CHAPTER VII
The success of an organisation depends on a number of factors such as planning, selection of personnel, finance, schemes, execution of the schemes and so on. In an organisation like the Tamil Nadu Housing Board, in addition to these factors, estate management is an important aspect which adds to the strength of the organisation.

The efforts of the Tamil Nadu Housing Board in trying to satisfactorily cater to the housing needs and comforts of its clientele depend on the kind of planning undertaken by the Board, its financial resources, its projects and so on. If the planning is not wise, if the finances are not sound, if the schemes are not meant to serve the community at large, if the execution of the schemes are not satisfactory, if there is no after-execution service (estate management) the Housing Board will find it difficult to justify its existence. As resources are always scarce in the developing countries, a comprehensive and systematic survey of the availability of finances, technical and managerial personnel of the type required, training of manpower, procurement stores, plant and machinery and an outlook for development become essential. The inability to assess these ingredients and the absence of adequate planning of projects lead to a rise in capital cost of production and wastage of manpower, money and material.

To avoid side-tracking of the organisation from its developmental goals, the following aspects are important:
i. proper planning of a project with a definite time schedule

ii. execution of the project

iii. evaluation of the projects in the various stages of its progress

iv. evaluation of annual production targets

v. and management of completed projects.\footnote{Estimate Committee, Second Lok Sabha, 150th Report, p.3}

In this chapter, section I outlines the various schemes considered and accepted by the Board. Section II explains the process of execution and Section III deals with the estate management of the completed projects. Section IV offers a case study of the planning, execution and the estate management of a project of the Board.

\section{SECTION I: SCHEME:}

The Tamil Nadu Housing Board undertakes the duty of planning and co-ordination of housing activities in the state. Further it provides technical advice while scrutinising the projects and ensures expeditious and efficient implementation of various schemes.

The Board has only limited financial powers. All the housing projects costing not more than Rs.10 lakhs shall be scrutinised, processed and approved by it. Housing projects over
Rs. 10 lakhs require government's sanction. The Tamil Nadu Housing Board undertakes projects of both categories.

The Tamil Nadu Housing Board Act envisages several broad categories of housing and improvement schemes. They are as follows:

a) Housing Accommodation Scheme: Whenever the Board feels that it is necessary to have a scheme for house accommodation in any area, it frames a house accommodation scheme, providing for roads, streets, drainage, water supply, street lighting and other amenities.

b) Rebuilding Scheme: Whenever insanitary conditions exist in any part of the city or elsewhere, the Board may undertake schemes to improve the situation by undertaking a re-layout of the existing structure of the area/areas.

For persons who are displaced as a result of the execution of any housing or improvement scheme of the Board, the Board comes out sympathetically by carrying out a re-housing or rehabilitation scheme.

c) City or Town or Village Expansion Scheme: The Board functions with a specific time limit for the future expansion or development of a city, town or village. This scheme is prepared for areas wholly within or wholly outside the limits of the city, town or village.

d) Street Scheme: For providing building sites, remedy defective ventilation, improving existing means of communication and affording better facilities for conservancy,
2) Deferred Street Scheme: Whenever it is necessary to provide for the ultimate widening of any street, the Board works out a deferred street scheme by changing the existing alignment of any street within a specific time limit.

3) Land Development Scheme: The Board frames a land development scheme whenever it is necessary to provide building sites in any area. This means developing the area in such a way as to make it fit for habitation.

4) General Improvement Scheme: In places where dwelling houses are unfit for human habitation and where there are health hazards, the Housing Board comes out with a general improvement scheme to provide light, ventilation and proper conveniences.

However, these schemes remain only in the statute. Till date the Tamil Nadu Housing Board has not operated any rebuilding schemes, rehousing or rehabilitation schemes, expansion schemes, street schemes and deferred street schemes. However, under the general category of land development schemes, general improvement schemes and house accommodation schemes, the Tamil Nadu Housing Board has proposed, finalised and executed some well-meaning programmes. These programmes include land development and sale of house sites, low income group housing schemes, middle income group housing schemes, higher income group housing schemes, the Tamil Nadu Government Servants Rental Housing Schemes, Subsidised Industrial Housing Schemes, Slum Improvement Schemes and Special Low Cost Housing Schemes. All these schemes are operative in
the urban and sub-urban areas of the Madras City as well as in
the fifteen districts of Tamil Nadu.

1. **Land Acquisition and Development Scheme:** The important
functions of the Tamil Nadu Housing Board is to acquire lands in
the neighbourhood of developing cities much ahead of time in order
to get possession of the land at lower prices and to develop those
lands as house sites in conformity with the town planning regu-
lations and to make available the sites to the public, belonging
to middle income, low income and artisan groups. The developed
plots are allotted to the public on hire purchase basis or on
outright sale basis. In the case of hire purchase, 25% of the
cost is collected on allotment and the balance 75% in six half-
yearly instalments. No one who owns a house site worth more
than Rs.3,000/- either in his name or in his wife’s name is
eligible for allotment. The income criteria for eligibility
are as follows:

<table>
<thead>
<tr>
<th>Group</th>
<th>Annual Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Artisan and Economically</td>
<td>Rs.4,200 or less</td>
</tr>
<tr>
<td>weaker sections</td>
<td></td>
</tr>
<tr>
<td>2. Low Income</td>
<td>Rs.4,200 to 7,200</td>
</tr>
<tr>
<td>3. Middle Income</td>
<td>Rs.7,200 to 15,000</td>
</tr>
<tr>
<td>4. Higher Income</td>
<td>More than Rs.18,000</td>
</tr>
</tbody>
</table>

Applications are invited for the allotment of house sites
and the system of lots are in vogue so as to make the distribution
fair and impartial and to avoid outside pressure during allotment.
A sum of Rs.126.41 lakhs has been expended to the year 1973-74 for
this scheme.
LOW INCOME GROUP HOUSING (LIG) SCHEME: It was introduced during 1955-56 with an intention of granting long-term loans for persons whose annual income does not exceed Rs.7,200/- The houses are constructed either in plots in possession of the Board or on already sold out plots. Flats are also constructed for sale on hire purchase. The low income group flats/houses have a plinth area of 450 to 600 sq.ft. The cost ranges between Rs.18,000/- and Rs.24,000/- inclusive of the cost of land.

The pattern of financial assistance in this scheme is that one fourth of the cost of building will have to be paid by the beneficiaries as the first instalment and the balance in equal monthly instalments over a period of 15 years. A budget provision of Rs.182.22 lakhs has been made for 1978-79 for the LIG Scheme.

MIDDLE INCOME GROUP (MIG) HOUSING SCHEME: This scheme is financed by the Life Insurance Corporation of India. The scheme envisages the provision of housing accommodation to those whose annual income is between Rs.7,200/- and Rs.18,000/- The MIG flats/houses will have a plinth area of about 500 sq.ft. to 1050 sq.ft. and cost between Rs.40,000/- and Rs.60,000/- inclusive of the cost of the land. A budget provision of Rs.180.43 lakhs has been made for 1978-79 for the MIG Scheme.

HIGHER INCOME GROUP (HIG) HOUSING SCHEME: This scheme envisages the provision of housing accommodation to those whose annual income exceeds Rs.18,000/- These flats/houses are generally sold on
outright or hire purchase system where the payment is to be made within 3 years. Since the policy of the Board is to extend much of its activity to the economically weaker sections, no amount was allotted for the construction of HIG Flats/Houses during the year 1978-79.

THE MAID MUNICIPAL GOVERNMENT SERVICES HOUSING SCHEME: This scheme is intended mainly for the low paid employees of the State Government to provide apartments purely on rental basis. The State Government is collecting only a subsidised rent of 10 percent of the basic pay of the allottee and they are required to forgo their house rent allowance. The quantum of rent recovered on this basis is less than the economic rent and the government servants thus enjoy the benefit of government subsidy as the difference is met by the state government. The Tamil Nadu Housing Board is an agency for the execution of this scheme and it also maintains the property after the execution of the schemes. The ownership of the building rests with the State Government. The houses under this scheme are generally constructed on government lands.

LSU MUNICIPAL HOUSING SCHEME: This scheme is intended to provide low cost houses to the economically weaker sections. Those whose annual income is less than Rs.4,200/- are defined as belonging to the economically weaker sections. The maximum cost of the house to be constructed under this scheme will be Rs.12,000/- The plinth area of the house under this scheme will not exceed 500 sq.ft.
The allottees have to pay 10% of the cost of the house as initial deposit and the balance should be paid in equal monthly instalments for 20 years. The scheme will be implemented as soon as a group of persons who have already acquired sites in approved layout, desire that houses should be constructed for them by the Tamil Nadu Housing Board.

The capital for this scheme comes either from the State Government or Housing and Urban Development Corporation on terms which will be mutually agreed upon. With a view to reducing the cost and as a gesture of good will towards the economically weaker section, the Board charges only 6% as supervision charges as against the normal rate of 12%. Rs. 52.55 lakhs has been spent for the construction of special low cost housing during 1978-79.

SUBJECTIVE LABOUR HOUSING SCHEME: This is a scheme formulated by the Government of India. The scheme contemplates grant of financial assistance to the State Government, Industrial Co-operative Housing Societies, and Municipal bodies to construct houses for the benefit of industrial workers. It constructs tenements for allotment to industrial workers of private establishment for subsidised rent. The primary aim of the scheme is to enable workers to have accommodation near the workplace. Rs. 42.14 lakhs was spent for this scheme during 1978-79.

SLUM IMPROVEMENT/CLEARANCE SCHEME: This scheme is based on the following two important principles. The first one is minimum
dislocation of slum dwellers during the execution of this programme. Secondly, in slum improvement the emphasis should be on provision of a minimum standard of environmental hygiene and essential services. In 1971, the slum clearance work in Madras City was handed over to a separate statutory body called the Tamil Nadu Slum Clearance Board. However, the Tamil Nadu Housing Board continues to look after the slum clearance work in non-swill areas.

Apart from the above major schemes the Tamil Nadu Housing Board also undertakes the following scheme:

**SAY-A-RUPIE-A DAY SCHEME**: This was introduced in 1972. The scheme requires a person to save a rupee a day in a special hundi box supplied by the Board to be kept with individuals. At the end of each month, the money saved in the hundis will be duly credited to the amount of the individuals kept with the Housing Board. The accumulation of such deposit will be utilised for the purchase of a plot and construction of the house after a period of five years.

The Tamil Nadu Housing Board, in collaboration with the Syndicate Bank, has made arrangements for the collection of the regular deposit at the doors of every depositor who joins the scheme. The object of the scheme is to provide houses/flats/house sites to people and at the same time insulate in them the habit of saving regularly.

**HOUSES FOR BURMA REPARTIATES**: The Government has entrusted to the Tamil Nadu Housing Board the work of construction of 407
category type twin houses at Madurai for the repatriates from
Burma at a cost of Rs.16.25 lakhs.

POLICE FOR ARTISANS: The Tamil Nadu Housing Board makes avail-
able a large number of house sites of about 900 sq.ft. 1000 sq.ft.
each for artisans such as mechanics, tailors, washermen, barbers
etc. The initial payment required for allotment is 25% of the
cost of the plot. The balance amount is payable in monthly
installments over a period of ten years.

SECTION II : EXECUTION

The execution of the various housing schemes involves
three stages, viz. preliminary stage, consideration stage and
construction stage. These stages require a careful consideration
by the Board. Failure to consider anyone of these or maladminis-
tration during these stages may lead to failure of the entire
programme and defeat of the purpose for which the Tamil Nadu
Housing Board was established.

PRELIMINARY STAGE: The Executive Engineer and the Administrative
Officer at the Divisional/Unit level and the Superintending
Engineer in the city prepare various housing programmes such
as house accommodation scheme, land development scheme and
general improvement scheme. They send these proposals annually
together with the detailed plans and the estimated cost of these
schemes. Generally they send these schemes along with budgetary
proposals.
The schemes sent by the Executive Engineers and the Superintending Engineer are thoroughly scrutinised by the Planning Cell. It prepares a draft note about the various schemes for the consideration and approval of the Board. If the scheme is well within an estimate of Rs. 10 lakhs the Board approves the scheme; otherwise the Board sends the scheme for the consideration of the State Government along with its recommendations. The government may accord permission for these schemes with or without modifications. Sometimes, the government may refuse to sanction its accord and other times the proposals may be returned to the Board for reconsideration.

As soon as a scheme is approved by the Board or by the government it is binding on the Board to prepare a public notice to be published in the Fort St. George Gazette for three consecutive weeks. The same notice is also published in two leading newspapers in the state. Such notice specifies the boundaries of the area earmarked for the scheme. The same notice also details the land which is proposed to be acquired and the lands proposed to be charged with betterment fee for the construction of houses. The notice is also sent to the local authority concerned and to individuals asking them to state any objections and

2. Planning Cell consists of one Amt. Executive Engineer, one Amt. Engineer, one Junior Engineer and one Draughtsman Grade II. They are controlled by Executive Engineer (Design and Schemes), Superintending Engineer (Planning & Budget) and Chief Engineer.


representations within a period of sixty days. Copies of the notice are also affixed in the premises proposed for acquisition. All these notices are duly signed by the Chairman of the Tamil Nadu Housing Board.

The publication of the notice in respect of any scheme is a conclusive evidence that the scheme has been duly framed and sanctioned. The scheme comes into force thirty days after the publication of the notice. Individuals and local authorities may settle their objections with the Board either by accepting the terms and conditions of the Board or by preferring an appeal to an appropriate court of law. After disposing of representations, if any, the Board enters into an agreement with any person for the acquisition of land by purchase, lease or exchange. As the value of the land increases (since the Tamil Nadu Housing Board comes forward to construct several improvement schemes) the Board has powers to collect betterment fee from the beneficiaries. To settle claims arising out of compensation, levy or assessment of betterment fee, the government appoints a one-man tribunal with the powers of a civil court under the code of civil procedure, 1908. Any difference with the opinions of this tribunal is referred to the State High Court within sixty days of the award.

Thus a lengthy process of sending proposals by the Executing Engineers and the Superintending Engineer, scrutiny

5. Madras Act No.17, 1961, Sec.51.
by the Planning Cell, publication of notices, consideration of representation and settlement of issues through a tribunal or High Court is gone through in the preliminary stage for acquiring lands for the execution of various schemes.

**Consideration Stage:** An interplay of various offices and their influences are seen in the consideration stage. The Technical Cell prepares the structural and foundation designs for the various types of buildings. After specifying the design and structure of buildings in an area, the Technical Cell sends proposal for the determination of the schedule of rates. After receiving the schedule of rates from the Public Works Department, detailed data of estimates are worked out zone-wise and communicated to all divisions for uniform adoption. Meanwhile, the Board consults with the concerned authorities on matters pertaining to facilities for electricity, water, drainage, road etc., The consultation is rendered easy by the inclusion of the Commissioner of the City Corporation, the Director of Town and Country Planning and so on, in the Housing Board.

Once the scheme is approved, the technical wing becomes assertive. The Chief Engineer approves the schedule of rates prescribed by Public Works Department. He also approves the draft plans for the execution of the schemes. Coupling the

6. The Chief Engineer along with the Superintending Engineer (Planning & Budget) and the Executive Engineer (Design and Schemes) from the Technical Cell. They are assisted by three Asst. Executive Engineers, cadre draftsmen, four Grade II draftsmen, 6 Grade III draftsmen, one Superintendent, seven Assistants and two Typists.
schedule of rates and the draft plans, detailed estimates are prepared and draft tender schedules are worked out.

The tenders are called for by the Superintending Engineer to whom the power is delegated. The lowest tender from the registered contractors is accepted and placed for the approval by the Chief Engineer. The Executive Engineer performs this function at the divisions/units and send the lowest tender to the Chief Engineer after whose approval the Executive Engineer or the Superintending Engineer executes the agreement with the contractors.

Registered contractors are expected to deposit an amount equivalent to 6% of the total estimated cost of the scheme. The contractor may get all or a part of the houses/flats to be constructed in an area. In this matter, the decision of the Executive Engineer or the Superintending Engineer is final. The Executive Engineer or the Superintending Engineer is vested with all powers for the execution of an agreement from any contractors or to sue him in case the contractor defaults.

CONSTRUCTION STAGE: The Chief Engineer's office plays a dominant role during the execution stage. Procurement of steel, cement, pipes, etc., are made by this office. Consolidated requirement of steel, pipes etc., are prepared on the basis of anticipated budget and tenders are invited for the supply of materials.

Supplementary items arising out of the deviations from the original plan are scrutinized by the Technical Cell. Their recommendations are sent for the approval of the Chief Engineer.
The running of the cellular concrete plant under the supervision, control and direction of the Superintending Engineer (Planning & Budget) makes it easier for the Tamil Nadu Housing Board to obtain building material for construction. Also, the Tamil Nadu Housing Board has set up a wood-working unit at Madras for the manufacture of doors and windows economically.

The planning cell of the Board plays an important role in consolidating the physical and financial progress of the various schemes. It receives reports from the executive Engineer of the City Divisions and Executive Engineers and Administrative Officers of the sub-divisional units. A critical appraisal of the progress of work from physical and financial angles depends on the control exercised during the execution stage. This makes the Chief Engineer to

1) easily evaluate the work already done;
2) assess the quantum of work to be done and the financial requirements for it; and
3) take action for obtaining revised administrative approval.

The Chief Engineer certifies the satisfactory completion of the construction. The work so far completed under various programmes since the inception of the Tamil Nadu Housing Board is given in Table 7.1. The distribution of financial resources for the various programmes is shown in Table 7.2. The district-wise completion of various programmes is shown in Table 7.3.
TABLE 7.1

YEA WISE PHYSICAL PROGRESS OF SCHEMS (FROM INCEPTION TO 30.6.1979)

<table>
<thead>
<tr>
<th>YEAR</th>
<th>LIG</th>
<th>MIG</th>
<th>THESES</th>
<th>SLUMS</th>
<th>SIS</th>
<th>NS</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>From inception to 1960-61</td>
<td>516</td>
<td>387</td>
<td>207</td>
<td></td>
<td>1672</td>
<td></td>
<td>2782</td>
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<tr>
<td>1961-62</td>
<td>82</td>
<td>34</td>
<td>-</td>
<td>635</td>
<td>-</td>
<td>-</td>
<td>751</td>
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<tr>
<td>1962-63</td>
<td>146</td>
<td>25</td>
<td>-</td>
<td>602</td>
<td>300</td>
<td>-</td>
<td>1073</td>
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<tr>
<td>1963-64</td>
<td>413</td>
<td>226</td>
<td>-</td>
<td>414</td>
<td>-</td>
<td>-</td>
<td>1053</td>
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<tr>
<td>1964-65</td>
<td>262</td>
<td>157</td>
<td>100</td>
<td>567</td>
<td>292</td>
<td>-</td>
<td>1379</td>
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<tr>
<td>1965-66</td>
<td>433</td>
<td>130</td>
<td>256</td>
<td>890</td>
<td>50</td>
<td>-</td>
<td>1739</td>
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<tr>
<td>1966-67</td>
<td>274</td>
<td>96</td>
<td>42</td>
<td>224</td>
<td>60</td>
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<td>696</td>
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<tr>
<td>1967-68</td>
<td>415</td>
<td>215</td>
<td>1716</td>
<td>1524</td>
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<td>-</td>
<td>3270</td>
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<td>1968-69</td>
<td>437</td>
<td>225</td>
<td>808</td>
<td>2998</td>
<td>-</td>
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<td>4468</td>
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<td>1969-70</td>
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<td>360</td>
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<td>1970-71</td>
<td>391</td>
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<td>329</td>
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<td>-</td>
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<td>1950</td>
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<td>1971-72</td>
<td>101</td>
<td>560</td>
<td>329</td>
<td>264</td>
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<td>2962</td>
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<td>1972-73</td>
<td>112</td>
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<td>726</td>
<td>702</td>
<td>-</td>
<td>171</td>
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<td>498</td>
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<td>-</td>
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<td>1974-75</td>
<td>300</td>
<td>298</td>
<td>353</td>
<td>640</td>
<td>-</td>
<td>898</td>
<td>2489</td>
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<td>1975-76</td>
<td>1038</td>
<td>643</td>
<td>1506</td>
<td>494</td>
<td>-</td>
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<td>5803</td>
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<td>1976-77</td>
<td>1966</td>
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<td>718</td>
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<td>-</td>
<td>-</td>
<td>549</td>
<td>5046</td>
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<td>1979-80</td>
<td>519</td>
<td>-</td>
<td>8</td>
<td>-</td>
<td>-</td>
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<td>527</td>
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<tr>
<td>Upto 30.6.1979</td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>TOTAL</td>
<td>12275</td>
<td>7322</td>
<td>9803</td>
<td>14074</td>
<td>2494</td>
<td>7622</td>
<td>53590</td>
</tr>
</tbody>
</table>


### Tamil Nadu Housing Board

#### Yearwise Financial Progress Report

<table>
<thead>
<tr>
<th>Year</th>
<th>LA &amp; DEV.</th>
<th>LIC</th>
<th>MTO</th>
<th>TGRIS</th>
<th>SUM</th>
<th>BNS</th>
<th>STHS</th>
<th>DEP</th>
<th>ANG.</th>
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<td>9.</td>
<td>10.</td>
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**From**: Inspection to **To**: Inspection

<table>
<thead>
<tr>
<th>Year</th>
<th>LA &amp; DEV.</th>
<th>LIC</th>
<th>MTO</th>
<th>TGRIS</th>
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<th>BNS</th>
<th>STHS</th>
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<td>41.41</td>
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<td>11.63</td>
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<td>41.06</td>
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<td>87.79</td>
<td>-</td>
<td>-</td>
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<td>0.47</td>
</tr>
<tr>
<td>1969-70</td>
<td>190.50</td>
<td>52.70</td>
<td>66.48</td>
<td>53.10</td>
<td>99.09</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>0.73</td>
</tr>
<tr>
<td>1970-71</td>
<td>257.71</td>
<td>22.56</td>
<td>89.91</td>
<td>74.82</td>
<td>99.58</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>0.17</td>
</tr>
<tr>
<td>1971-72</td>
<td>288.56</td>
<td>41.51</td>
<td>131.18</td>
<td>102.02</td>
<td>35.90</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>0.34</td>
</tr>
<tr>
<td>1972-73</td>
<td>150.63</td>
<td>80.45</td>
<td>150.59</td>
<td>95.22</td>
<td>71.13</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>2.59</td>
</tr>
<tr>
<td>1973-74</td>
<td>178.39</td>
<td>90.57</td>
<td>204.34</td>
<td>141.74</td>
<td>51.24</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>5.03</td>
</tr>
<tr>
<td>1974-75</td>
<td>158.06</td>
<td>185.45</td>
<td>238.51</td>
<td>156.59</td>
<td>55.59</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>5.03</td>
</tr>
<tr>
<td>1975-76</td>
<td>259.47</td>
<td>235.94</td>
<td>226.35</td>
<td>154.70</td>
<td>35.26</td>
<td>227.21</td>
<td>0.16</td>
<td>113.84</td>
<td>21.97</td>
</tr>
<tr>
<td>1976-77</td>
<td>247.97</td>
<td>242.21</td>
<td>272.10</td>
<td>128.98</td>
<td>40.00</td>
<td>176.00</td>
<td>-</td>
<td>84.13</td>
<td>11.94</td>
</tr>
<tr>
<td>1977-78</td>
<td>346.02</td>
<td>251.89</td>
<td>478.57</td>
<td>172.47</td>
<td>63.66</td>
<td>54.78</td>
<td>-</td>
<td>266.08</td>
<td>17.11</td>
</tr>
<tr>
<td>1978-79</td>
<td>462.25</td>
<td>322.51</td>
<td>403.64</td>
<td>181.46</td>
<td>21.91</td>
<td>54.66</td>
<td>7.89</td>
<td>126.49</td>
<td>11.23</td>
</tr>
<tr>
<td>1979-80</td>
<td>39.61</td>
<td>37.43</td>
<td>17.18</td>
<td>29.33</td>
<td>6.02</td>
<td>5.11</td>
<td>1.96</td>
<td>15.46</td>
<td>6.05</td>
</tr>
</tbody>
</table>

**Total**: 3051.82  2116.26  2633.01  1614.58  1271.94  695.40  53.53  852.70  205.18
### DETAILS OF DISTRICTWISE PHYSICAL PROGRESS OF SCHEMES (FROM INCEPTION) TO 30.6.1979

**TABLE 7.3.**

<table>
<thead>
<tr>
<th>S.No.</th>
<th>District</th>
<th>LIO</th>
<th>NIO</th>
<th>T/min</th>
<th>S/min</th>
<th>ESL</th>
<th>SINS</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Madurai</td>
<td>7362</td>
<td>6395</td>
<td>2323</td>
<td>7394</td>
<td>3009</td>
<td>934</td>
<td>27467</td>
</tr>
<tr>
<td>2.</td>
<td>Chingleput</td>
<td>-</td>
<td>-</td>
<td>278</td>
<td>-</td>
<td>508</td>
<td>-</td>
<td>786</td>
</tr>
<tr>
<td>3.</td>
<td>North Arcot</td>
<td>644</td>
<td>111</td>
<td>504</td>
<td>-</td>
<td>270</td>
<td>-</td>
<td>1329</td>
</tr>
<tr>
<td>4.</td>
<td>South Arcot</td>
<td>208</td>
<td>4</td>
<td>445</td>
<td>117</td>
<td>146</td>
<td>-</td>
<td>920</td>
</tr>
<tr>
<td>5.</td>
<td>Tiruchir</td>
<td>531</td>
<td>190</td>
<td>1157</td>
<td>455</td>
<td>202</td>
<td>-</td>
<td>2535</td>
</tr>
<tr>
<td>6.</td>
<td>Salem</td>
<td>572</td>
<td>78</td>
<td>616</td>
<td>1702</td>
<td>432</td>
<td>-</td>
<td>3400</td>
</tr>
<tr>
<td>7.</td>
<td>Shencapuri</td>
<td>188</td>
<td>26</td>
<td>502</td>
<td>-</td>
<td>180</td>
<td>-</td>
<td>896</td>
</tr>
<tr>
<td>8.</td>
<td>Coimbatore</td>
<td>1267</td>
<td>176</td>
<td>1778</td>
<td>3695</td>
<td>394</td>
<td>622</td>
<td>7932</td>
</tr>
<tr>
<td>9.</td>
<td>Bilgiris</td>
<td>-</td>
<td>16</td>
<td>141</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>157</td>
</tr>
<tr>
<td>10.</td>
<td>Thanjavur</td>
<td>115</td>
<td>-</td>
<td>799</td>
<td>199</td>
<td>904</td>
<td>-</td>
<td>2017</td>
</tr>
<tr>
<td>11.</td>
<td>Padukottai</td>
<td>100</td>
<td>-</td>
<td>211</td>
<td>-</td>
<td>406</td>
<td>-</td>
<td>717</td>
</tr>
<tr>
<td>12.</td>
<td>Madurai</td>
<td>1175</td>
<td>279</td>
<td>684</td>
<td>442</td>
<td>1158</td>
<td>200</td>
<td>3978</td>
</tr>
<tr>
<td>13.</td>
<td>Namakkal</td>
<td>-</td>
<td>47</td>
<td>107</td>
<td>-</td>
<td>-</td>
<td>272</td>
<td>426</td>
</tr>
<tr>
<td>14.</td>
<td>Tirunelveli</td>
<td>113</td>
<td>-</td>
<td>423</td>
<td>80</td>
<td>355</td>
<td>-</td>
<td>971</td>
</tr>
<tr>
<td>15.</td>
<td>Kanyakumari</td>
<td>-</td>
<td>95</td>
<td>-</td>
<td>64</td>
<td>-</td>
<td>-</td>
<td>159</td>
</tr>
</tbody>
</table>

**TOTAL** 12275 7522 9803 14074 7632 2494 55390
SECTION III: ESTATE MANAGEMENT

The main function of the Tamil Nadu Housing Board is
1) to acquire land from the neighbourhood of developing
cities at reasonable cost and to develop these lands for sale
as house sites in conformity with town planning regulations.

2) to construct houses and flats in the developed cities
for sale to people belonging to the higher, middle and lower
income and artisan groups.

3) The Housing Board also constructs houses and flats
under the Tamil Nadu Government Servants' Rental Housing Scheme
with financial assistance from the State Government. Although
the ownership of the building rests with the State Government,
the responsibility for maintaining these buildings has been
entrusted to the Housing Board. In addition, the Housing Board
also constructs a number of buildings under its own rental scheme.

The Housing Board is expected to manage the allotment of
house sites, construction of ownership houses and flats, con-
struction and maintenance of rental flats/houses of both the
State Government and the Housing Board. Certain problems arise
in discharging these functions. These problems are categorized
into (1) general problems (2) problems relating to ownership
houses/flats (3) problems relating to rental houses/flats.

GENERAL PROBLEMS: The general problems of estate management
include (1) allotment (ii) cost finalisation (iii) rent
fixation (iv) revenue collection (v) eviction (vi) cellular concrete plant and wood working unit.

**Allotment:** There are 17 sections in the allotment branch. Out of these 17 sections, 12 sections are dealing exclusively with the allotment of hire purchase plots, flats and buildings and 5 sections are dealing with the Tamil Nadu Government Rental Housing Scheme. The allotment sections deal not only with the allotment of flats/plots but also the posting of dues/collections from parties in the maintenance of ledger. The following registers, are maintained in the allotment sections:

1) Personal Register
2) Application Register
3) Provisional Allotment Register
4) Final Allotment Register
5) Ledger

The Assistant Secretaries at the head quarters and the Executive Engineers at the divisions look after the allotment of flats/plots. It is the common practice to advertise the availability of the flats/plots through some leading newspapers. The applicants are advised to go to the site and have a look before submitting their applications. The Tamil Nadu Housing Board takes every precaution to ensure that no unfair practices enter in the allotment of flats/plots. In recent years allotments are made strictly on the basis of lots drawn. Though such a practice has been in force in the Bombay Housing Board from 1948, the Tamil Nadu Housing Board has introduced it only in 1979.
The Tamil Nadu Housing Board collects caution deposits from applicants. For hire purchase scheme under low income group, the caution deposit is Rs.500/- and for middle income group Rs.1000/-. After securing the allotment the applicants have to pay 25% of the cost as the initial payment.

Though the Tamil Nadu Housing Board has taken every precaution in eliminating outside pressure in allotment in practice the system has proved to be ineffective. People have doubt whether allotment can be secured without bringing some kind of political pressure. On several instances allotments were secured for minor children of prominent personalities though the rules prohibit such allotments.7

Cost Finalisation: Generally cost finalisation of house sites in done after considering:

a) cost of acquisition
b) cost of development
c) cost of public health and
d) other incidental expenses.

Cost finalisation for ownership house/flats is done after including all the expenditures of cost of acquisition, cost of development, cost of public health, cost of buildings and other incidentals. While calculating the cost of acquisition the Board generally

7. Interview with a retired Secretary of the Tamil Nadu Housing Board.
consults the revenue authorities at the same time taking the prevailing price trends in the neighbourhood into account. For the cost of acquisition the Board charges an additional 12½% as fixed establishment charges.

Charges on cutting, levelling and filling of the ground, demarcation of plots, formation of roads, provision for street lights, godowns, culverts, parks, schools, play grounds, surface drains etc. form the developmental charges.

Formation of water supply lines, head works and sewage lines, pumping stations and disposal arrangements come under cost of public health.

Development of parks, children's play ground and provision for community hall form part of other incidentals.

While working out these costs two norms are expected to be observed by the Board. The first norm is that a five year limit should be strictly adhered to for the finalisation of costs. The second norm is that the expenditure must be taken into account on a realistic basis. However, in practice, both these norms are not strictly adhered to. Almost in all the schemes which are introduced by the Board cost finalisation has not been done on time. There has been an inordinate delay in cost finalisation. The following table illustrates the inordinate delay in finalising the cost.
<table>
<thead>
<tr>
<th>S.No.</th>
<th>Name of the Scheme</th>
<th>Introduction of the scheme (yr)</th>
<th>Year of cost finalisation (yr)</th>
<th>No. of years taken</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>South Madras</td>
<td>1963</td>
<td>1975</td>
<td>15</td>
</tr>
<tr>
<td>3.</td>
<td>Ashok Nagar</td>
<td>1969</td>
<td>1977</td>
<td>16</td>
</tr>
<tr>
<td>4.</td>
<td>Anna Nagar</td>
<td>1966</td>
<td>1976</td>
<td>11</td>
</tr>
</tbody>
</table>

More often, the Tamil Nadu Housing Board does not include the actual expenditure incurred while finalising the cost. For example, while working out the cost of establishment on land acquisition, it charges 12\% as a fixed rate, but under normal circumstances the expenditure seems to exceed the 12\% limit. Owing to price rise the cost of development and public health increases enormously. Also, the citizens' preference to move the High Court for a higher compensation increases the expenditure to a large extent. The Tamil Nadu Housing Board bears the entire expenditure of incidental charges. Thus by not observing the time limit and not working out the expenditure actually incurred the Housing Board has fallen into disrepute in so far as cost finalisation is concerned.
RENT FIXATION: While fixing the norms for rent collection of its houses/flats the Tamil Nadu Housing Board follows the principle of economic rent. It is determined with reference to the cost of construction and other liabilities such as payment of Municipal or Corporation taxes, Government taxes and cost of maintenance. This economic rent formula was determined in 1957, which was subsequently revised in 1961 and 1964. The economic rent formula takes into account the interest on the value of land, annuity for the value of building for a life of 30 years and maintenance charges at 3.5% of the capital cost. In the year 1970, the Board revised the rent formula once again. The 1957 rent formula yielded a value of Rs. 6 per month per Rs. 1000/- worth of investment. The 1961 formula gave a return of Rs. 7.07 per month, the revision of 1964 fetched a return of Rs. 7.30 per month and the revision in 1970 gave a return of Rs. 8.90. Thus, successive revisions in the formula led to confusion in rent fixation.

REVENUE COLLECTION: The Board has set up its own machinery for collecting its dues. In the rural areas, the Executive Engineer-cum Administrative Officer is responsible for the collection of all dues in his division. In the Madras City the Chief Revenue Officer is in charge of the revenue collection work. The Chief Revenue Officer is also responsible for consolidating the entire revenue collection at the Board and presenting it to the Board.
Developed plots, completed houses/flats are sold to the allottees on lumpsum basis or on hire purchase schemes. In hire purchase schemes, the sale proceeds of developed plots are collected in six half-yearly installments with 9% interest. In hire-purchase schemes, the cost of building is recovered in monthly installments over a period of ten, fifteen and twenty years. Likewise, economic rent for the Board’s houses/flats is also collected on a monthly basis. Further, the collection on rent from occupants of the Tamil Nadu Government Rental Housing and accounting thereof is entrusted to an Executive Engineer designated as Estate Officer.

While collecting instalments for the houses/flats and for the developed plots and also while collecting rent from the occupants of houses/flats owned both by the government and the Board, the collection machinery has failed to perform its function in a smooth and efficient manner. An up-to-date and authentic statement of demand and arrears is absent. There was a marked deterioration in the maintenance of ledgers during the ten years from 1964 to 1973. In several cases it was found that there was no accounting of the instalments received by the Board. The Board found that it was in a miserable position when the allottees challenged the proceedings of the Board for the realization of revenue. Secondly, there is an absence of elimination report from the field officers. This arises because the Board accepts revenue in three different forms viz., cash, cheques and
book adjustments. Actually, the Board accounts only payments in cash and by cheque, conveniently forgetting adjustment accounts. This absence of elimination report leads to an unpleasantness specially among occupants of houses/flats under the government rental scheme. Thirdly, there is a lack of co-ordination between ledger section and collection machinery which has led to a confusion in accounting resulting in heavy arrears in revenue. 8

The demand collection and balance statement as on 31.1.1979 shows that the revenue collection has been very poor. The statement is given below:

<table>
<thead>
<tr>
<th></th>
<th>Demand</th>
<th>Collection</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>City</td>
<td>2,20,64,964.57</td>
<td>51,44,933.90</td>
<td>1,69,20,025.58</td>
</tr>
<tr>
<td>Sites and Services Schemes (World Bank Aid)</td>
<td>2,52,421.20</td>
<td>1,11,456.20</td>
<td>1,40,965.00</td>
</tr>
<tr>
<td>Hafcoul</td>
<td>54,59,142.67</td>
<td>17,97,849.74</td>
<td>36,70,292.93</td>
</tr>
</tbody>
</table>

The demand collection and balance statement for the arrear demand and current demand is given below and this shows the way in which the collection machinery performs its functions.

8. In Maharashtra and Gujarat Housing Boards the functions of collection of revenue and accounting have been entrusted to the estate manager himself. This has led to effective collection of revenue. It is noted that the arrears in these Boards
TABLE 7.6.

**MUSCL OLMS:**

<table>
<thead>
<tr>
<th>ARREARS</th>
<th>DEMAND</th>
<th>COLLECTION</th>
<th>PERCENTAGE COLLECTED</th>
</tr>
</thead>
<tbody>
<tr>
<td>ARREARS</td>
<td>25,53,115.21</td>
<td>3,85,226.89</td>
<td>10.79</td>
</tr>
<tr>
<td>CURRENT</td>
<td>19,05,029.46</td>
<td>14,04,622.89</td>
<td>73</td>
</tr>
</tbody>
</table>

**KTY SCHEMES:**

<table>
<thead>
<tr>
<th>ARREARS</th>
<th>DEMAND</th>
<th>COLLECTION</th>
<th>PERCENTAGE COLLECTED</th>
</tr>
</thead>
<tbody>
<tr>
<td>ARREARS</td>
<td>1,60,83,564.27</td>
<td>21,99,934.39</td>
<td>13.45</td>
</tr>
<tr>
<td>CURRENT</td>
<td>60,11,600.80</td>
<td>29,89,004.60</td>
<td>49.66</td>
</tr>
</tbody>
</table>

**AVIATION:** The unauthorised tenants and the unauthorised constructors should be severely dealt with by the Board. The Board takes action whenever a person authorised to occupy any premises of the Board has

i) not paid the rent lawfully due from him for more than two months,

ii) sublets without the permission of the Board,

iii) acts in contravention of any of the terms and conditions,

iv) makes any person to be an unauthorised occupant of any premises of the Board,

v) makes any unauthorised construction in the Board's
Usually the Estate Manager serves a notice by registered post to the occupant in respect of any of the above mentioned breaches. The occupant is expected to explain his position and vacate the premises within one month of the date of serving of the notice. However, the Board has the power to cancel such notices when the occupant promises good behaviour in future. The occupant also has the right to appeal to the government. The court has no authority to question the activities of the Board or the government in respect of action taken for the eviction of a tenant.

The procedure adopted for eviction is a lengthy one and it takes a lot of time. If an allottee prefers an appeal to the government, the matter drags on. Meanwhile, the allottee vacates the flat and vanishes leaving behind several months of rent arrears. To quote a few instances, people who have occupied O.P. No. 42/62 in Kilpauk Gardens and O.P. No. 41/62 in C.I.T. Colony in Madras City left an arrears of Rs. 12,513.76 and Rs. 9,297.00 respectively. 9 Eviction is also a chronic problem among the occupants of the rental shop situated in various housing colonies. The audit report for 1976-77 shows as many as 65 cases of eviction and the amount lost was Rs. 48,156/-

THE CELLULAR CONCRETE PLANT

This plant was established under the Indo-Polish

co-operation at the cost of approximately Rs.365 lakhs with a
daily rated production of five hundred prefabricated bricks. The project
was centrally sponsored and the Government of Tamil Nadu was
entrusted with the task of erecting and running this factory for
the Tamil Nadu Housing Board. Although doubts were expressed
about the economic viability of the project by the Board, the
State Government directed the Board to go ahead with the project.
Even though the factory has been entrusted to the Board with good
intentions, the project has turned out to be a burden for the
Board. It has proved to be a costly experiment for the Board.
The working of the Board from its inception till the end of
September 1974 has resulted in a loss of Rs.103 lakhs. Therefore
the Board has requested the government to divert itself of the
responsibility of running this plant. The government is yet to
take a decision on this matter. The tentative working resources
of the plant from February 1972 to September 1974 are indicated
below:

| Actual expenditure incurred
| (for 32 months) | Rs. 48,31,700/- |

| Depreciation | Rs.23,87,700 |
| Interest | Rs.48,94,200 |

| Total expenditure including
| depreciation and interest | Rs. 72,61,900/- |

| Value of concrete produced
| Net Loss | Rs. 1,20,93,600/- |
| Rs. 17,37,400/- |
| Rs. 1,03,56,200/- |

Thus the running of the cellular concrete plant for the
production of cement has always been an unwanted burden for the Tamil Nadu Housing Board.

WOOD WORKING UNIT

This unit started on 1.1.1965 is run on industrial lines by the Tamil Nadu Housing Board and manufactures wooden windows, doors, etc., to cater to the needs of both the Housing Board and the Slum Clearance Board. There are four sections in this unit.

1. Procurement section
2. Production section
3. Machine shop section
4. ASCU Treatment section

Besides the funds provided by the Board, the Housing and Urban Development Corporation has given Rs. 14 lakhs as a loan for improving this unit.

The procurement section arranges for the purchase of raw materials while the production section converts them into doors, etc. The price of finished articles is fixed for each year based on the cost of raw materials including wastage, direct labour charges and indirect charges.

The accounts of the wood working section have been divided into three components viz. work relating to the period from 1.1.1963 to 31.3.1967, from 1.4.1967 to 31.3.1967 and from 1.4.1969 onwards. It is relevant here to note that complete accounts for the first two periods are not available. The records relating to the period from 1.4.1969 onwards show the existence of complete records but
the accounts show an enormous loss. The loss incurred by the wood working unit was mainly due to the procurement section. It failed to get quality raw materials for the production of doors etc.

To illustrate the poor work of the procurement section of the wood working unit, an instance is cited in the audit report of 1977-78. The Chairman of the Tamil Nadu Housing Board requested the Madhya Pradesh Co-operative Tribal Federation on 14.2.1970 for the supply of teak wood and sal wood to the value of Rs.20 lakhs. The material was to be supplied to the wood working unit on a phased programme. The Federation supplied timber from 6.4.1970 onwards. But the Executive Engineer rejected some of the timber which were considered unfit for use. The quantity of rejected timber was so huge, that it made the Federation to prefer an appeal in the High Court of Madras. The Federation wasted a recovery of Rs.89,538.15 as the cost of timber and an interest of Rs.67,609.50. The Board was so reckless that it did not appear in the Court with the result that an expert's judgement was passed by the High Court and a sum of Rs.1,57,141.63 was paid to the Federation.

The unsatisfactory state of affairs of the wood working unit was also as result of the division office's inability and delay in fixing the price of the finished products. It is not in a position to fix up the cost of raw materials, to decide upon the direct labour charges and other incidental charges. Therefore
the transactions tend to get delayed and accounts become tardy.

The house/flat owners are discontented with the method of cost fixation. The inordinate delay over years for fixing the cost of a flat/house puts the owners into at least two difficulties. (i) The mental tension due to the lengthy process of the transfer of legal rights to the owner. (ii) The owner is also subjected to a financial loss as the final cost when fixed is higher than the initial cost as announced by the Board. As a result the house owner who is paying instalments under hire purchase scheme has to pay not only enhanced cost but also pay interest for the enhanced cost.

A second problem faced by the house/flat owners is that the allottees in an area are forced to bear the costs of amenities like community hall, shops and stalls. This has been done by the Board because it has no funds of its own to meet the expenditure on this aspect. A house/flat owner who is finding it difficult to pay for his own instalments is forced to pay for the community centre and other establishments also. Thus this violates the general principles of public interest. Herein the Board conveniently transfers its burden to the clients at large.

The third problem for the owners comes from the roads laid by the Tamil Nadu Housing Board in the housing colonies. While construction work goes on, the Tamil Nadu Housing Board
lays very small and narrow roads which are not in conformity with the rules of the city corporation. Once the construction is over and the area is developed, the Board hands over all the roads to the corporation or to be local bodies concerned. The Corporation and the local bodies refuse to take charge of the maintenance of the roads. The result is that neither the Board nor the Corporation maintains the roads of the colonies.

The fourth problem faced by the owners is that they bear the entire expenditure for the construction of wells for water supply as well as for drainage. Whenever the City Corporation/local body comes with the scheme of water supply and drainage, the government bears 50% of the expenditure and gives maximum relief to the initiator of the project. However, such relief is not extended to the Housing Board when it constructs wells and drainage. Thus the flat/house owner is troubled with the problem of cost finalisation, burden arising out of cost of amenities and the construction of wells and drainage.

APPENDIX: (Rental): Any person who wishes to occupy the rental flats of the Government or the Board is expected to register his name with the Executive Engineer or Superintending Engineer's Office by paying the application fee of Rs.1/-. The occupant must register separately for each area of his preference. The applicant is also expected to state his preference for the
inclusion of his name in the general list or transferee list. Actually the Board gives priority for registered applicants in the transferee list. Once allotted, the allottee signs a bond in a stamped paper with the Executive Engineer to abide by the rules and regulations. The tenant is prohibited from subletting and unauthorized construction.

The rent payers do not have the same amount of problems as the flat owners have. Still the problems of rent payers are substantial. While occupying a rental accommodation the rent payers have trouble in respect of allotment, payment of rent and maintenance of buildings.

With respect to allotment, the maintenance of two registers by the Tamil Nadu Housing Board vis, one for general pool and the other for transferees is had in principle and breeds corrupt practices. The difference between general list and the transferee list is not clearly mentioned. When preference is shown to the transferee list everybody rushes to register his name in the transferee list. When preference is shown to the general list there is a similar rush.

PAYING OF RENT

The pay structure of government employees differs from person to person depending on the post he holds, the place of work and the experience he has gained. However, the Housing Board charges a flat percentage of rent which means that for
the same benefit enjoyed, different sections pay different amounts of rent.

In most cases, the government servants pay their rent while drawing their salaries every month. Normally, the pay disbursing officer effects rent deduction through book adjustment. But the authorities of the Board do not enter these book adjustments regularly and periodically with the result that occupants are served with showcause notice for eviction.

**MISMANAGEMENT OF THE BUILDING**

Several tenants of the Tamil Nadu Housing Board are of the opinion that the maintenance of the rental buildings are not satisfactory. These tenants complain that they have to spend from their pocket time and again to attend to maintenance work. 70.60% of the respondents in our study felt that white washing has not been done as per regulations. 10

Even where white washing has been carried on it has been a partial white washing in which the walls are white washed leaving the ceiling uncare for.

The following table (7.7) represent the response of the respondents with regard to a question relating white washing of the buildings.

<table>
<thead>
<tr>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>17.64%</td>
<td>70.60%</td>
</tr>
</tbody>
</table>

10. The regulation in force is that white washing must be done every year.
The tenants also complain about the neglect or improper maintenance of doors and windows of the houses and flats. 74.5% of the respondents in our survey pointed out that windows and doors had not been painted for a long time.

4. Are doors and windows painted as per regulation?

<table>
<thead>
<tr>
<th></th>
<th>Y</th>
<th>S</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>17.64%</td>
<td>74.52%</td>
</tr>
</tbody>
</table>

The problem of drainage also confronts the tenants of the Tamil Nadu Housing Board. 47.05% of the respondents affirmed the existence of drainage problem in the Tamil Nadu Housing Board colonies.

SECTION - IV | KOTTURPURAM: A CASE STUDY

The Tamil Nadu Housing Board has been doing commendable service to the people in the cause of housing. But still, some of the programmes carried out by it happen to be disastrous failures. The Kotturpuram Complex is a case which points out poor site selection, sub-standard construction and inefficient estate management by the Tamil Nadu Housing Board.

About 25 acres of low lying land on the Southern banks of River Adyar in the heart of the City of Madras was acquired from
the M.A.M. Charities, Madras in the year 1972. It was proposed then, to construct 417 tenements. Accordingly, the construction was completed in the year 1975 and the flats were allotted to owners and to tenants.

The superficiality of the structures raised in Kotturpuram came to light within one year of the construction. In the last week of November 1976, heavy rains and floods inundated the entire area. Under its impact a multi-storeyed building completely collapsed. The panoramic view of the Kotturpuram complex during the floods of November 1976 can be seen in the picture displayed in this section.

The government took prompt measure to study the structural soundness of the buildings by appointing a high level enquiry committee.11 The committee was headed by Mr. K.K. Naubiar, a former Chief Engineer of the Highways Department. The committee also had three other members Mr. D. Ambrose, Retired Chief Engineer (Buildings), Dr. D.J. Vister, Professor of Civil Engineering, Indian Institute of Technology, Madras and Mr. V.O. Durairaj, Joint Secretary in the Department of Finance to the Government of Tamil Nadu. The Chairman had been given powers to co-opt any specialist as an additional member.

The committee had been asked to survey the undamaged

buildings in the Kotturpuram complex where the Housing Board had put up structures and report within two or three days on their "safety and structural soundness" identifying which of them could be immediately put to residential use. The idea was that there should be no delay in the restoration of normal residential life in the complex.

The other terms of reference on which the panel had been asked to make its recommendations before December 31, 1976 are to investigate in detail the circumstances relating to the decision, to locate the complex at this site in relation to its vulnerability, to flooding by the waters of the Adyar, to study the breach which occurred in the Adyar banks near Kotturpuram during the floods and examine whether any design and/or maintenance inadequacies by the organisation concerned contributed to this breach, taking into consideration the fact that a major residential complex for the weaker sections had come up at this location entailing a substantial outlay of public funds, to recommend measures to be taken in the proximate part of the Adyar which will minimise the adverse effects arising from similar situations; to examine the design and construction aspects of the Housing Board multi-storied buildings in the complex such as location, foundation and structural designs, the nature and quality of construction materials used with reference to specifications etc., and to report on the deficiencies, if any in this regard which might have contributed to
the collapse or damage of these structures - so as to enable the government to fix responsibility for the lapses on the concerned officials.

The High Level Committee in its first report dated 3.12.1976 has stated that all the buildings in Kottapparam constructed by the Board were fit for occupation. But the committee has ruled out the possibility of occupation in R.M.S. Blocks A, B, C and 1973 Block No.5.

The Committee has estimated the loss in this disaster to be to the tune of Rs.5.4 lakhs. The details of the loss blockwise are:

**R.M.s Block C:** 24 flats : Rs.3.6 lakhs

**R.M. Block A, B and 1973 Block No.5:** 12 flats Rs.1.8 lakhs

The Housing Board was forced to make up the loss under flood relief work and the entire loss of Rs.5.4 lakhs was written off. It is important to note that the above buildings have not so far been reconstructed.

The committee submitted its report by the end of December 1977 but the report was not placed before the Legislative Assembly. The Committee has expressed its deep concern over the fact (which was gathered in informal interviews) that much political pressure

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12. Board memo CA1-2/10489/A/77, dated 30.3.1977. Similarly a sum of Rs.15,000/- being the cost of collapsed building of Jafferkhanpet was adjusted under flood relief.
Fig. 7.1
A view of the inundated Kotturpuram Housing Colony.
Fig 7.2

The widespread inhabitants being rescued to safe places. In the background, can be seen the partly submerged flats.
Fig. 1a

Another view of the submerged plant and the rescue operations.
Life slowly returns to normal after flood waters recede.
was exploited while selecting the site for the scheme. The Committee was of the further view that much more political influences were at work while construction was handed over to the contractors. Thus the Kotturpuram complex is a bad exercise in planning, construction and Estate Management of a scheme, the aim of which was to benefit the poor.

CONCLUSION

The Tamil Nadu Housing Board was created to cater to the housing needs of the urban community alone. To that extent the Tamil Nadu Housing Board has successfully reached the urban masses who have diverse interests and different economic backgrounds. It has recognised the nuances of the housing needs of various sections of the community by drawing schemes for the people of the Higher Income Group, Middle Income Group and Low Income group. As the economically weaker sections require the attention of the state for their upliftment, the Board has done a good job in drawing a separate scheme for them. The industrial workers need their houses to be located in the proximity of their industrial estates and hence the Tamil Nadu Housing Board has drawn out yet another scheme. To solve the housing problems of the government servants the Housing Board has made provisions for ownership and rental houses. The care taken by the Tamil Nadu Housing Board in drawing out plans for those people is evidenced by the fact that it has a separate scheme for the last-grade government servants.
Thus the Tamil Nadu Housing Board has carefully laid down several plans and all of them are praiseworthy. As many as 47.41% of the respondents feel that the schemes of the Housing Board are satisfactory.

In normal circumstances, when the schemes are good, the execution of the work and estate management are expected to be good. But it is not the case with the Tamil Nadu Housing Board. In our survey, 91.85% of the respondents feel that the structures raised by the Board are unsatisfactory. Opinion differs among them about the nature of unsatisfactory constructions. 5.93% of the respondents attribute the unsatisfactory structures to defective planning and 32.59% consider defective execution as the cause for Tamil Nadu Housing Board’s inefficiency. On the other extreme 14.81% feel that both the planning and execution by the Tamil Nadu Housing Board was unscrupulous.

29.63% of the respondents have said that defective planning is the bane of the Tamil Nadu Housing Board. There has been no other consent with regard to defective planning. But defective execution has been pointed out by the respondents. According to them, both the T.N.H.B. and the contractors of the Board are responsible for defective execution. Apart from defective execution the T.N.H.B. has been charged with poor estate management. It had it own general problems of allotment
cost finalisation, political interventions etc. Its general problems affected its clientele very much. The gross neglect of responsibility by the Tamil Nadu Housing Board was evident in the construction of Kotturpuram complex.