CHAPTER 4

FINDINGS AND CONCLUSIONS

Housing, being a basic and indispensable need of human beings, ranks next to food and clothing. The provision of sheltering is closely linked with the improvement of overall quality of life of the people. But when the very construction of the houses is beset with many a loophole, how can it facilitate quality of life and create congenial conditions to the achievement of social goals. Thus, the present study, by creating awareness among housing consumers, become a crusade against deliberate inefficiency and apathy involved in the construction of houses by the A.P. Housing Board in Anantapur town and also brings a momentum about people's right to quality and right to safety as enshrined in our legislations, especially in the Consumer Protection Act, 1986.

The A.P. Housing Board which proclaims as its aim - the construction of quality houses to middle and low income groups under integrated urban housing programme, has fallen short of its targetted objectives as evident from the various findings of this study. The findings of the study are as follows:

Quality Housing - A Prime Necessity: Quality of life depends largely on the kind of housing facilities which are available. The existing housing conditions in our country leave much to
be desired both in terms of quantity as well as quality of housing. Government, public and semi-public agencies are required to carry out scrupulously the following activities: building legislation including standardisation, building regulations, code and testing materials, research, training and extension, financial support and various incentives for development of building materials and building technologies, development of model type designs and construction of public housing projects.

**Housing Policy has come to stay:** Government have accepted shelterlessness as a social problem and, therefore, it has evolved a broad policy with a view to providing adequate shelter to cater to the housing requirements of different sections of people under different categories, namely, EWS (economically weaker sections), LIG, MIG, HIG, etc. Housing problem being acute in the urban areas, government have created special machinery in the form of Housing Boards, Urban Development Authorities, etc., to cater to the housing needs and improve the quality of life thereby. The Government have been announcing its Housing policies from time to time duly considering the changing conditions and needs.

**'Housing Consumer' - Defined:** The various decisions given by the consumer courts at district, state and national level have safeguarded the 'consumer interest' of housing allottees by ruling that the housing allottees fall well within the
meaning of 'consumer' as defined in the Consumer Protection Act. As a result of this ruling, a linkage has got to be established between the housing standards and consumer-allottees protection. Thus, any imperfection, inadequacy of quality in construction of the house by Housing Boards can be construed as 'deficiency or defect' as defined in the Consumer Protection Act - enabling the housing allottees to sue the housing agencies in the consumer forums for adequate reliefs.

**Greater Awareness in created:** On account of the study, about eleven hundred and eleven families in the colony have come to realise their rights as consumers, viz., right to quality, right to safety etc., especially in respect of the houses allotted to them by the Housing Board. Many of the respondents participated in the survey have come forward to file complaints in the consumer courts against Housing Board seeking compensation for the qualityless and unsafe dwellings provided to them. Thus the very objective of this research work can be said to have been achieved.

**GRIEVANCES EXPRESSED ON THE QUALITY OF CONSTRUCTION**

Majority of the respondent allottees have expressed the quality of construction is very poor and of substanced quality. The following are the specific expressions by the housing allottees on the various quality aspects of the constructions done by A.P. Housing Board in Anantapur town.
Wood material quality is poor: As expressed by majority of the respondent-allottees, the wood material used for the houses is of a very cheap quality, quality of wood used for doors and windows is found to be far below the standards. The wood expands and contracts owing to vagaries of the weather. The doors and windows as a result are not strong. They can be easily broken. They have also stated that the teak wood was not used. The wood work is also not upto the mark.

Poor Plastering: The per centage of cement mixed for plastering of walls is very poor and the RCC (roof-concrete-cement) ceiling was not done properly. Roof slab is not uniform and properly laid. The plastering of walls is very poor. Majority of housing allottees have stated that sufficient quantity of cement was not used besides it is evident that the masonry work reveals poor workmanship. It is also revealed that curing was not done properly at the time of construction. Substandard and damageable flooring is also evident from the constructions. Some have stated that mixing of cement was not done properly in the construction of basement and walls. Only lime mortar and bricks were used.

Width of Walls: Width of walls should be atleast 14 inches but the construction was done with 9" wall-brick-thus narrowing the width and the weighing ability of the wall.
Thus the walls thickness is not sufficient for carrying the weight of the roof. The walls are so weak that no further construction of first floor can be taken up. No sensible man constructs his own house in this way.

**Height of the Slab:** The height of the slab is not sufficient. Owing to this, it is too hard to live in the house during the summer because of heat radiation. This shall be examined seriously to know whether the height of roof is in accordance with the norms and standards of construction.

**Design of the house is not upto the mark:** The superstructure of the house has not come upon an elevated foundation. The houses can be seen to the ground level. The raining water freely flows into the houses causing much inconvenience to the residents. Space provided for bathrooms and kitchen is not at all adequate since the plinth area is very small. They do not have enough space for sitting, dining and prayer. To make the house a 'home' in the real sense, something more is to be done. Lack of stair case is another problem.

**Other problems revealed in the study:** The door fittings and electrical fittings used are of poor quality. Electrification of the house is also not in accordance with safety standards.
Acute Water Problem: 90 per cent of the bore-wells have dried up. Sufficient number of borewells are not provided considering the bigness of the colony consisting of eleven hundred and eleven allottees. People are spending 100 to 150 rupees per month to fetch water from far off places.

For the entire colony, the Housing Board has drilled only 20 bore wells. As it would not practically be possible for the resident-allottees to fetch water from the manually operated bores. Most of them had to get a bore-well drilled at their(allottees) own cost by incurring an expenditure of Rs.10,000 to 12,000. Thus about 600 bore-wells were drilled in the Housing Board colony. This additional expenditure could have been avoided, had the Housing Board arranged drinking water supply through the taps fixed to their houses even before they were handed over to them. Added to this, owing to poor rainfall about 300 bores in the colony got dried up thus further escalating the water problem. Hence there is urgent need for providing tap water by municipality. The money realised by Housing Board towards waterworks should be utilised immediately and any delay in the execution of water works would further aggravate the situation.

High flouride content: The water drawn from the bore-wells contain flouride upto 2.1 mg/l. This has been confirmed by the Internal Water Quality Monitoring Lab, Anantapur.
The flouride content is more than the permissible limit i.e., 1.5 mg/l as indicated by the World Health Organisation (WHO).

Excess intake of flouride leads to deformity and crippling both in children and adults. Among the allottees some are retired Government officers, and some retired from other professions. They are in the age group of 60 to 70. The effects of flouride is visible as some have developed rheumatic pains and have been under constant medical treatment thereby incurring heavy expenditure. They are terribly afraid that continuous use of bore-water by their kith and kin would adversely affect their health. How ridiculous it is to ask the people not to use water with heavy flouride content, when no alternative sources of water are provided.

Though it is called Integrated Housing Scheme, the minimum facilities of drinking water supply, drainage, proper approach roads, street lights, etc are yet to be provided satisfactorily. Thus the Housing Board has not taken care of such basic facilities.

Life expectancy is doubted: The life expectancy of the houses will not be more than 10 to 15 years unless they are further repaired and rectified. Any impartial observer would certainly come to this conclusion because of the poor ingredients used for construction. Houses require many repairs if they are to be sustained atleast for sometime.
Those, who can afford, are demolishing the old structures and constructing new ones with new designs. Those who cannot afford financially, are just struggling to repair the broken walls, unlockable doors and windows, etc. Many allottees have opined that the houses allotted to them are not worthy of the amount paid to Housing Board so far. The allottees reported during the survey that there were cracks on the walls and roofs, spoilage of doors and windows by white ants even before the possession of houses allotted to them. Lack of proper supervision at the time of construction has severely affected the quality of construction.

The quality of MIG construction in phase II of the Housing Board Colony is stated to be somewhat better than Phase I. However, in Phase II, the basement should have been raised by another two feet above ground level.

Unilateral conditions laid by Board: Respondent-allottees have stated that all transactions of the Housing Board are one-sided. Once allotment is made, allottee has not option to reject. All payments will be collected in advance before drawal of lot and thus one will be forced to take possession willy-nilly because of the condition that advance paid is not refundable.
Undue delay in construction and finalisation of cost:

There should be a clearcut direction in the housing policy in regard to the fixation of cost of the houses built by Housing Boards. It should not be increased from time to time as and when the Housing Board desires. Because there is no such provision in the policy, the low-income and middle-income group allottees are suffering a lot. It is surprising to note that the cost of the house is yet to be finalised in case of the Anantapur Housing Board Colony. Final cost should be arrived at least within one year after handing over of the house by the Board; Housing Board is lacking in sincerity as far as the escalation of cost of the house and it should realise that delay in construction is its own fault. Raising the provisional cost of the house from time to time has been very much decried by the allottees (housing consumers).

The A.P. Housing Board, which proclaims as its aim, the construction of quality houses to the middle and low income groups, built as many as 1111 housed at Anantapur under "INTEGRATED URBAN HOUSING PROGRAMME".

The APHB has constructed 3 types of houses viz.,

Middle Income Group Houses
Low Income Group Houses
Houses for Weaker Sections
The notification concerning this programme was first issued once in 1979 and for the second time in 1982. The cost of the houses under different income groups was notified in 1979 as follows:

MIG  Cost of Rs.42,000/- yearly income from Rs.7201 to Rs.16000
LIG I Cost of Rs.18000/- yearly income Rs.7200/-
LIG II Cost of Rs.14,000/- yearly income Rs.4200/-

It was indicated that those who do not own houses may submit applications for the allotment of houses by remitting the earnest money deposit noted therein. Such of those, who did not possess houses of their own and who could not mobilise resources to build the houses considered this offer as a boon, and submitted applications to the Regional Housing Engineer, APHB, Kurnool, by paying the earnest deposit money as prescribed for various categories.

In April 1983, the applicants received a communication from the Regional Housing Engineer, Kurnool informing that the cost of the houses had tentatively been fixed as indicated below and that they should pay 30 per cent of the cost within a period of 9 months.

MIG Housing   Rs.52,500
LIG Housing I  Rs.24,000
LIG Housing II Rs.20,500
Accordingly, they remitted the amount. As they were residing in rented houses paying exhorbitant rents, they were patiently waiting to hear from the Housing Board as regards the date by which the houses would be handed over to them. In July 1987, lots were drawn for the allotment of the houses. In August 1987, they were informed that the cost of the houses had been raised and tentatively fixed at Rs. 67000/- 30,500/- and 26,000/- for MIG H, LIG H I & LIG H II respectively.

It was explained that the cost of the houses had to be raised, due to increase in the cost of building material, labour and payment of increased compensation to the landowners from whom the lands were acquired for the construction of the houses. While some paid the escalated amount in one lumpsum, others paid in instalments as permitted by the State Government of Andhra Pradesh. Reasons for the undue protracted delay in completion of the construction of houses from 1979 to 1987 were not stated.

As the applicants were contemplating that they would be called upon to take possession of the houses allotted to them, they received another communication from the Regional Housing Engineering in May, 1988 to the effect that the cost of the houses had been raised further, for the reasons explained earlier. The escalated cost of the three categories of houses is as follows respectively.
It was stated, that the cost intimated was tentative implying thereby, that it may go up further, but to what extent was not known to anybody.

The cost of the houses has, thus, been revised 4 times, and again at different intervals as follows:

<table>
<thead>
<tr>
<th>Notified Cost</th>
<th>Intimated in 8/87</th>
<th>Intimated in 3/88</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost in 82</td>
<td>(Rs.)</td>
<td>(Rs.)</td>
</tr>
<tr>
<td>MIG H</td>
<td>42,000</td>
<td>52,000</td>
</tr>
<tr>
<td>LIG H I</td>
<td>18,000</td>
<td>24,000</td>
</tr>
<tr>
<td>LIG H II</td>
<td>14,000</td>
<td>20,500</td>
</tr>
</tbody>
</table>

One wonders how the cost of completed houses as intimated in 8/87 could go up in about 10 months.

With adequate resources and technical staff at its disposal, the H.B. could have completed the houses in about two to three years. However, it had taken more than 9 years (from 1979 to 1988) to complete and allot the houses. If in the meanwhile, the cost of the building material and labour has gone up, under which pretext the cost of the house has been enhanced, the responsibility squarely lies on the Housing Board and the allottees should not be penalised for no fault of theirs. The decision to
increase the cost of the houses is unilateral and at no point of time, the allottees were given an option either to accept the increased cost or to offer their desire to give up the allotment of the houses.

The other claim that due to payment of additional compensation to the land owners prompted them to raise the cost of the houses is not tenable because no such direction was ever given by any Civil Court to the Housing Board.

The National Housing Policy envisages that any housing colony that comes up under Integrated Housing programme shall be provided with necessary infrastructure even before they are given possession to the allottees but this is not followed by the Housing Board as revealed in the study.

The Board is not very serious about the quality of the houses. The present research work justifies this allegation. The A.P. Housing Board must realise that the housing policy of the Government is envisaged for public service as a social welfare measure but not as a business proposition.

**Registration of house sought to be done in time:**

The registration of houses should be done immediately after handing over of the house without waiting
until fixation of final cost of the house. According to the A.P. Housing Board Act, registration of the houses must be completed within five years from the date of possession.

**Allottee must have a say**

The allottees must have their say in the acquisition of quality of raw-material for construction and in the design of the house. Involvement of beneficiary right from foundation level to the completion of roof is essential to ensure quality of construction.

**Place shall be earmarked for public parks:**

The housing allottees also suggested for the development of a public park in the area. It is suggested that the Municipality should earmark place for public park with a well built compound wall so that the residents will take up some plantation activity.

**Tamil Nadu Housing Policy suggested:** It is suggested that it would be better to allot plots before construction. The present Housing Policy only fills the pockets of the contractors and political leaders. They have also suggested that the allottees themselves may be allowed to have their own constructions with a minimum supervision from the Government side as in the case of Tamil Nadu where the Government acquires land and hands it over to the allottees.
The A.P. Housing Board is also suggested to handover houses after providing all amenities and arriving the total cost as in the use of Tamil Nadu housing policy.

The allottees may be allowed to raise finance either by themselves or by other financial agencies (Bank, LIC, etc) for the purpose of housing. It is better to deduct the instalment amounts from the salary of the allottee (in case of employees) instead of asking him to pay independently.

Legal intricacies must be cleared:

Unless the land is completely acquired and is devoid of legal complications the Government should not call for any applications for allotment of sites in order to avoid displeasure of the public.

Housing policy needs scrupulous implementation

The Government Housing Policy is no doubt good but its implementation is bad. The Housing Policy is very useful to the low and middle income employees since they cannot construct a house without this much support by the government. The implementation of the policy should be done scrupulously in fulfilling the needs of the people. In the initial stage the aims of any social welfare policies are
high; but things go wrong in effective implementation. The same thing happened in the case of housing policy also.

**Real beneficiaries must be identified**

Care must be taken by the Housing Board in the allotment of houses to the people who have already had houses and without depriving those who are in actual need of a dwelling.

**Other suggestions:**

**Need for Co-ordination:** At present there is no proper coordination between Housing Board, and the Municipality, Water Works Department, Electricity Department etc. There must be proper coordination among these agencies for provision of certain basic amenities like quick water supply, street-lights, etc. Though the houses were allotted in 1988, so far, neither drainage, tap water nor adequate electric lights streets have been provided in the colony.

**Tax should be chargeable:** Municipality demanded tax from 1988-89 whereas tax should be collected from the date of occupation according to allottees. The allottees are liable to pay from the date of occupation, but the Municipality says that tax should be paid either by the Housing Board or allottees from the date of completion of construction. But the Housing Board did not handover all the houses at one time. They handedover periodically now and then to allottees. Notwithstanding this for the sake of convenience the allottees have
decided to pay the tax as levied by the municipality.

**Municipality role:**

Now that the colony has come into its fold, the Municipality has to take up the following:

1. Sewage-drains to be constructed in all by-lanes
2. Construction of an elementary school
3. Construction of a community hall
4. Provision of vegetable market outlets

The Municipality is yet to provide drinking water through taps though the required donation of Rs. 2000 was paid a year back by the allottees. If any allottee is unable to pay the amount to Housing Board, he should be given the right to sell off his house as per the Government cost. Ultimately Government can take necessary action to transfer in the name of another allottees in the priority list.

4. Procurement of land by making payment of compensation cost of land should be first finalised even before the notification for allotment is given.

Proper supervision is very much essential to ensure good construction.

**Non-issue of remittance receipts:** Though the housing allottees pay their instalments every quarter to the Housing Board,
it has not furnished required information regarding how much amount from each allottee has been received. In other words, the Housing Board has not issued proper stamped receipt for the instalments paid by the allottees. Though the allottees are writing letters to the Regional Housing Engineer, no replies are coming.

**Need for Police outpost:** The housing allottees have mentioned about the menace of robbers and certain unlawful elements on the outskirts of Housing Board Colony which is far away from the town and it is also the biggest colony consisting of 1111 houses and therefore, is definitely in need of proper security for the life and property of the inmates. Hence there is a need for providing a police outpost by the district administration.

**Need for street lights:** Housing Board Colony situated on the outskirts of the town. Happening of thefts and unlawful activities are reported frequently in the colony. As the street lights are not functioning on the roads approaching to the colony from Ashok Nagar, the children returning from school, the aged, the women are suffering a lot. The respondents suggested that officials like Collector, S.P., Municipal Commissioner etc. should visit this colony now and then which is the biggest in the District in order to personally apprise
themselves of the problems of the colony inmates. The colonymates have stated that it is better on the part of the authorities to take some preventive steps instead of contemplating them after the happening of untoward incidents in the colony.

Transport facility: It is revealed from the study that the colony inmates are suffering for want of adequate transportation facilities as the colony is far away from the town. There is need for plying more number of private or R.T.C buses so that the public can reach different places in the town with minimum expenditure. It is suggested that whenever the regional transport authorities grant new permits they shall insist the private city buses should go round via Housing Board colony.

Fuse-Call office: A Fuse-call office for the sake of electricity consumers of the colony should be established in order to quickly solve the problems of electricity. Proper functioning of electricity street lights must be ensured.

Other suggestions included provision of a public telephone facility by the Telecom Department, a community hall etc.
Conclusion

In the light of various findings of this study, the obvious conclusion is that the Housing Scheme has not been able to meet the objectives of Housing Policy in general in the true perspective. Because the colony under the study is the biggest housing colony not only in the town but in the entire district, this can be moulded as a 'model' colony and thus there is great need for its overall developments. The Housing-scheme of a Government would become a good success if the Government takes measure to improve the quality of the construction and to complete the scheme sharply within the stipulated time with all facilities like water, drainage, roads, parks, pacca roads, electricity, etc.