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# Planning the Site and Service Plot Allocation Process

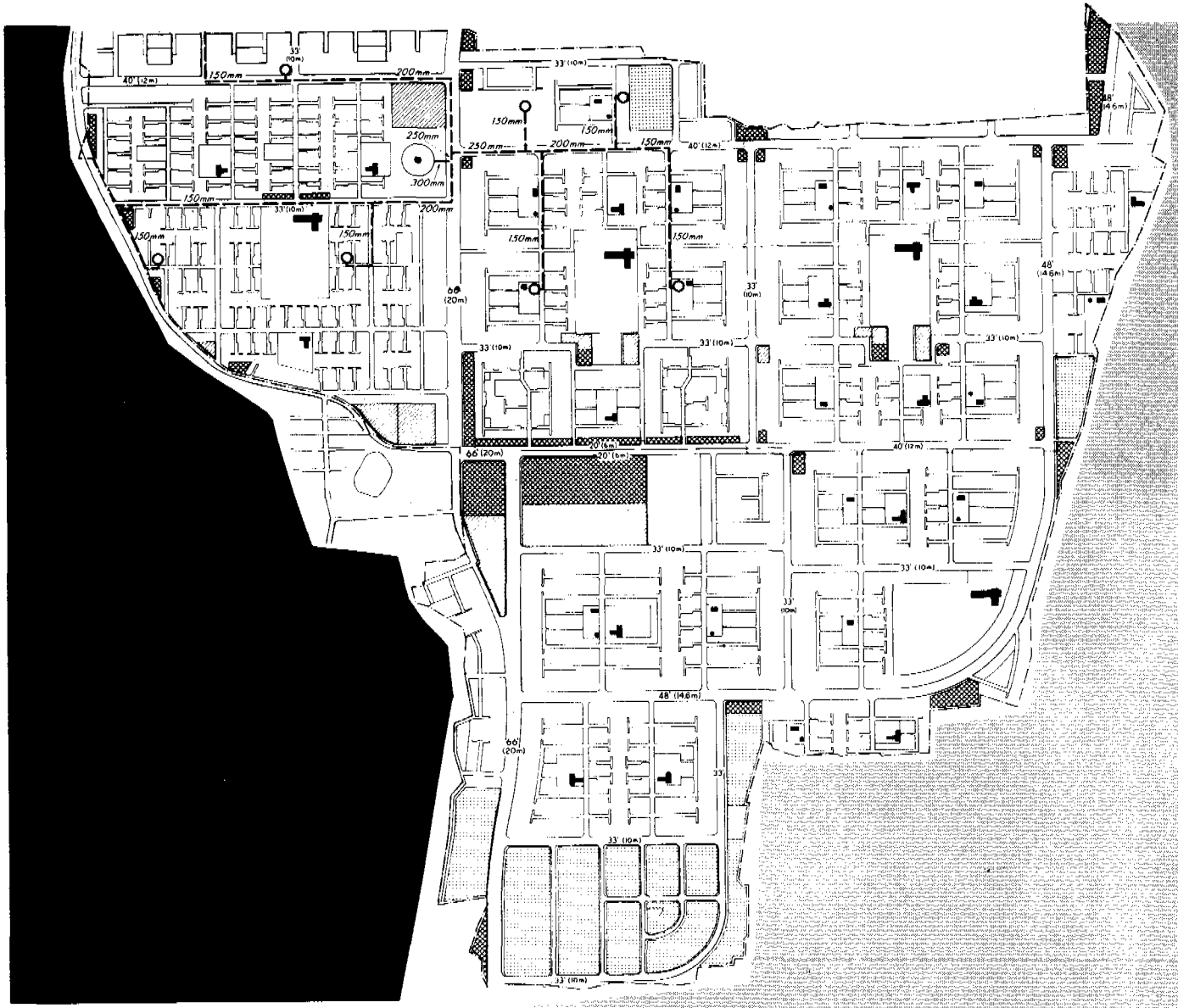
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## Lessons from Project Experience

Procedures as perceived, as reconstructed, in theory, in practice

by Lauren E. Cooper (consultant)

Urban Development Department  
Technical Paper Number 3



Urban Development Department Technical Notes

This series is produced by the Urban Development Department of the World Bank primarily to assist staff in the Bank and in cooperating agencies in the preparation and execution of urban projects in developing countries. It is hoped that the series will also make a contribution to the "state of the art" and hence be of service to practitioners in the field of urban development in developed and developing countries, including administrators, technical staff, consultants and teaching institutions.

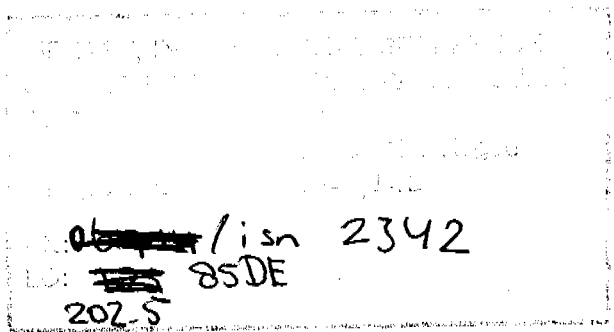
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LAUREN E. COOPER (consultant)

DESIGNING THE SITE AND SERVICE PLOT ALLOCATION PROCESS

Lessons from Project Experience



URBAN DEVELOPMENT DEPARTMENT

The World Bank  
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The conclusions and views expressed in this paper are those of the author and do not necessarily reflect those of the World Bank Group.

## ABSTRACT

This analysis provides a framework in which to identify and trace the steps required to implement the site and service plot allocation process. Based on a survey of 12 urban development projects and two in-depth project studies, a detailed picture emerges of the factors associated with allocating plots and the relationships and interdependencies of one factor to another. Potential problem areas and recommendations on how to avoid them are identified.

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## PREFACE

The purpose of this paper is to indicate general guidelines for the allocation of plots within site and service projects. As with other papers in this series, general methodologies are proposed which must be adapted to fit local conditions. The paper outlines its approach in some detail and includes two project studies for illustrative purposes. The paper is based on information available in World Bank files and draws heavily on discussions with World Bank staff working on urban projects. Mrs. B. Clapison Davis was responsible for the editing and final preparation of the report.

Anthony A. Churchill  
Director  
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## I. INTRODUCTION

1. Successful achievement of a development project's objectives requires a plan that identifies specific tasks to be achieved in sequence over time, based upon their interdependencies. The plan's utility depends on the identification of the tasks necessary for project execution, on a thorough understanding of the sequence in which the tasks must occur and of their interdependencies, and on accurate estimates of the time and other resources required to complete each task. This paper examines the process of plan formulation for one set of activities in the implementation of urban site and service projects: the process of allocating plots to participating households, in order to identify steps in the process and the factors which influence completion of those steps. The paper draws on project examples to illustrate the potential pitfalls in the process and to suggest the elements for more effective planning of project implementation.

2. Recent experience in project preparation and implementation has yielded considerable information on the tasks, timing and sequencing necessary to plan the implementation of "hardware" components of urban projects. Attention devoted to design standards for shelter and infrastructure and construction of physical works has resulted in increasingly reliable and realistic project planning of these elements. Less information has been forthcoming on components related to institutional arrangements and capabilities and training for counterpart staff. Planning of these components has been less precise than and not effectively linked to planning of "hardware" components. One outcome of this planning gap has been a perceived time lag between completion of physical and non-physical project components as, for example, when completed site and service plots lie vacant while the process of selecting beneficiaries to occupy the plots stagnates.

3. To close the gap and improve planning, more information is needed on the administrative side of urban projects. The following investigation focuses on experience with one major administrative procedure--the process of allocating site and service plots to project beneficiaries. Much of the available information on this topic is problem-oriented: specific problems are identified and remedial actions are recommended with little reference to the larger context within which implementation is occurring. This analysis provides a framework in which to identify and trace the steps required to implement plot allocation. It provides an expanded, detailed picture of the factors associated with allocating plots and the relationships and interdependencies of one factor to another. The analysis focuses on the allocation process as it occurs within a country. It does not deal with interactions among the implementing institutions and any international, bilateral, or private voluntary organizations which sometimes participate in project work. The analysis suggests that the time required and complexities of the allocation process have been far greater than expected at the time of project appraisal.

4. The set of activities involved in allocating plots in any given situation can be categorized as internal and external to the allocation process itself:



- (a) factors internal to the allocation process are linked to the institutional context and are of two types:
  - (i) administrative or procedural factors, affecting the capability to plan and implement specific tasks. These factors depend on the availability of staff, staff training, and the amount of time and other resources required to execute specific tasks within the allocation process. This would include coordination with other agencies and institutions; and
  - (ii) policy factors, involving those aspects of the allocation process requiring policy decisions. For example, beneficiary selection criteria, decisions on affordability criteria and user plot and utility charges, as well as legal issues pertaining to lease/mortgage documents, are all policy issues decided within government institutions;
- (b) factors external to the allocation process, such as delays in construction of physical works which can and frequently do cause delays in plot allocation. Examples would include acts of God and the larger political context within which the project is implemented. For instance, changes of government or increased civil unrest are external factors which have slowed allocation in some projects in the past.

5. While it is difficult to predict or control the external factors, the internal institutional factors can be more easily anticipated and are thus potentially susceptible to planning. Knowledge of the activities involved in plot allocation and the institutional context in which they will be implemented can facilitate project design and execution. It is hoped that an in-depth analysis of the allocation process will provide project planners with a better understanding of its timing, sequence and complexity and thereby permit closer coordination between the physical and administrative aspects of project implementation.

6. Subsequent sections of this paper cover methodology, a survey of the plot allocation experience, the list of selection and settlement activities, a model "network" of the allocation process, summaries of the allocation process in two site and service projects, and conclusions. Annex 1 outlines issues of content in the plot allocation process.

## II. METHODOLOGY

7. Several different methods were used in this analysis of the plot allocation process. The investigation was based on information available within the World Bank, and included the following steps:

- (a) survey of plot allocation in 12 site and service projects;
- (b) identification and listing of all plot allocation activities;
- (c) construction of a network diagram showing the logical sequence and interrelationships of the activities in (b) necessary for implementation;
- (d) application of steps (b) and (c) to two specific countries to identify actual experiences; and
- (e) return to the original plan of action, i.e. implementation schedules in appraisal reports for comparison of expected versus actual implementation experience.

### A. Preliminary Review

8. The first step in this investigation was a review of the site and service plot allocation experience in 12 urban development projects financed in part by the World Bank in Africa, Latin America, East Asia, and South Asia. The number of site and service plots to be provided in any one project varied from 1,800 to 20,967. The initial inquiry addressed the following topics:

- (a) The shaping of the allocation process: at what point in the project cycle was this first discussed? Who was responsible for planning, and to what degree of detail was the process planned?
- (b) Selection criteria: what conditions had to be met by a successful applicant? What beneficiary eligibility criteria were agreed by the time of appraisal?
- (c) Reporting on allocations: how much information was available on how the allocation process worked? Did we reach the target population?
- (d) Were there common factors among projects which contributed to effective implementation or pointed to potential problem areas in the allocation process?

## B. Construction of a Critical Path Network

9. The method of further analysis of the plot allocation process was based on a modified version of critical path networking. A critical path network is one part of a management information system known as PERT, for Program Evaluation and Review Technique. The objective of PERT is to provide "planning and evaluation information at proper levels on an integrated basis so that timely judgments can be made to meet all objectives of the program." <sup>1/</sup> Its purpose is to aid the manager in first planning and then controlling a project's implementation by focusing management attention on areas requiring trade offs among time, resources, or technical performance. As a management tool, PERT points out danger signals, indicates where the problem is, and allows managers to replan and reallocate scarce resources during the course of implementation so that scheduled completion dates will be met.

10. For this analysis of allocations, three PERT steps were involved:

- (a) listing activities;
- (b) constructing the network; and
- (c) estimating time requirements for each activity.

The network is a graphic description of the project plan, showing the sequential steps needed to reach a stated objective. For optimal utility as a management tool, the network must be comprehensive and must include in logical sequence all significant interdependencies and interactions required to execute the project. This focus on activity interrelationships is one of the advantages of critical path as compared to bar chart plans.

11. Once the network is logical, time estimates are made for each activity. The analysis of plan execution with respect to time depends on the accuracy of the estimates of expected activity times. PERT results can be no more accurate than these time estimates. The path through the network whose summed activity time estimates are longer than any other path's is the critical path: in terms of time requirements, the critical path has the longest completion time and represents the shortest time in which the project can be implemented. Critical path construction applied to the allocation process provides a framework for analysis which results in:

- (a) identification of each step in the process;
- (b) a graphic model illustrating the logical sequence of implementation; and

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<sup>1/</sup> Management Program Planning and Control with PERT, MOST and LOB, Anthony L. Iannone, Prentice-Hall, Inc., Englewood Cliffs, N.J.: 1967, p.4.

- (c) an estimation of requirements for a key resource--time, with implications for allocation of other scarce resources as well (e.g., labor).

12. Critical path construction requires research, collaboration and teamwork on the part of all "members of the team" responsible for implementation. Since some of the information necessary for critical path construction, e.g., activity time estimates, was not included in available source material, it was not possible in this analysis to construct a critical path per se but rather a flow diagram which may be seen as the closest representation under the circumstances. The critical path approach served as the guideline for analysis of allocations. When actually designing the allocation process in projects under preparation, project planners ideally would have access to the necessary information to construct critical paths which would be useful management tools during implementation.

13. Based on interviews with World Bank urban project staff, three subdivisions of the allocation process emerged: (a) selection; (b) settlement; and (c) house construction. The focus of this analysis was on the selection and settlement aspects for site and service schemes. The period of house construction, including collections, was not covered.

14. The first step in constructing the network was compilation of a comprehensive list of all possible selection and settlement activities. This list provided the basis for construction of a hypothetical network of the selection process. The hypothetical model is neither a prescription for nor a representation of a single country's experience. It presents a logical sequence of plot allocation activities as they might be planned and implemented. No activity time estimates were assigned to the model for several reasons:

- (a) the time required to accomplish any one of these tasks probably varies considerably from country to country or agency to agency. The value of an average figure based on such a broad range of estimates was questionable; and
- (b) there was little information included in available source material on actual activity time requirements in the project countries investigated.

### C. Project Studies

15. The hypothetical network left many questions unanswered:
- (a) how accurately did the model reflect actual plot allocations experience?

- (b) how much time did the process require for implementation?
- (c) what problems were encountered, what were their causes?
- (d) could this information be useful for more effective design and implementation?

16. To answer these questions, two projects were chosen for in-depth analysis. Both urban projects reviewed were appraised in 1974 and had considerable experience with plot allocation. For each case, World Bank files were searched for every reference to allocation, from initiation of the project to December 1980. Combining this information with that provided by World Bank project staff resulted in a reconstruction of the plot allocation process. To make this analysis more applicable to site and service schemes in general, emphasis was placed on the plot allocation process in the implementing country. Thus, World Bank/ borrower interactions do not form part of the analysis. For each project, the file information was used to develop a chronology of allocation-related events over the life of the project. This pointed to problem areas but not to the reasons behind them.

17. Two networks were then constructed for each case. The first of the two networks reflected the allocation process as it was perceived by World Bank staff or initially planned in the project country. The second network in each case integrated all available information, including problems, delays, and bottlenecks as identified in file documents and reported by World Bank staff. Again, activity time estimates were available for only a few activities. This means we do not know how long it took to implement plot allocation--as a discrete process--from beginning to end. What we do know from the chronologies and networks enabled us to compare the planned versus actual allocation process over time. As a conclusion of the project studies, appraisal estimates and actual implementation experience were plotted on the same implementation schedule.

### III. SURVEY OF PLOT ALLOCATIONS

18. Preliminary review of the 12 projects' experience identified common patterns in the allocation planning process. The beneficiary eligibility criteria and the outline of the legal framework were agreed and appeared in appraisal reports and/or loan/project agreements. <sup>1/</sup> The administrative unit responsible for implementing allocations was identified in the project appraisal report in some cases. The degree of detail to which plot

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<sup>1/</sup> While the focus here is on the allocation process, the distinction between process and content is sometimes blurred. The Annex outlines content-related questions which emerged in the course of investigation.

allocation was planned in the early stages of a project varies considerably. Countries with previous site and service implementation experience tended to plan the allocation process in greater detail in second projects. 1/

#### IV. LIST OF SELECTION AND SETTLEMENT ACTIVITIES

19. The framework of the plot allocation procedure can be outlined as follows:

(a) selection:

- (i) identifying and reaching agreement on beneficiary selection criteria;
- (ii) advertising/marketing;
- (iii) processing applications;
- (iv) decision on allottees; and

(b) settlement:

- (i) determining the legal framework, including lease/mortgage terms and document formats;
- (ii) beneficiary assuming legal responsibility by signing appropriate documents and officially taking possession of plot.

#### Selection Activities

20. The selection process involves at least some of the following activities. They are listed in approximate sequential order:

- (a) determining and obtaining approval on beneficiary criteria;
- (b) developing a points rating system;
- (c) designing an application form;
- (d) testing and revising application forms;
- (e) printing and distributing applications;

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1/ While this initial survey of allocations indicated potential problem areas, they are not discussed here since the subsequent analysis and project studies identify and reinforce explicitly and systematically the trends which emerged in the survey.

- (f) designing advertising/publicity;
- (g) advertising plots;
- (h) community outreach efforts;
- (i) filing applications (extra staff or students may be hired and trained to assist applicants for this phase); fee may be required of applicants;
- (j) securing office space and supplies for processing,
- (k) hiring and training of staff to process applications;
- (l) initial screening of applications;
- (m) further verification of applications, including field investigation of some or all, scoring according to points rating system (where applicable), compilation of list of qualified candidates;
- (n) where the pool of qualified candidates exceeds the number of plots available, a lottery or other method is used to further select beneficiaries;
- (o) review and approval of allottees by an individual official or official body;
- (p) matching candidates to plots;
- (q) establishing a waiting list (and possibly some method of updating applications);
- (r) making provisions for appeals (to transfer plots or possibly even sites to be closer to kin, work, etc.);
- (s) communicating acceptance/rejection to applicants and informing those selected of next step; and
- (t) estimating plot charges.

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Settlement Activities

21. Activities of the settlement process include:
- (a) negotiation and agreement on legal framework, including land rights and tenure issues; lease and mortgage terms, method of mortgage calculations; format of these documents;
  - (b) agreement on policy for arrearage, default, plot transfers and resales, subletting, etc.;
  - (c) preparation of lease/mortgage documents for individual allottee;
  - (d) notification of beneficiary of plot readiness and latest date by which documents must be signed (and possibly plot must be occupied);
  - (e) inspection of plot by beneficiary (often occurs informally);
  - (f) beneficiary is briefed/oriented on rights and responsibilities of participation, including charges to be collected;
  - (g) beneficiary signs legal documentation; and
  - (h) beneficiary makes initial down payment.
22. In any particular case, some, if not all, of the above-listed activities occur as part of the allocation process. 1/

V. THE MODEL "NETWORK"

23. Figure 1 presents one possibility of how selection activities might logically be planned. Not every activity on the comprehensive list was included in the model. The particular set of activities and the sequence of their implementation which would facilitate allocations in a given case depends on the country context--that is, on cultural factors such as traditional and/or current methods of obtaining rights to land; on the institutional framework; on administrative and resource capabilities and constraints.

24. Time and other resource availabilities (e.g., staff) determine whether activities which emanated from or enter a single node are implemented concurrently. Once the network includes activity time durations, the manager can use it in combination with his/her information on staff requirements to determine the implementation schedule--the calendar dates for initiation and completion of each activity. With this information, the manager can make

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1/ See Annex for questions and issues of content related to the activities listed above.

decisions on trade offs among time, other resources, or technical performance. For example, if the same staff is required to implement activities on different paths, it may be necessary to reschedule completion dates or hire more staff in order to meet the original completion date.

## VI. SUMMARIES OF PROJECTS A AND B

25. The project studies are presented for illustrative purposes. Although some contextual information is provided, the purpose is to understand how allocation procedures were designed and worked in practice, rather than how the project as a whole fits into the larger context. This analysis focuses on the gaps in the allocation process in order to highlight possible pitfalls which may be encountered elsewhere. In both cases, however, project agencies organized and improved their own allocation procedures and are continuing to do so. Through this process they have learned to adapt administrative procedures to their own local conditions.

### A. Project A

26. When Project A was prepared in 1973-74, Country A's urban problems included high rates of unemployment, inequalities in income distribution, a shortage of housing for low income families and a pressing need for improved community facilities and basic services. The capital city was experiencing a 25% unemployment rate with a population growth rate of over 3% per annum.

27. As a first step toward addressing these problems, Project A was designed to include:

- (a) serviced sites in the capital area (population 550,000) and in the next three largest cities (population 50,000; 48,000; and 32,000);
- (b) related infrastructure and community facilities;
- (c) core units for individual water, sewerage and electricity;
- (d) construction materials fund;
- (e) upgrading of two squatter areas;
- (f) industrial financing;
- (g) consultant services; project monitoring by independent, qualified professionals.

28. Project execution was the responsibility of the Ministry of Housing. A special site and service unit was established within the Ministry for implementation. Staffing of the project unit was designed to satisfy required technical, social, operating and maintenance skills. The unit's operations were to include planning and development, construction supervision, and property management. The project unit was responsible for project beneficiary selection. Technical assistance was to be provided to allottees at each project location in the form of a building technician and a social worker.

#### The Allocation Process Reconstructed

29. The first step in reconstructing the allocation process in Country A was compilation of a chronology detailing allocations-related events. <sup>1/</sup> As with most projects in the initial survey, the legal framework and beneficiary selection criteria were included in appraisal documents. The appraisal report stated that selection of project beneficiaries would be made by the project unit according to the following criteria:

- (a) the household had an annual income not exceeding US\$1,650;
- (b) approximately 25% of the households had annual incomes not exceeding US\$990; and
- (c) preference be given to families already residing in areas adjacent to respective locations.

The legal framework was outlined in the loan agreement.

30. Physical construction began in September 1974 as originally planned at appraisal and was scheduled for completion by the second quarter of 1976. Completion was delayed 11 months while awaiting provision of water services, sewerage facilities, and adequate lighting. Several additional problems delayed physical works implementation:

- (a) need to change design of certain parts of lot construction;
- (b) swollen rivers delayed the laying of pipes for the sewer system;
- (c) the threat of violence (civil unrest plagued the country during much of this project's implementation);
- (d) some of the contractor's work and consultant site supervision were unsatisfactory; and
- (e) construction slowed considerably, seemingly because of lack of interest on contractor's part.

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<sup>1/</sup> See Methodology, par. 16.

Other related contextual problems included: (i) balance of payment problems meant a shortage of foreign exchange for imported materials; and (ii) serious cash flow problems emerged as contractors were moving their assets out of the country, presumably because of political instability.

31. Early on, selection for the first site, Site Alpha, proceeded without any reported problems. Advertising and processing of applications began nearly on schedule in September 1974. Selection activities were repeated in April 1976 and at least once after that. The rate of processing and settling allottees slowed considerably over the years. Schedules for implementation were repeatedly not met and reset.

32. Lease and mortgage document formats and methods of calculation have been a topic of discussion over the life of this project and had not been finalized after six years of project implementation. Delays in agreeing on the mortgage format and method of calculation can be traced to a provision in the loan agreement stipulating a grace period of up to four years on repayment of building materials loans. Administrative machinery needed to keep track of these loans was not effectively established, leading to delays while policy decisions were made on the best method of recomputing mortgages. Since discussions on leases were held in concert with mortgage discussions for several years, the lease document was also delayed. Movement has been very slow over time in resolving the policy and methodological issues involved. In contrast, changes in beneficiary selection criteria and amendments to the loan agreement were implemented with few apparent problems.

### Construction of the Networks

33. Figure 2 presents the selection process as it was perceived and assumed to occur at Site Alpha. Site Alpha is located in one of the three large cities, not the capital, and involved 558 plots. Figure 2 presents an idealized view of Project A allocations. It does not identify the problems, pinpoint where they intervened in the process, or report how much delay resulted. Comparison of Figures 1 and 2 is illuminating: Figure 1, outlining the hypothetical case, shows more activities unfolding concurrently than Figure 2, which progresses almost entirely in a linear fashion. Some steps in Figure 1 are not included in Figure 2, (e.g. testing, revising, printing applications; developing a points rating system; and designing advertising layouts).

34. Figure 3 presents the reconstructed plot allocation process from the beginning of this project to 1980. All available information is integrated into this network, pointing to the problem areas, bottlenecks, and sources of delay in allocating plots. It is worthwhile to note the differences between Figures 2 and 3: Figure 2 gives the impression that the allocation process involved a number of what we have called "selection activities." Figure 3 shows that in fact the process was more complicated than that, with external factors impinging along the way and causing delay (see Activity 15-16). It has been possible to add more detail to Figure 3 in large part due to discussions with a former project director. Activity time durations are indicated where known. Actual calendar dates when activities occurred are placed

in brackets along the path. The selection and the settlement processes have been traced along two separate paths. Although Figure 3 indicates more activities unfolding concurrently than Figure 2, the process is still more linear than the hypothetical model (Figure 1).

Selection and Settlement Experience: Project A Conclusions

35. The selection and settlement activities listed in Section IV of this paper comprise some of the internal administrative and policy factors which, along with factors external to the plot allocation process, could affect implementation of the allocation procedures. Project A experienced problems along all dimensions of this framework of analysis.

Factors Internal to the Process

36. Internal Administrative Factors Related to Selection Activities.

- (a) Advertising and marketing of plots. Marketing problems were cited as one of the factors contributing to the failure to reach and attract sufficient numbers of the target population.
- (b) Staff constraints: (i) staff assigned to process applications had responsibility for other duties in addition. A trade-off was made between two key resources, staff and time, with the result that processing applications took several months longer than it would have had staff been assigned full time; (ii) retaining a sufficient number of qualified staff was a recurring project problem. Time was lost in hiring and training new staff.
- (c) Field verification. The major problem encountered was the time-consuming nature of verifying applicant information through field investigation. The longer the "turnaround" time from application to notification of acceptance/rejection for a plot, the greater the number of "dropouts" who made other arrangements for their housing needs.

37. Internal Factors Related to Settlement Activities.

- (a) Lease and mortgage arrangements. As noted in par. 32, lease and mortgage document formats had not been finalized six years into the project. Although all site and service recipients have signed provisional leases, the temporary nature of the lease could be a contributing factor to the present lack of systematic lease payments.
- (b) Beneficiary training and orientation. The extensive orientation and training program for allottees was labor-intensive

and time-consuming. <sup>1/</sup> This was cited as a reason for the lag between beneficiary selection and plot occupancy.

#### Factors External to the Process

38. Physical Works and Political Environment. Marketing and selection of plot allottees for Site Alpha occurred more than once. In part this can be attributed to the natural course of any real estate action: people change their minds, do not like what they see, decide they have better options, and drop out. The need to "remarket" plots was thus partly the result of real estate activities and not necessarily due to ineffective allocation procedures. Some share of those who dropped out did so because they were tired of waiting for physical completion of on-site construction (see par. 30 for causes of delays). Since occupancy at this site was not complete by December 1980, it may be safely assumed that selection has occurred again since 1976. (This is indicated in Figure 3 by Activity 16-17.)

39. Political factors also contributed to the staffing problems cited in par. 36(b): experienced staff responsible for selection and orientation left their jobs because they were not willing to succumb to political pressures to adjust their methods of beneficiary selection.

#### B. Project B

40. In 1971, over 30% of Country B's population was urban: by 1978, over 40% of the population was expected to be living in towns and cities. From 1963 to 1973, the annual urban growth rate was about 7.5% and was expected to remain high. Urban unemployment was quite low up to the early 1970s. Continued urban growth and greater female participation in the labor force, however, were expected to lead to higher unemployment and increasing reliance on self- and casual employment.

41. The rapid influx of population into Country B's cities gave rise to spontaneous squatter settlements. Two separate urban environments emerged: one modern, well equipped, expanding gradually and in an orderly fashion; the other poor, unserved and growing rapidly.

42. Project B was designed to address the capital city's urgent shelter needs and improve the city's implementation capacity for future projects. Project components included:

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<sup>1/</sup> Another contributing factor to the slow rate of plot occupancy was allottee's preference for near complete house consolidation before moving on to plots.

- (a) preparation and servicing of 4,400 residential plots in six sites in the capital city;
- (b) preparation of 7,600 residential plots in three overspill areas;
- (c) servicing of 17,000 dwellings in four major squatter settlements;
- (d) building materials loans;
- (e) primary infrastructure;
- (f) community facilities; and
- (g) technical assistance, including project unit operations; construction supervision, training of community development workers, studies and further project preparation.

43. The City Council Finance Committee was to deal with all matters relating to the project at the city level, and an interagency steering committee was to facilitate project coordination at the national level. A project unit to implement the main project components was established as a department within the city council. (Construction of primary schools and training of community development workers were assigned to the respective ministries responsible for such activities.) The project unit had responsibility for finance and procurement, engineering and community development.

44. As with Project A, the first step in reconstructing the plot allocation process in Country B was compilation of a chronology. <sup>1/</sup> Basic agreements on selection criteria and the legal framework were included in appraisal documents. At the time of project appraisal, allocation procedures were outlined as follows: the project unit was responsible for advertising, processing, checking eligibility and preparing a list of qualified applicants for approval by the City Council Allocation Committee. Criteria were listed as:

- (a) residency in the project city;
- (b) self- or wage-employment with a monthly income of at least US\$30 equivalent; and
- (c) intention to live in the house.

Approved allottees were required to make a deposit of three months' basic payment plus an amount equal to 5% of the loan ceiling for recipients of building materials loans. At the time of project preparation, the title and occupancy arrangements (legal framework) were dependent on the passage of legislation in Country B.

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<sup>1/</sup> See Methodology, par. 16.



45. The selection process began six months behind original estimates. The response to the advertisements was overwhelming: more application forms had to be printed; the application period was extended from four to six weeks. Several problems contributed to continued delays in the selection process:

- (a) a problem with the computer print-out caused a two-month delay;
- (b) verification of applicants who qualified according to the computer list showed that 90% of "successful" applicants gave wrong information either deliberately or through lack of understanding;
- (c) responses from the lowest-income group were virtually nil; and
- (d) the number of applicants coming forward to claim their plots was less than expected.

46. Leases for site and service plots had not been issued 6 years into the project. In this case in contrast to Project A, no provisional leases were issued. Issuance of leases was being held up by delays in land acquisition of project site areas. 1/ A planned lease education campaign was suspended due to local elections, and this also contributed to delays in lease preparation and issuance.

#### Construction of Networks

47. Figure 4 illustrates the selection process in Country B. The source of information was a document on allocations, dated September 1977, which was part of a series of working papers comprising an extensive monitoring and evaluation exercise of this project. As with Project A, comparison of Figures 4 and 1 shows Project B unfolding in a more linear fashion than the hypothetical case. Figure 4 does not include any information on planned activity time durations. It presents the allocation process outlined in the monitoring and evaluation documents as reported by the project unit in Country B. The monitoring and evaluation document went on to state how the plot allocation experience differed from the plan. Figure 5 integrates theory and actuality, tracing plot allocations through the monitoring and evaluation document and the chronology for the first round--thus only up to September 1977. 2/ Calendar dates are indicated where known.

48. The activities added from Figure 4 to Figure 5 indicate problem areas. For example, Activity 3-4 reveals a problem with community development staff training; Activity 4-5 indicates possible marketing problems;

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1/ Land acquisition has also been a serious cause of delay in upgrading areas. In fact, most of the references to it in supervision documents were in connection with the pending legislation and acquisition problems as they relate to upgrading schemes.

2/ The one exception to this time frame on Figure 5 appears below Activity 14-15 and refers to the city council's action to omit verification as of April 1978.

Activity 5-6 points to procedural shortcomings. Further on, verification emerges as a major delay factor.

Selection and Settlement Experience: Project B Conclusions

49. As with Project A, both internal and external factors influenced the progress of plot allocations for Project B.

Factors Internal to the Process

50. Six problems related to allocations were identified in the monitoring and evaluation document (see par. 47). The first three listed were internal policy factors; the fourth combined policy and administrative issues; and the final two were administrative:

- (a) charges for deposits and monthly services in the site and service component suffered in comparison with charges in existing site and service schemes which had been highly subsidized and therefore looked more favorable;
- (b) these plots also suffered in comparison with conditions for overspill plots in upgrading areas, where there was no deposit and lower service charges;
- (c) misunderstanding of the nature of service charges: participants considered that the need to continue paying service charges negated the advantage of home ownership and made it little different from renting;
- (d) inability to afford payments: applicants dropped out when they realized the size of the financial commitments. Information on financial aspects was made available late in the application process. Successful applicants had difficulty obtaining loans to make the necessary deposits;
- (e) incorrect information on 9 out of 10 applications. The community development workers responsible for assisting applicants fill out their forms were inadequately trained. Even had the community development workers been properly briefed, the overwhelming numbers of applicants made it difficult to check every application at the time it was submitted (as was originally planned). These circumstances no doubt contributed to the 90% of "wrong" information which verification revealed; and
- (f) verification of application forms proved difficult, subject to error, and time consuming.

51. The following measures were used over time to remedy the problems:
- (a) in an attempt to obtain sufficient numbers of low-income applicants, income criteria were broken down according to family size; minimum income criteria were raised twice; substantial numbers of plots were readvertised;
  - (b) building materials loan levels were increased to compensate for the less favorable financial terms. To further ease the financial burden, the loan deposit was ultimately dropped. Application forms for remaining plots were to include full cost details, and were to be translated into at least one local language besides English; and
  - (c) although the verification form was simplified, more interviewers hired, and verification limited to a sample, the process was still too cumbersome and the city council finally accepted a proposal to omit verification.

52. A procedural problem emerged in 1980 which may have been contributing to the sluggish progress on plot allocation in the last few years. The project unit did not begin the allocation process until the plots were physically handed over, thus creating considerable lag time between physical construction completion and selection (not to mention occupancy). In May 1980 a change in procedure was recommended so that prior to handing over, all steps of the allocation process would be complete up to the point of assigning specific plots to individual allottees. Assigning plot numbers would be the only task remaining after handing over. This would avoid long delays experienced between handing over and occupancy of the plots, while preventing allottees from moving on site before completion of construction.

#### Factors External to the Process

53. Delays in Physical Works: allocations at Site 5 were postponed because non-availability of fittings was delaying completion of the water reticulation system. Flooding was another source of delay. A contract was suspended due to "non-payment of amounts due abroad": throughout the construction period, the contractor was plagued by transport and liquidity problems.

54. Land Acquisition Problems: the land acquisition problems cited previously (see par. 46) are external factors which have had major implications for settlement, (i.e., lease/mortgage arrangements). Several assumptions in this case proved faulty: (a) that legislation pending at the time of appraisal would soon be passed (see par. 44); (b) that the city council would take care of land acquisition. Assigning responsibility for land acquisition has been a source of conflict for several years, although the selection process does not seem to have been stalled as a result. While leases have been a problem in both Project A and Project B, the lease document itself does not seem to have been a factor in Project B.

## VII. CONCLUSIONS

55. This analysis has focused on the plot allocation process. It has identified the tasks to be achieved and has provided an example of the sequence in which the tasks might be executed. The actual experience of two projects has also been examined. This final section will present two types of conclusion: (a) comparative conclusions relating to Projects A and B; and (b) more general conclusions which serve as the basis for recommendations. The framework of analysis is the categorization of factors internal and external to the plot allocation process, as presented in paragraph 4 of the Introduction.

### A. Comparative Conclusions Projects A and B

56. For Projects A and B, the plot allocation process has been traced from project preparation to December 1980. In both cases we have found significant problems, bottlenecks and delays. Allocations are not yet complete in either project, several years after project appraisal. The contrast between appraisal estimates of implementation periods and actual experience is significant. To appreciate the discrepancy, refer to Implementation Schedules 1 and 2 which present schedules as at appraisal and in practice. (See next pages.)

57. In Project A, the appraisal estimated that physical construction would be completed by March 1976. Construction was not complete until the second quarter of 1977. Project B is even more striking: construction was to be completed by early 1976, when in fact, physical works were completed in June 1980. 1/ There is evidence that appraisal estimates of construction schedules for these two projects were unrealistic and overly optimistic. In fact, comparison with later projects shows more time is now being planned for construction. For example, in a project in a country neighboring Country B, over 21 months is allowed for construction of a site with 500 plots, compared with Project B, Site 5, where roughly 15 months was allowed for 974 plots. Clearly, there has been "learning by doing" as far as physical works are concerned.

58. Time estimates for certain project activities were sometimes not included in early project planning: the implementation schedule for Project B as at appraisal did not include time for land acquisition. Consequently, failure to allocate time and resources and to assign responsibility for land acquisition has created problems for this project that were still outstanding in December 1980.

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1/ Reporting on Sites 3, 4, and 5 was combined, and all three are reported as completed at this time. It is possible that Site 5, the focus of this investigation of Project B, was completed earlier than the other two but not reported separately.



**PLOT ALLOCATION PROCESS  
IMPLEMENTATION SCHEDULE 2, PROJECT B, SITE 5  
PHYSICAL WORKS AND ALLOCATIONS  
(as at appraisal and actual)  
(Total No. of Plots = 974)**

|  | 1974 |   | 1975 |   |   |   | 1976 |   |   |   | 1977 |   |   |   | 1978 |   |   |   | 1979 |   |   |   | 1980 |   |   |   |  |  |
|--|------|---|------|---|---|---|------|---|---|---|------|---|---|---|------|---|---|---|------|---|---|---|------|---|---|---|--|--|
|  | 3    | 4 | 1    | 2 | 3 | 4 | 1    | 2 | 3 | 4 | 1    | 2 | 3 | 4 | 1    | 2 | 3 | 4 | 1    | 2 | 3 | 4 | 1    | 2 | 3 | 4 |  |  |
| <b>APPRAISAL IMPLEMENTATION</b>  |      |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |  |  |
| Schedule:  |      |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |  |  |
| Tender   | ■    |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |  |  |
| Construction   | ■    |   | ■    |   |   |   | ■    |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |  |  |
| Allocation   | ■    |   | ■    |   |   |   | ■    |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |  |  |
| <b>ACTUAL IMPLEMENTATION</b>   |      |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |  |  |
| (a) Site construction begins contract period 18 months extended to 37 months up to December 78                   |      |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |  |  |
| (b) Plot application period  |      |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |  |  |
| (c) Computer problems caused 2 month delay   |      |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |  |  |
| (d) 67 plots allocated   |      |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |  |  |
| (e) Allocations delayed due to delays in completing water reticulation system (necessary fittings not available) |      |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |  |  |
| (f) Delay due to suspension of contract  |      |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |  |  |
| (g) Contractor problem resolved. 228 plots allocated   |      |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |  |  |
| (h) 120 plots allocated  |      |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |  |  |
| (i) 149 plots readvertised; application period until Jan. 16, '79  |      |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |  |  |
| (j) Allocation exercise begun Total 474 plots allocated to date  |      |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |  |  |
| (k) Physical works completed on this site and 2 others. Total 731 plots on Site 5 allocated to date              |      |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |      |   |   |   |  |  |

59. At the time of appraisal, Project A included no time estimate for the implementation of plot allocation. However, Implementation Schedule 1 shows that by August 1978, over a year after construction was completed, 96% of the plots were allocated, with 28% occupied. Plot occupancy, rather than selection of allottees, was and is a problem for Project A. The appraisal implementation schedule for Project B indicates that allocations for this site were planned for the second quarter of 1976. It was estimated that allocation of 974 plots would require three months' time. The plotting of the actual implementation on Implementation Schedule 2 suggests this estimate was overly optimistic: by June 1980, four years after plot allocation was to be completed for this site, only 75% of the plots were allocated.

#### B. General Conclusions and Recommendations

60. The application of a modified PERT/Critical Path method to an in-depth analysis of two projects has reinforced the conclusions which emerged in the initial survey and enabled us to systematically outline the framework and the details of allocation. Based on the findings from each step of this investigation, the internal and external factors identified as potential problem areas are the following.

##### Internal Factors

#### 61. Administrative or Procedural Factors:

- (a) staff and time availability: rarely has enough time and/or staff been allocated for processing applications. In relation to this, problems have arisen where thousands of plots were advertised at one time with limited staff available for processing;
- (b) inadequate staff training has lengthened the process since it takes time to undo mistakes;
- (c) application forms have been a source of confusion in past projects, in terms of clarity to the applicant and ease of verification to the processors;
- (d) several projects have experienced what have been described as "marketing problems." This refers to the fact that fewer than the expected numbers of applications were received from low-income families. Failure of publicity campaigns in reaching this population could be a partial explanation of this phenomenon; 1/
- (e) securing an office and supplies for staff to process applications takes time and considerable effort; this has been an issue in past projects;

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1/ Ability of low-income groups to afford these schemes is sometimes a reason for their not applying.

- (f) screening and verifying applications has taken more staff longer to do than was expected. As with Project B, the verification process was sometimes eliminated when it became too much of a problem.
- (g) a points rating system could present problems where not adequately designed, resulting in discrimination against the "needy" it was intended to protect. Policy implications could also be problematic;
- (h) lack of coordination between and among agencies of institutions responsible for various aspects of plot allocation could cause considerable delay. In one project, settlement was a major problem because allottees were required to personally appear at several different government offices spread throughout the metropolitan area. It was difficult for them to do so without losing their jobs due to absenteeism. Lack of coordination between the site and service office and the housing/mortgage bank could also create problems and delays.

62. Policy Factors:

- (a) Lack of an established legal framework for land rights and tenure has led to plot occupancy with provisional or no leases. This has implications for cost recovery and could leave beneficiaries and governments without legally binding mutual rights and responsibilities.
- (b) Monthly plot charges were a determinant of whether or not low-income groups could afford these schemes. The fees expected from participants in non-subsidized site and service areas frequently were unfavorably compared with costs on other (usually subsidized) schemes. Low-income families naturally turned to the "competition" where they found comparable physical conditions for less money.
- (c) Lease and mortgage document formats have been a problem and required years of work before reaching final versions. The method of mortgage calculation created problems at crucial points in plot allocation, stalling selection and causing allottees to drop out.
- (d) In some projects, allottees had difficulties in obtaining loans to make initial down payments on their plots. This was probably both a policy and an administrative factor.

63. External Factors:

- (a) Construction delays were a frequent problem. Designs were changed; contractors' work was not sufficient; contracts were suspended; machines or parts could not be replaced; rains flooded the site.



- (b) The economic context has impeded the progress of project implementation. Balance of payment constraints were frequently cited as reasons for the lack of necessary imported materials and human resources required for project execution. Likewise, internal domestic monetary and fiscal crises could severely constrain progress.
- (c) The political context within which the project was implemented was among the most significant of the factors cited. The political will to deliver plots was a key element in effective project implementation. Political pressures exerted on city council committee members or on social workers responsible for processing applications caused delays in plot allocation. Increasing civil unrest has also been a factor. Changes in regimes or even cabinet ministers could result in delays or intentional work slow-downs.

64. The following presents recommendations on how the above-mentioned problems have been remedied or might be avoided.

#### Internal Administrative Factors

- (a) Careful assessment of the number of staff required to process X number of applications in Y amount of time is essential. If more staff cannot be assigned or hired for the task of processing applications, a trade off must be made between the number of staff and the length of time planned for allocation. Advertising and processing plots on a site-by-site basis could relieve staff versus time pressures. Processing in batches can also shorten the "turnaround" period--from application to notification of acceptance/rejection, thus alleviating the problems caused when applicants get tired of waiting, drop out, and make alternate housing arrangements. Staff versus time constraints are critical in relation to the verification process. Field verification requires large numbers of staff or a great deal of time or both. Realistic estimates of resource availabilities are a determinant of the extent of verification possible.
- (b) Whether the staff involved in implementing plot allocation procedures are additional hires or community development workers or university students, they must be adequately trained to understand the tasks for which they are responsible as well as to be familiar with the overall plot allocation process. In the case of workers specifically hired to provide assistance to plot applicants in field offices throughout a metropolitan area, they must be present in sufficient number to be effective.
- (c) Application forms should be tested for clarity on a sample population and revised where necessary. They should also be

written in the local language. This can help limit confusion on the part of applicants, misinformation on the forms and reduce the necessity for case by case verification.

- (d) Publicity campaigns need to reach the target population. While this may sound obvious, it is important to know where and in what form potential applicants are in the habit of getting information, e.g., newspapers, radios, community meetings, etc. Potential applicants should be given as much information as possible on the financial obligations and other rights, responsibilities and features of participation in the scheme. (This includes design standards, plot options, etc.)
- (e) Points rating systems are used as mechanisms to ensure that the "neediest" are allocated plots. These systems frequently require considerable adjustments to make them effective and equitable.
- (f) Interagency coordination is vital to the success and effectiveness of this process. Assumptions that information is flowing from one office to the next or that allottees can negotiate the bureaucracies are usually faulty.

#### Internal Policy Factors

- (g) While changing the income criteria does not seem to have delayed selection in the projects under review, it can be a time-consuming process. Time could be saved if all parties involved are familiar with the procedures necessary to amend project documents for this or any other reason.
- (h) Policies re: user plot and utility charges have implications for who can afford the schemes. Knowledge of the "competition" is valuable. Consistency of government policy would seem vital.
- (i) Work on lease and mortgage document formats should start early on. Policy decisions on the method of mortgage calculations should also be considered early in the process.
- (j) Allottees should be given sufficient warning of the amount of down payment required so they can begin saving. Also, arrangements might be made to provide allottees easier access to loan funds for down payments.

Problems resulting from external factors, are harder to anticipate and control. Experience gained over the years, however, is being fed back into the project cycle. One positive result is the increasingly realistic estimation of time needed for physical works, which contributes to more reliable planning expectations.

65. We have identified the tasks involved in the plot allocation process and the problem areas as revealed by past experience. With these in mind, all members of a team responsible for implementation can sit down and together bring their combined expertise to the planning process. Knowing the allocation tasks and how they might logically be planned in sequence is only part of the equation. The other essential parts include an understanding of current land adjudication procedures in the country in question; assessing the institutional arrangements within and among those agencies responsible for project implementation; deciding which of the activities listed in pars. 20-21, as well as other tasks which project staff can recommend, are most likely to facilitate effective implementation of the allocation process; knowing what the staff, time, and other resource availabilities and constraints are likely to be; having an awareness of the potential problem areas and assessing how they can be most effectively avoided. Assuming that plot allocation will take place will not make it happen. Careful planning can contribute to the effective implementation of the plot allocation process and timely delivery of plots and services to project beneficiaries.

THE ALLOCATIONS PROCESS:

QUESTIONS OF CONTENT

Beneficiaries Criteria

1. (a) Income band for site in question (head of household or family income): if family income, how restricted (do we allow income of brothers or sisters who may, in the event, not reside on the new site?). Suggestion: should be income of all members of the household who at time of application intend to reside on the new site.
- (b) Present employment. Suggestion: employment history might be useful clue to an applicant's stability and likelihood of making repayment.
- (c) Availability and amount of savings (for initial deposit).
- (d) Length of residence, in what area (definition). Suggestion: in the urban area in question.
- (e) Nonpossession of another dwelling? If so, in what area Suggestion: non-possession of another residential property.
- (f) Priority groups: civil servants, military (length of service)? workers in nearby facilities; special skills, e.g., in dwelling construction? Links with nearby upgrading area (e.g., "over-spill areas")? other special relocation groups (e.g., displaced by project or other development); racial/ethnic/tribal considerations. Suggestion: better to eliminate priority groups on assumption that a few key criteria are sufficient to derive a list of qualified applicants from which allottees can be selected randomly. Priority groups only provide an additional area in the process for manipulation.

Information Required on Application

2. (a) Names and ages of family members. Suggestion: the fewer and simpler the number of questions the better the chance of getting complete and honest responses.
- (b) Present address for contact.
- (c) Nationality.
- (d) Identification (number)?

- (e) Photograph (head of household or family to avoid substitutions).
- (f) Income earners.
- (g) Evidence of income (name of employer or alternatives).
- (h) Other general criteria (length of residence, etc.,)
- (i) Priority groups (evidence).
- (j) Other information:
  - (i) for selection process--choice of options;
  - (ii) for other analysis.
- (k) (?) Deposit of fee with application (or other method of avoiding multiple applications. Suggestion: fee deposits with applications require careful timing and quick allocations, otherwise they can result in public accusations of embezzlement and corruption.

Information to be given to Potential Applicants

- 3. (a) Name, location, phone (if available) of contact person for further information.
- (b) Beneficiary criteria.
- (c) Number and location of plots.
- (d) Date available for occupancy.
- (e) Options re- sizes, services provided, core units, etc.
- (f) Credit, technical assistance available.
- (g) Tenure.
- (h) Community services and estimated date they will open (schools, clinics, etc.)
- (i) Charges and timing (deposit on allocation, current charges).
- (j) Other conditions of occupancy:
  - (i) requirements re- briefings, community groups or mutual help, etc.
- (k) Transport services: location of bus stops, schedules, fares.

- (l) How and where to make application, fee or deposit.
- (m) Dates for application, notice of initial selection and final allocation (with reference to readiness of site for occupation).

Publicity

- 4. (a) Public meetings, public education.
- (b) Which media, in what detail, where, when?
- (c) Choices of bidding procedures, where relevant.
- (e) Use of community organizations, local political units:
  - (i) training of Community Development staff.

Initial Selection Process

- 5. (a) Initial screening process (which ground for elimination or request for additional information?) By whom? How long?
- (b) First come, first served, lottery or alternative process (e.g. allocation of points) or combination?
- (c) Substitution between options? (If availability of one option filled before another, are applicants for the full option given a choice of another option?)
- (d) Priority groups by absolute priority, separate list for percentage of plots (can excess priority applicants join the general allocation?), or points system?
- (e) Immediate notification only after follow-up verification process?
- (f) Reserve list for replacements (on verification, at time of deposit, at time of occupancy).
- (g) Holdover of excess applicants for later allocations or not.

Verification Process

- 6. (a) All or a sample, or those applications which raise some query?
- (b) By whom, when, how long a period needed?

Allocation

7. (a) Requirement of deposit at time of or after definitive allocation?
- (b) Precise plot notification (identified by number) or initially indication only of site section? (Relevance of readiness of site and pressures for too early occupation, mutual help schemes, corruption re- best located sites, etc.).
- (c) Provision for plot swapping among affinity groups.
- (d) Reserve lists for substitution of dropouts at time of deposit.

Preparation for Occupancy

8. (a) Briefing for allottees--on what, by whom, when? Suggestion: on-site briefing by community development staff (particularly important for initial projects).
- (b) Notification of precise date of plot availability.
- (c) Formalities to be concluded before occupancy.
  - (i) legal: lease/mortgage document;
  - (ii) identification for technical assistance, credit, etc.
  - (iii) provisions for employee deductions?
- (d) Community action, voluntary groups' participation?
- (e) Involvement of other agencies, e.g. housing bank for loan.
- (f) Responsibility for interagency coordination.