



Is land Ownership Really an Impediment to Development ?

: Illustrated by Sou Sou Land, La Costena

by

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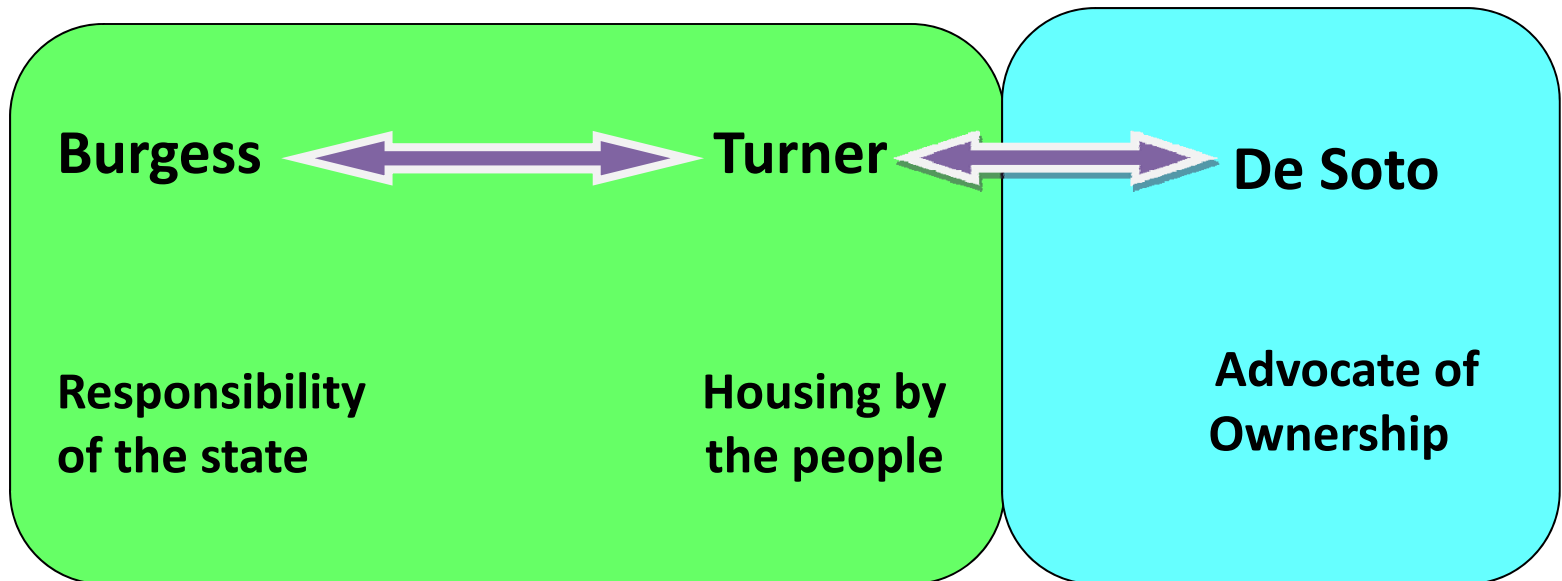


Nexus of Discussions

- ❖ Land ownership / Tenure
- ❖ Regulation of Development
- ❖ Use and Financing of Development
- ❖ Given the low levels of 'ownership' and secure documentation/title, development still takes place – How important is it?



Theoretical Discussions



Critical Tenure Issues

- ❖ Simplistic assumptions of dividing land into “owned” and “squatting”.
- ❖ Uncertainty regarding the amount of “owned” parcels of land in T&T , but an estimated figure is 380,00 – 400,000 parcels.
- ❖ Of the “owned” land, only 40% documented in 1991 and 34% in 2005.
- ❖ Preoccupation with titling denies the fact that various forms of development take place irrespective of “poor” title.

The Case of Sou Sou Lands, La Costena

- ❖ Most of the development takes place without good titles outside of the regulatory environment and without formal mortgage or land based secured finance.
- ❖ Tracking development in La Costena where there are defective titles and no approvals.
- ❖ 1999 – Government Survey
- ❖ 2005 – Personal Survey
- ❖ 2007 – Detailing construction

Methods of Operation-SSL, La Costena

Proper technical designs

- Planning, surveying, Engineering

Lower starter standards for land infrastructure

High land allocation standards

- Right of way, lot size, non-residential / community needs.

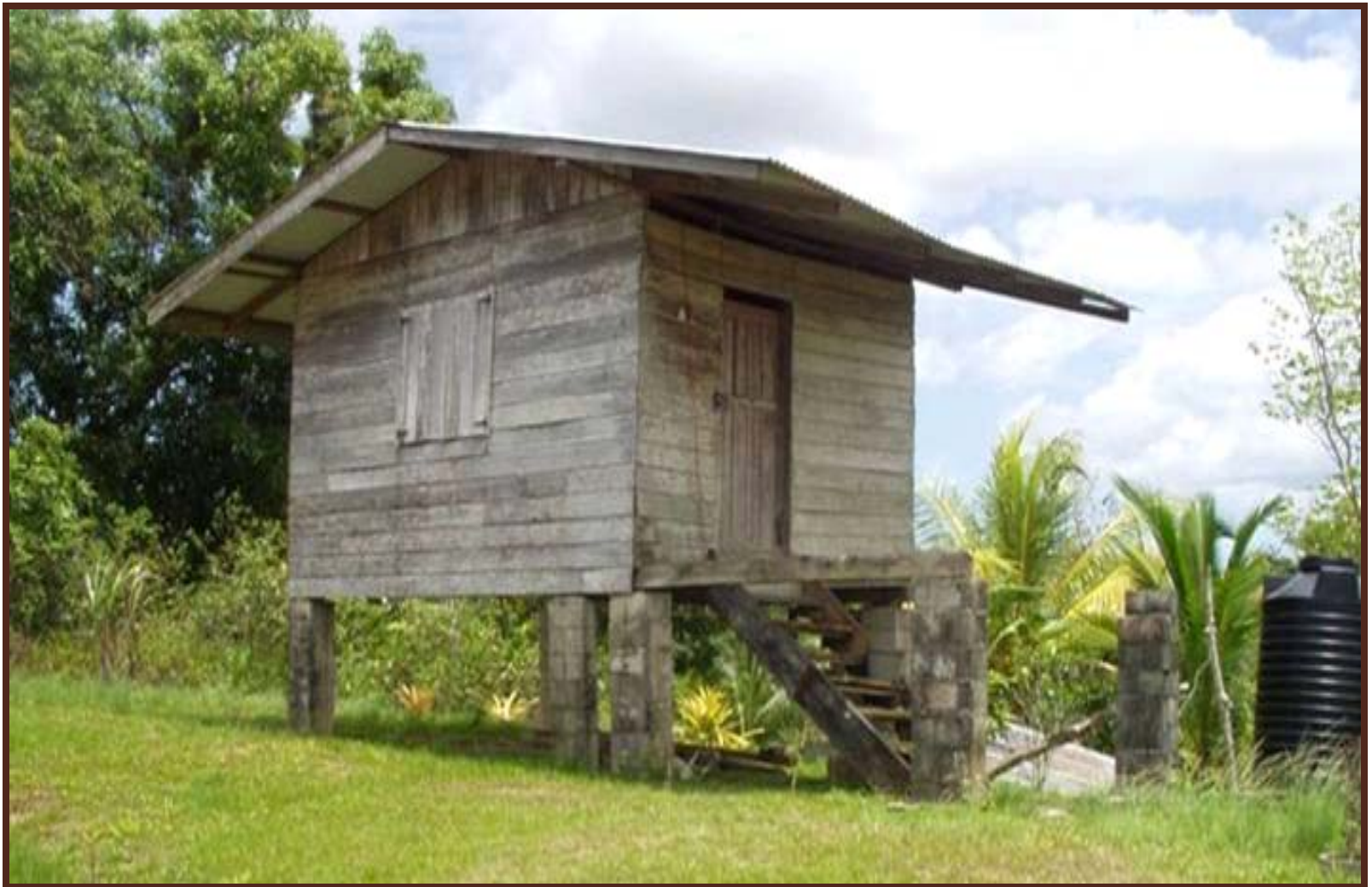
Proposed incremental infrastructure and housing construction



La Costena, Penal



House Types



House Types



House Types



House Types



Water Supply – Roof Collection



Road and Earthen Drains



Levels of Non-Conformity With Standards

- ❖ 7 sites across the country including: Woodbrook, Mt. Lambert, Curepe, Penal- rural and La Costena 100 – 120 households.
- ❖ 95% of non-conforming development minor
- ❖ Set backs
- ❖ Multiple households
- ❖ Minor drainage
- ❖ SSL not approved – Very minor infringements

SSL- Conformance With Standards

- ❖ **Land use:** 94% Residential
6% Mixed (commercial and Institutional)
- ❖ **Density** 3% more than one dwelling
- ❖ **No floor height violation**
- ❖ **Setback** 18% infringement
9% more than 1 infringement

2005 Survey - Quality of settlement

	Good	Fair	Poor	No Response
	%	%	%	%
*Road Quality	52	38	9	1
Housing Quality	80	11	2	7

* Residents Perception

2005 Survey - Problems With Legal Connections

	Water %	Electricity %	Phone %
Yes	87.5	14	7
No	12.5	86	91

Access to Services

Yes	4	98*	88
No	95	2	11



2005 Survey – Access to Finance

	Savings %	Loans %	Family %
Yes	86	32	34
No	10	64	62
NR	4	4	4
Total	100	100	100

NR – No Response

- ❖ Those who borrowed were by Demand/Consumption loans
- ❖ Most did not know the full or real cost

Type of Construction

Type of Construction	%
Complete structure	14
Incremental Building	70
Additions to complete structure	5
Purchased complete house	7
No Response	4

- ❖ Floor slab was the most difficult to get done.
 - 40% of the costs
 - 1 ~ 4 out of a total 1-5 years time span



Sources of Labour

	Paid	Gayap	Self
	%	%	%
Labour Utilized	77	36	61

Most of the paid labour was for skilled workers such as electricians, plumbers and carpenters- but this had declined based on increased cost and limited availability

SSL findings

- ❖ Reasonable high quality of development
- ❖ High percentage of savings
- ❖ Most households would not have qualified for loans because of income
- ❖ No enforcement
- ❖ Most respondents feel that it was the only way they could have accessed housing despite poor title and difficulties in getting long-term financing.
- ❖ ‘New traditional’ paradigm – legal differentiation between formal and informal.



Questions?

- ❖ Is tenure regularisation the prime policy instrument to improve settlement structure and housing by the poor?
- ❖ Is ownership the key tenure instrument needed?