 (18.82)	36 (21.98)	16 (9.41)	6 (3.53)	8 (4.71)	6 (3.53)	7 (4.12)	11 (6.47)
MIG	60	8 (13.33)	53 (88.33)	11 (18.33)	16 (26.67)	-	-	3 (5.0)	-	-	-
HIG	-	-	-	-	-	-	-	-	-	-	-
Total	780	32 (4.10)	642 (82.31)	109 (13.97)	117 (15.00)	58 (7.43)	55 (7.05)	38 (4.87)	43 (5.51)	34 (4.36)	18 (2.30)

Mogappair (W)
(Multiple Response)

Income Categories	Total sample	Availability of building material	Financial Asstt.	Better Envt.	Employ. Oppor.	Transport	Infrastructure	More Area	School	Others	NR
EWS	822	11 (1.34)	475 (57.79)	29 (3.53)	81 (9.85)	140 (17.03)	61 (7.42)	10 (1.22)	54 (6.57)	99 (12.04)	-
LIG	266	5 (1.88)	198 (74.44)	23 (8.65)	25 (9.40)	12 (4.51)	65 (24.44)	17 (6.39)	24 (9.02)	26 (9.77)	-
MIG	29	-	13 (44.83)	2 (6.90)	8 (27.59)	3 (10.34)	-	2 (6.90)	4 (13.79)	4	-
HIG	20	-	9 (45.0)	3 (15.0)	2 (10.0)	4 (20.0)	2 (10.0)	2 (10.0)	1 (5.0)	2 (10.0)	
Total	1137	16 (1.41)	695 (61.13)	57 (5.01)	116 (10.20)	159 (13.98)	128 (11.26)	31 (2.73)	83 (7.30)	131 (11.52)	-

Maduravoyal
(Multiple Response)

Income Categories	Total sample	Availability of building material	Financial Asstt.	Better Envt.	Employ. Oppor.	Transport	Infrastructure	More Area	School	Others	NR
EWS	206	1 (0.49)	153 (74.27)	2 (0.97)	8 (3.88)	19 (9.22)	16 (7.77)	- -	2 (0.97)	11 (5.34)	9 (4.37)
LIG	56	-	35 (62.50)	- -	2 (3.57)	6 (10.71)	13 (23.21)	-	2 (3.57)	1 (1.79)	- -
MIG	-	-	-	-	-	-	-	-	-	-	-
HIG	-	-	-	-	-	-	-	-	-	-	-
Total	262	1 (0.38)	188 (71.75)	2 (0.76)	10 (3.87)	25 (9.54)	29 (11.07)	-	4 (1.53)	12 (4.58)	9 (3.43)

Manali Phase I
(Multiple Response)

Income Categories	Total sample	Availability of building material	Financial Asstt.	Better Envt.	Employ. Oppor.	Transport	Infrastructure	More Area	School	Others	NR
EWS	307	-	205 (66.78)	21 (6.84)	27 (8.79)	22 (7.17)	68 (22.15)	-	36 (11.73)	48 (15.64)	10 (3.26)
LIG	236	-	162 (68.64)	-	3 (1.27)	9 (3.81)	49 (20.76)	-	5 (2.12)	7 (2.97)	27 (11.49)
MIG	38	-	5 (13.16)	-	-	2 (5.26)	31 (81.58)	-	-	3 (7.89)	-
HIG	14	-	3 (21.43)	-	-	-	12 (85.71)	-	-	1 (7.14)	-
Total	595	-	375 (62.03)	21 (3.53)	30 (5.04)	33 (5.55)	160 (26.89)		41 (6.89)	59 (9.92)	37 (6.22)

Requirements to Speed up the Occupancy at Project Location
(Allottee Non-Occupants)
Total Sites and Services Schemes (MUDP-I and MUDP-II)
(Multiple Response)

Income Categories	Total sample	Availa-bility of building material	Finan-cial Asstt.	Better Envt.	Employ. Oppor.	Trans-port	Infra-structure	More Area	School	Others	NR
EWS	2407	31 (1.29)	1716 (71.29)	125 (5.19)	201 (8.35)	253 (10.51)	225 (9.35)	37 (1.54)	174 (7.23)	250 (10.39)	30 (1.25)
LIG	938	10 (1.07)	705 (75.16)	56 (5.97)	23 (2.45)	63 (6.72)	156 (16.63)	25 (2.67)	52 (5.54)	69 (7.36)	39 (4.16)
MIG	159	8 (5.03)	92 (57.86)	14 (8.81)	24 (15.09)	20 (12.58)	34 (21.38)	5 (3.14)	21 (13.21)	20 (12.58)	-
HIG	34	-	12 (35.29)	3 (8.82)	2 (5.88)	4 (11.76)	14 (41.18)	2 (5.88)	1 (2.94)	3 (8.82)	-
Total	3538	49 (1.38)	2525 (71.37)	198 (5.60)	250 (7.07)	340 (9.61)	429 (12.13)	69 (1.95)	248 (7.01)	342 (9.67)	69 (1.95)

Annex - 3

Settlement Status of Sites and Services Schemes at Madras

Format for total plot listing in scheme area

Location :

Plot Type :

S.No.	Plot No.	Name of the allottee	Ownership status							Use		Year of occupation	Nativity inside Mds/ outside Mds
			Occupied				Unoccupied						
			O	B	T	Total	PB	V	Total	R	OT		

Note :
- O Original Allottee
- B Buyer/Second Owner
- T Tenant
- PB Partly Built
- V Vacant
- R Residential Use
- OT Others (Residential and Commercial)
- Mds Madras

Annex 4 (A)

Settlement Status of Sites and Services Schemes at Madras

Allottee Occupants	1
Non-allottee Occupants	2

Scheme Location	
Plot Category	
Plot Size	
Plot Option	
Plot No.	

Name of Investigator
Date of Interview

A. Name of the allottee
Name of the respondent
Relationship of the respondent to the allottee |_____|

Wife	1	Son	2	Daughter	3
Father	4	Mother	5	Brother	6
Sister	7	Any other, pl. specify	8		

B. Status of the occupant

Allottee occupant	1	
Non-allottee occupant	2	

|_____|

C. Status of Non-allottee occupant

Tenant	1	
Owner other than original allottee	2	

|_____|

Please specify if he is the first, second, third owner

D. In case of owner other than original allottee, did you purchase the

Plot	1	
Constructed house	2	
Any other, pl. specify	3	

|_____|

E. Previous location of residence

Within Madras	1	
Outside Madras	2	

|_____|

Pl. specify the name of the locality

F. Structure of dwelling unit at previous place of residence

Pucca	1	
Semi-Pucca	2	
Kutcha	3	
Any other, pl.specify	4	

|_____|

G. Status of occupant in the previous dwelling unit

Tenant	1	
Owner	2	
Any other, pl. specify	3	

|_____|

G.1 Status of plot

Activity	Year	Month
1. Applying for plot		
2. Allotment		
3. Taking over plot		
4. Starting construction		
5. Completing construction		
6. Occupying		

H. Status of services at previous place of residence

	Individual 1	Community 2	Adequate 1	Inadequate 2
Water Supply				
Sanitation				
	Yes 1		No 2	
Drainage				
Access Roads				
Street lighting				
Dustbins				
Parks/playground				
Primary schools				
Health clinic/centre				
Community Hall				
Shops				
Post office				
Police Station				
Temple/place of worship				
Paved roads				
Public transport				
Private transport				

I. What prompted you to move into this scheme location?
In order of priority

Own a house at affordable cost	0	
Near to place of work	1	
Low rent	2	
Better environment	3	
Better infrastructure	4	
Any other, pl. specify	5	

J. Number of rooms at
Previous place of residence

Present location

K. How did you come to know about this scheme?

Advertisement in newspapers	1	
Through local magazines	2	
Through friends	3	
Through relatives	4	
Any other, pl. specify	5	

L. Financing of the plot and construction

Item	Cost in Rs.	Sources		Loan				
		Own Sources (Rs.)	Loan (amount in Rs.)	Agency from whom loan was taken	Loan period (yrs.)	Rate of interest (%) per annum	Repayment interval	Instalment amount per month (in Rs.)
a. Plot								
b. Construction								
c.								
d.								

M. If loan taken, did you have any problem in getting the loan?

Yes 1 No 2

If yes, nature of problems encountered? In order of priority

Form diffifult to understand	1	
Lengthy procedure	2	
Corruption	3	
Any other, pl. specify	4	

N. Did you get any other assistance?

Yes 1 No 2

If yes, nature of assistance provided and agency giving assistance.

Naure of assistance	Agency giving assistance
1. Building material	
2.	
3.	

O.1. Were the following available at the site before you started construction

	Yes 1	No 2
Skilled labour		
Unskilled labour		
Building material		
Any other, pl. specify		

2. If no, for any of the above, how did you get them and from where?

	Place	Distance (in kms)
a. Skilled manpower		
b. Unskilled manpower		
c. Building material		
d. Any other, pl. specify		

P.1. How long did it take you to get the house plan approved

Less than 6 months	1
6 months - 1 year	2
more than one year	3

2. Did you have any problem in getting the house plan approval?

Yes 1 No 2

3. If yes, the nature of problems encountered by you?

Lenghthy procedure	1
Un-cooperative staff	2
Technical problems	3
Any other, pl. specify	4

Q.1. Have you read the lease-cum-sale agreement?

Yes 1 No 2 No response 3

2. If yes, are you aware of the clause that the building should be constructed within one year of taking over the plot?

Yes 1 No 2 Do not remember 3

3. Did you start construction within one year of taking over the plot?

Yes 1 No 2

4. If no, did you have any problems with TNHB?

   Yes 1 No 2 |_____|

5. If yes, what problems did you have?

   Notice was issued 1
   Cancellation order notice served 2 |_____|
   Penalty notices 3
   Any other, please specify 4

6. Did the lease-cum-sale agreement force you to speed up your construction work?

   Yes 1 No 2 |_____|

R. Household profile

1. Religion of Head

   Hindu 1
   Muslim 2 |_____|
   Sikh 3
   Christian 4
   Others 5

2. Caste

   Scheduled caste 1
   Scheduled tribe 2 |_____|
   Others 3

3. Number of members	T	M	F
	|_____|	|_____|	|_____|
4. Number of children (less than 14 yrs)	|_____|	|_____|	|_____|
5. Number of workers	|_____|	|_____|	|_____|

6. Workers profile

Name	Sex	Age (yrs.)	Occupation		Income per month (in Rs.)		Distance of work place		Mode of transport used	
			Present	Before moving	Present	Before moving	Present	Before moving	Present	Before moving
			Job Code	Job Code						

Code:

Location of present work place	Occupation		Mode of Transport	
Within scheme area-1	Public	1	On foot	1
Outside scheme area-2	Private	2	Cycle	2
	Wage earner	a	Bus	3
	Self employed	b	Train	4
	Casual worker	c	Two wheeler	5
			Auto Rickshaw	6
			Any other pl. specify	7

S. Status of infrastructure and services at the present site.

Service/Facility	Availability at the time of				If no, distance at which available (in kms.)	Degree of satisfaction		
	Taking over the plot		Occupancy			Very satisfied 1	Satisfied 2	Not satisfied 3
	Yes 1	No 2	Yes 1	No 2				
Water supply								
Drainage								
Access roads								
Street lighting								
Dustbins								
Parks/playgrounds								
Primary schools								
Health clinic/centre								
Community hall								
Shops								
Post office								
Police station								
Temple/Place of worship								
Paved roads								
Public transport								
Private transport								

Very satisfied - Felt fully satisfied in terms of its accessibility, quality, operation and maintenance. Have no complaints.

Satisfied - Acceptable level of satisfaction. Satisfied with its accessibility but not satisfied with quality, operation and maintenance or satisfied with its quality, operation and maintenance but not satisfied with its accesibility.

Not satisfied - Dissatisfied with its accessibility, quality, operation and maintenance which requires considerable improvements.

T. Project Site Environment

Items	Very satisfied	Satisfied	Not satisfied	Suggestion for improvement, if any
Plot size				
Sewerage & Drainage				
Commercial Centres				
Width of Access Roads				
Open spaces				

Note: Use another sheet of paper, if necessary, for suggestions on improving the Services/Facilities and Project Site Environment (question S and T).

U. Employment Potential

1. Are employment opportunities available within the scheme or nearby?

   Yes 1 No 2 Don't know 3 |_____|

2. If yes, what type of job are available?

Skilled jobs	1	
Unskilled jobs	2	
Household jobs	3	
Industrial employment	4	
Commercial employment	5	
Others, pl. specify	6	

3. Are income generating opportunities available in the area or nearyby?

   Yes 1 No 2 Don't know 3 |_____|

4. If yes, what type of opportunities exist?

   _____

   _____

V. Community Participation

1. Were people in the community involved at any stage of the scheme?

Yes 1 No 2 Don't know 3 |_____|

Planning stage |_____|

Implementation stage |_____|

Maintenance of services |_____|

Management of environment |_____|

Any other, please specify |_____|

2.

Name of Voluntary Agencies in the Scheme Area	Role of the Agency	Level of Satisfaction		
		Very Satisfied	Satisfied	Not Satisfied
1.				
2.				
3.				
4.				

Annex 4(b)

Settlement Status of Sites and Services Schemes at Madras

Non-Occupant Allottees	3

Scheme Location	
Plot Category	
Plot Size	
Plot Option	
Plot No.	

Name of Investigator
Date of Interview

A. Name of the allottee

Name of the respondent

Relationship of the respondent to the allottee |_____|

Wife	1	Son	2	Daughter	3
Father	4	Mother	5	Brother	6
Sister	7	Any other, pl. specify	8		

B. Status of the allotted plot

Activity	Year	Month
1. Applying for plot		
2. Allotment		
3. Taking over plot		
4. Starting construction		

C.1 Status of present plot

Constructed	1	
Partially constructed	2	|_____|
Not constructed	3	

2. If constructed

Given on rent	1	
Used by friends	2	|_____|
Lying vacant	3	
Other uses, pl. specify	4	

3. If partially constructed

Only core structure	1	
Plinth	2	|_____|
Upto walls	3	
Any other, pl. specify	4	

D. Present dwelling

1. Name of locality _____

2. Distance of plot from the place of present residence (in kms)

3. Approx. area (Sq.m.) _____

4. Tenancy status

Tenant	1	
Owner	2	|_____|
Any other, pl. specify	3	

5. If tenant, rent paid per month (Rs.)_____

6. Structure of dwelling unit

Pucca	1	
Semi-pucca	2	
Kutcha	3	
Any other, pl. specify	4	

7. Services available at present location

	Individual 1	Community 2	Adequate 1	Inadequate 2
Water Supply				
Sanitation				
	Yes 1		No 2	
Drainage				
Access Roads				
Street lighting				
Dustbins				
Parks/playgrounds				
Primary schools				
Health clinic/centre				
Community Hall				
Shops				
Post office				
Police Station				
Temple/place of worship				
Paved roads				
Public transport				
Private transport				

E. How did you come to know about the scheme?

Advertisement in newspapers	1	
Through local magazines	2	
Through friends	3	
Through relatives	4	
Any other, pl. specify	5	

2. Why did you apply for the plot? In order of priority

Want to own a house	1	
Plot near to work place	2	
Present rent too high	3	
Better environment	4	
Better infrastructure	5	
Any other, pl.specify	6	

3. At the time of applying for the plot did you have full knowledge of the location and characteristics of the scheme site?

Yes 1 No 2

4. Why have you not occupied the plot yet? In order of priority

Not enought finance to construct house	1	
Plot too far from work place	2	
School too far	3	
Market too far	4	
Public transport not available	5	
Any other, pl.specify	6	

F. Financing of the plot and construction

Item	Cost (in Rs.)	Sources of Finance		Loan				
		Own Sources (Rs.)	Loan (Rs.)	Agency from whom loan was taken	Loan period (yrs.)	Rate of interest (% per annum)	Repayment interval	Instalment amount per month (in Rs.)
a. Plot								
b. Construction								
c.								
d.								

1. How long did it take for you to get the building licence?

Less than 6 months	1
6 months - 1 year	2
More than one year	3

2. Did you have any problem in getting building licence?

Yes 1 No 2

3. If yes, what problems did you encounter?

Lengthy procedure	1	
Uncooperative staff	2	[ ]
Techical problems	3	
Any other, pl. specify	4	

G.1 Have you read the lease-cum-sale agreement?

Yes 1 No 2 No response 3 [ ]

2. If yes, are you aware of the clause that the building should be constructed within one year of taking over plot?

Yes 1 No 2 Do not remember 3 [ ]

3. Did you start construction within one year of taking over plot?

Yes 1 No 2 [ ]

4. If no, did you have any problems with TNHB?

Yes 1 No 2 [ ]

5. If yes, what problems did you have?

Notice was issued	1	
Cancellation order notice served	2	[ ]
Penalty notices	3	
Any other, pl. specify	4	

H. Household profile

1. Religion of the head

Hindu	1	
Muslim	2	[ ]
Christian	3	
Sikh	4	
Others	5	

2. Caste

Scheduled Caste	1	
Scheduled Tribe	2	[ ]
Others	3	

3. Number of members

T	M	F

4. Number of children (less than 14 yrs)

5. Number of workers

6. Workers profile

Name	Sex	Age (yrs.)	Occupation		Distance of place of work (km.)		Mode of Transport used
			Job description	Occupation Code	Present	From site	

Code:

Occupation		Mode of Transport	
Public	1	On foot	1
Private	2	Cycle	2
Wage earner	a	Train	3
Self employed	b	Two wheeler	4
Casual worker	c	Auto Rickshaw	5
		Any other, pl. specify	6

I. Employment Potential

1. Are employment opportunities available within the scheme area of nearby?

Yes 1 No 2 Don't know 3 |_____|

2. If yes, what type of employment is available?

Skilled jobs	1	
Unskilled jobs	2	
Household jobs	3	
Industrial employment	4	
Commercial employment	5	
Others, pl. specify	6	

|_____|

3. Are income generating opportunities available in the area or nearby?

Yes	1	
No	2	[ ]
Don't know	3	

4. If yes, what types of opportunities exist?

J.1 When do you intend moving to the plot?

Within 6 months	1	
6 months - 1 year	2	[ ]
1 - 2 years	3	
More than 2 years	4	

2. In case more than 2 years, what do you want in order to move earlier?

3. What in your opinion can speed up the process of shifting to the plot?