

Appendix 1: Third Schedule (Clause 4(1) – Schedule of payment of purchase price (Landed Property) – Housing Development (Control And Licensing) Act 1966 (Act 18) & Regulations

Instalment Payable	%	Amount
1. Immediately upon the signing of this Agreement	10	RM
2. Within twenty-one (21) working days after receipt by the Purchaser of the Vendor's written notice of the completion of		
a. the foundation and footing works of the said Building;	10	RM
b. the reinforced concrete framework of the said Building	15	RM
c. the walls of the said Building with door and window frames placed in position	10	RM
d. the roofing, electrical wiring, plumbing (without fittings), gas piping (if any) and internal telephone trunking and cabling to the said Building	10	RM
e. the internal and external plastering of the said Building	10	RM
f. the sewerage works serving the said Building	10	RM
g. the drains serving the said Building	5	RM
h. the roads serving the said Building	5	RM
	5	RM
3. On the date the Purchaser takes vacant possession of the said Building, with water and electricity supply ready for connection	12.5	RM
4. Within twenty-one (21) working days after receipt by the Purchaser's or the Purchaser's solicitors of the separate document of title to the said Lot together with a valid and registrable Memorandum of Transfer to the Purchaser duly executed by the Vendor or on the date Purchaser takes vacant possession of the said Building, whichever is later	2.5	RM
5. On the date the Purchaser takes vacant possession of the said Building as in item 3 and to be held by the Vendor's solicitor as stakeholder for payment to the Vendor as follows:	5	RM
a. two point five per centum (2.5%) at the expiry of six (6) months after the date Purchaser takes vacant possession of said Building;	2.5	RM
b. two point five per centum (2.5%) at the expiry of six (6) months after the date Purchaser takes vacant possession of said Building;	2.5	RM
TOTAL	100	RM

Appendix 2: Third Schedule (Clause 4(1) – Schedule of payment of purchase price (High-Rise Building) – Housing Development (Control And Licensing) Act 1966 (Act 18) & Regulations

Instalment Payable	%	Amount
1. Immediately upon the signing of this Agreement	10	RM
2. Within twenty-one (21) working days after receipt by the Purchaser of the Vendor's written notice of the completion of		
a. the work below ground level including pilling and foundation of the said Building comprising the said Parcel	10	RM
b. the reinforced concrete framework of the said Building	15	RM
c. the walls of the said Parcel with door and window frames placed in position	10	RM
d. the roofing/ceiling, electrical wiring, plumbing (without fittings), gas piping (if any) and internal telephone trunking and cabling to the said Parcel	10	RM
e. the internal and external plastering of the said Parcel	5	
f. the sewerage works serving the said Building	5	RM
g. the drains serving the said Building	5	RM
h. the roads serving the said Building		
3. On the date the Purchaser takes vacant possession of the said Parcel, with water and electricity supply ready for connection	12.5	RM
4. Within twenty-one (21) working days after receipt by the Purchaser's or the Purchaser's of written confirmation of the Vendor's submission to and acceptance by the Appropriate Authority of the application for subdivision of the said Building	2.5	RM
5. On the date the Purchaser takes vacant possession of the said Parcel as in item 3 and to be held by the Vendor's solicitor as stakeholder for payment to the Vendor as follows:	5	RM
a. two point five per centum (2.5%) at the expiry of six (6) months after the date Purchaser takes vacant possession of said Building;	2.5	RM
b. two point five per centum (2.5%) at the expiry of six (6) months after the date Purchaser takes vacant possession of said Building;	2.5	RM
TOTAL	100	RM

Appendix 3

QUESTIONNAIRE TO DEVELOPERS

Dear Sir,

I am pleased to inform you that I am a doctoral student in the Department of Property at Aberdeen University, Scotland, United Kingdom. I would really appreciate it if you would complete the enclosed questionnaire.

This survey is part of my doctoral research which focuses on the existence of abandoned housing projects in Malaysia. The questions in the survey are designed to gather information about the causes of abandoned housing projects, based on the framework of neo-classical economics and the approach of institutional economics.

I would be most grateful if you would help with this research by providing me with some information. Please complete the questionnaire and send it back using the self-addressed envelope provided, as soon as possible.

All your responses will be kept **STRICTLY CONFIDENTIAL**. Only I will have access to your individual survey responses.

If you have any inquiries, please do not hesitate to contact me or my supervisor, Dr. Michael White, Senior Lecturer, Department of Property, Edward Wright Building, Business School, University of Aberdeen, Scotland, United Kingdom. Email address m.white@abdn.ac.uk. Phone +441224272763.

Successful completion of this study depends on your assistance. Thank you for taking the time to assist me in this research.

Yours sincerely,

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QUESTIONNAIRE TO DEVELOPERS

SECTION A(a)

Questions 1 to 6 below are designed to identify the organisational background.

Please tick the appropriate box

a. General information about the firm

1. Date of establishment of firm.
- | | | | |
|-------------|--------------------------|-------------|--------------------------|
| 5-10 years | <input type="checkbox"/> | 11-15 years | <input type="checkbox"/> |
| 16-20 years | <input type="checkbox"/> | > 20 years | <input type="checkbox"/> |
2. Approximate number of branches including head office.
3. Approximate number of employees in the firm.
4. Firm ownership.
- | | |
|------------------------|--------------------------|
| 1. Sole proprietorship | <input type="checkbox"/> |
| 2. Partnership | <input type="checkbox"/> |
| 3. Shareholder | <input type="checkbox"/> |
| 4. Family Company | <input type="checkbox"/> |
| 5. Others | <input type="checkbox"/> |
5. The firm's average annual turnover (for the last three years)
- | | | | |
|----------------------|--------------------------|--------------------------|--------------------------|
| 1. Below RM1 million | <input type="checkbox"/> | 3. RM5 million and above | <input type="checkbox"/> |
| 2. RM1– RM5 million | <input type="checkbox"/> | 4. Don't know | <input type="checkbox"/> |

6. What approximate percentage of projects have been completed?

Landed property		High rise property	
a. < 20%	<input type="checkbox"/>	< 20%	<input type="checkbox"/>
b. 21-40%	<input type="checkbox"/>	21-40%	<input type="checkbox"/>
c. 41-60%	<input type="checkbox"/>	41-60%	<input type="checkbox"/>
d. 61-81%	<input type="checkbox"/>	61-81%	<input type="checkbox"/>
e. 81-100%	<input type="checkbox"/>	81-100%	<input type="checkbox"/>

SECTION A(b)

b. Developers' experience in housing development

Questions 7 to 16 are about the developers' experience in housing development.

Please tick the appropriate box and also circle the number you believe best reflects your agreement or disagreement with the given statement.

7. Do you have experience of failure to deliver vacant possession of housing projects?

1. Yes 2. No

In your experience, what are the factors that can be associated with the problems of project delay?

	<i>Strongly agree</i>	<i>Agree</i>	<i>Uncertain</i>	<i>Disagree</i>	<i>Strongly Disagree</i>
8. Lack of manpower.	1	2	3	4	5
9. Unavailability of material and equipment.	1	2	3	4	5
10. Inexperienced or limited numbers of contractors.	1	2	3	4	5
11. Poor timing of procurement of equipment.	1	2	3	4	5
12. Difficult public sector coordination.	1	2	3	4	5

13. Do you agree that the sale percentage of dwelling for new housing scheme indicates the survival of completing the projects?

1. Yes 2. No

14. What percentage must be sold before starting construction?

1. < 20% 3. 41-60%
 2. 21-40% 4. 61-80%
 5. > 80%

15. Given the choice in 13, have you ever abandoned such projects? If yes, why?

1. Yes (specify) 2. No

16. Do you agree that the existence of abandoned housing projects in Malaysia has had a negative effect on the house building industry?

<i>Strongly Agree</i>	<i>Agree</i>	<i>Uncertain</i>	<i>Disagree</i>	<i>Strongly Disagree</i>
1	2	3	4	5

SECTION B(a)

a. Developers' perceptions towards land institutions.

Questions 17 to 22 are designed to identify the experience of developers towards land matters.

Please tick the appropriate box and circle the number you believe best reflects your agreement or disagreement with the given statement.

<i>Strongly</i>	<i>Not</i>	<i>Uncertain</i>	<i>Serious</i>	<i>Very</i>
<i>Not</i>	<i>Serious</i>			<i>Serious</i>
<i>Serious</i>				

17. The amount of land allocated for housing development is always insufficient.

- 1 2 3 4 5

18. The land made available is located within areas of high demand.

- 1 2 3 4 5

- | | | | | | |
|--|---|---|---|---|---|
| 19. The failure by developers to find the land available in planning terms, high demand and best location for developing new housing scheme might have a significant influence on the sale percentage of the projects. | 1 | 2 | 3 | 4 | 5 |
| 20. Is it fair to say that land availability could be considered as a factor that may cause the existence of abandoned housing projects? | 1 | 2 | 3 | 4 | 5 |
| 21. In terms of land tenure, developers prefer to develop housing projects on freehold land title rather than leasehold. | 1 | 2 | 3 | 4 | 5 |
| 22. The consumers prefer to purchase new housing units with freehold land titles rather than leasehold land titles. | 1 | 2 | 3 | 4 | 5 |

SECTION B(b)

b. Developers' perceptions towards financial institutions.

Questions 23 to 29 are designed to identify the experience of developers towards financial institutions in housing development.

Please tick the appropriate box and circle the number you believe best reflects your agreement or disagreement with the given statement.

<i>Strongly Not Serious</i>	<i>Not Serious</i>	<i>Uncertain</i>	<i>Serious</i>	<i>Very Serious</i>
-------------------------------------	------------------------	------------------	----------------	-------------------------

In your experience, what factors can be associated with the problems of getting bridging finance approval?

23. The restrictiveness in regulations and procedures for approval.	1	2	3	4	5
24. Delay in loan approval.	1	2	3	4	5
25. Amount approved by financial institutions is small.	1	2	3	4	5
26. High interest rate for the approved loans.	1	2	3	4	5
e. Others (please specify)	1	2	3	4	5

27. Do you agree that all problems stated in Question 26 are not related to the abandoned housing projects in Malaysia?	1	2	3	4	5
28. Overall, the financial institutions in Malaysia have accepted their responsibilities to support the housing industry, and the existence of abandoned housing projects is not associated with them?	1	2	3	4	5
29. Is it fair to say that the housing abandonment issue is not related to the financial institutions problems but is the result of the mismanagement of finance that has been allocated for a specific project?	1	2	3	4	5

SECTION B(C)

c. Developers' perceptions towards government policy in housing development.

Questions 30 to 33 identify the developers' experience towards government policies.

Please tick the appropriate box and circle the number you believe best reflects your agreement or disagreement with the given statement.

	<i>Strongly Not Important</i>	<i>Not Important</i>	<i>Uncertain</i>	<i>Important</i>	<i>Very Important</i>
30 Do you agree that government policy towards housing development is a very important aspect to enhance the national housing industry?	1	2	3	4	5
31 Without government policy on the national housing industry, lower income groups will never have a chance to have adequate housing, because private developers focus more on constructing medium and high cost housing units.	1	2	3	4	5
32 Do you agree that the private developers will not construct low-cost housing if there is no requirement from the government?	1	2	3	4	5
33 The imposition of housing policy that requires private developers to construct 30% of housing projects with low-cost housing units is not associated with the existence of abandoned housing projects.	1	2	3	4	5

SECTION C

Developers’ perceptions about the interrelationship between market and project abandonment.

Questions 34-38 are designed to identify the perception of developers towards the role of market information in terms of responding to market signal in the housing development

Please circle the number you believe best reflects your agreement or disagreement with the given statement.

The following aspects are relevant factors for developers when responding to the market signal before entering the housing market.

<i>Strongly agree</i>	<i>Agree</i>	<i>Uncertain</i>	<i>Disagree</i>	<i>Strongly Disagree</i>
-----------------------	--------------	------------------	-----------------	--------------------------

- | | | | | | |
|--|---|---|---|---|---|
| 34. Developers will respond to high housing prices for entering the market. | 1 | 2 | 3 | 4 | 5 |
| 35. Developers will respond to the housing market when there is a reduction of interest rate by the financial institutions. | 1 | 2 | 3 | 4 | 5 |
| 36. Developers will respond to the types of houses with high demand. | 1 | 2 | 3 | 4 | 5 |
| 37. Instead of planning terms, the developers will respond to household income level for selecting land for developing housing scheme. | 1 | 2 | 3 | 4 | 5 |

housing projects is the planning system which controls and allocates land availability that is not in accordance with developer's preferences.

- | | | | | | |
|---|---|---|---|---|---|
| 41. The land tenure aspects which contributed to the under-performance of selling new housing units could lead to housing abandonment. | 1 | 2 | 3 | 4 | 5 |
| 42. The weak enforcement of suitable monitoring by the Local Government and Housing Ministry is another cause for abandoned housing projects. | 1 | 2 | 3 | 4 | 5 |
| 43. Despite amendments to | 1 | 2 | 3 | 4 | 5 |

the Housing Act,
 abandoned
 projects still exist
 as a result of weak
 monitoring by the
 Local
 Government and
 Housing Ministry.

	1	2	3	4	5
44. Developers encounter financial problems owing to mismanagement of finance in their respective firms.					
45. Misuse of finance allocated for specific projects causes financial problems for developers.	1	2	3	4	5
46. Private developers undertake multiple projects	1	2	3	4	5

with the aim of profit gain despite their financial capability being weak.

- | | | | | | | |
|-----|--|---|---|---|---|---|
| 47. | Weak monitoring and enforcement by the developers regarding the project management give cause for fraudulent claims by contractors, leading to financial instability for developers. | 1 | 2 | 3 | 4 | 5 |
| 48. | Private developers who are focused solely on making a profit are willing to abandon projects, as this is more profitable than completing the projects | 1 | 2 | 3 | 4 | 5 |
| 49. | Negative sign on social obligation | 1 | 2 | 3 | 4 | 5 |

may consequently
abandon projects

- | | | | | | | |
|-----|---|---|---|---|---|---|
| 50. | Developers
unwilling to
accept total loss,
as a consequence
of low demand in
sale, are willing
to abandon
projects. | 1 | 2 | 3 | 4 | 5 |
| 51. | In general,
developers
interested in
financial gain are
more willing to
abandon projects. | 1 | 2 | 3 | 4 | 5 |
| 52 | Developers' failure
to respond to the
regulations
concerning
mortgage
procedures and
interest rates leads
to the reduction in
homebuyers'
purchasing power,
and is another cause
of abandoned
housing projects. | 1 | 2 | 3 | 4 | 5 |
| 53 | The failure of | 1 | 2 | 3 | 4 | 5 |

developers to respond to the demand for particular types of houses, leading to the construction of housing units, is a cause of abandoned housing projects.

54 Developers failing to respond correctly to marketing the supply of housing units leads to the problem of abandoned housing projects

1 2 3 4 5

SECTION E

Policy remedies to prevent abandoned projects.

The purposes of the questions 55 to 58 in this section are to identify the opinion of developers toward the remedial policies of the government toward housing abandonment.

The following are statements about the policy remedies implemented by the government aimed at avoiding abandoned projects. Please circle the number you believe best reflects your agreement or disagreement with the given statement.

<i>Strongly disagree</i>	<i>Disagree</i>	<i>Uncertain</i>	<i>Agree</i>	<i>Strongly agree</i>
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Appendix 4

INTERVIEW SCHEDULE (DEVELOPERS)

Dear Sir,

I am pleased to inform you that I am a doctoral student in the Department of Property at Aberdeen University, Scotland, United Kingdom. I would really appreciate it if you would complete the enclosed interview schedule.

This interview is part of my doctoral research which focuses on the existence of abandoned housing projects in Malaysia. The interview schedule is designed to gather information about the causes of abandoned housing projects based on the framework of neo-classical economics and the approach of institutional economics.

I would be most grateful if you would help with this research by providing me with some information. Please feel free to answer as appropriate to your circumstances.

Successful completion of this study depends on your assistance. Thank you for taking the time to assist me in this research.

Thank you very much.

Mohamad Sukeri Khalid

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INTERVIEW SCHEDULE

A. General information

1. Name of organizations (please specify) : _____
2. Your position title : _____
3. Years of service
 < 5 10 – 15 years
 years years
 5 – 10 15 – 20
 years years

B. An overview of the abandoned housing projects in Malaysia

4. There are many arguments about the existence of abandoned housing projects in Malaysia. Do you think that their existence is a serious problem for the national housing industry?

{ } yes, please describe

{ } no, give reasons

5. There are many comments that link the cause of abandoned housing projects to financial problems.

{ } financial institutions problem

{ } internal financial problem

{ } both

Give reasons

6. Restrictive rules and regulation in housing development have a strong influence on housing abandonment and could lead to projects being abandoned

{ } yes, please describe

{ } no, give reasons

7. Do you think that the existence of abandoned housing projects is the result of an excess supply of housing units?

{ } yes, please describe

{ } no, give reasons

8. Market signals such as household income level, supply and demand of housing, housing stock and financial accessibility are important aspects to be responded to by developers in the housing market. Do you think that the failure to respond correctly towards market signals is significant to the existence of abandoned housing projects?

{ } yes, please describe

{ } no, give reasons

9. In your experience, is there any interrelationship between the markets, specifically market information role and project abandonment? Give your comments.

{ } yes, please describe

{ } no, give reasons

10. In your opinion, could the attitude of the developers lead to problems such as abandoned housing projects?

{ } yes, please describe

{ } no, give reasons

11. How effective are the remedial policies of the government aimed at avoiding housing abandonment?

{ } yes, please describe

{ } no, give reasons

Appendix 5

INTERVIEW SCHEDULE (ELITE GROUPS)

Dear Sir,

I am pleased to inform you that I am a doctoral student in the Department of Property at Aberdeen University, Scotland, United Kingdom. I would really appreciate it if you would complete the enclosed interview schedule.

This interview is part of my doctoral research which focuses on the existence of abandoned housing projects in Malaysia. The interview schedule is designed to gather information about the causes of abandoned housing projects based on the framework of neo-classical economics and the approach of institutional economics.

I would be most grateful if you would help with this research by providing me with some information. Please feel free to answer as appropriate to your circumstances.

Successful completion of this study depends on your assistance. Thank you for taking the time to assist me in this research.

Thank you very much.

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E-Mail: m.s.khalid@abdn.ac.uk

INTERVIEW SCHEDULE

A. General information

1. Name of organizations (please specify) : _____
2. Your position title : _____
3. Years of service
 < 5 10 – 15 years
 years years
 5 – 10 15 – 20
 years years

B. An overview of the abandoned housing projects in Malaysia

4. There are many arguments about the existence of abandoned housing projects in Malaysia. Do you think that their existence is a serious problem for the national housing industry?
 { } yes, please describe
 { } no, give reasons

5. There are many comments that link the cause of abandoned housing projects to financial problems.
 { } financial institutions problem
 { } internal financial problem
 { } both

Give reasons

6. Restrictive rules and regulation in housing development have a strong influence on housing abandonment and could lead to projects being abandoned
 { } yes, please describe
 { } no, give reasons

Give reasons

7. Do you think that the existence of abandoned housing projects is the result of an excess supply of housing units?

{ } yes, please describe

{ } no, give reasons

8. Market signals such as household income level, supply and demand of housing, housing stock and financial accessibility are important aspects to be responded to by developers in the housing market. Do you think that the failure to respond correctly towards market signals is significant to the existence of abandoned housing projects?

{ } yes, please describe

{ } no, give reasons

9. In your experience, is there any interrelationship between the markets, specifically market information role and project abandonment? Give your comments.

{ } yes, please describe

{ } no, give reasons

10. In your opinion, could the attitude of the developers lead to problems such as abandoned housing projects?

{ } yes, please describe

{ } no, give reasons

11. How effective are the remedial policies of the government aimed at avoiding housing abandonment?

{ } yes, please describe

{ } no, give reasons

Appendix 6: Photos of abandoned housing projects in Malaysia







Appendix 7: Variables name in the SPSS

	Variables name in the questionnaire	Variable in the SPSS
	<u>General information</u>	
1	date of establishment	date
2	number of branch	branch
3	number of employees	employee
4	ownership	ownship
5	average turnover	turnover
	<u>Project have been completed</u>	
6	landed property	landed
7	high rise property	highrise
	<u>Developers experience in housing development</u>	
8	project completed according to the SNP	complete
	<u>Project delay</u>	
9	lack of manpower	delay1
10	unavailability of material and equipment	delay2
11	inexperienced or limited numbers of contractors	delay3
12	poor timing of procurement of equipment	delay4
13	difficult public sector coordination	delay5
14	sale percentage of dwelling	salepctg
15	percentage must be sold	soldpctg
16	experience of abandoned project	abandone
17	negative effect on housing industry	negative
18	percentage of sales causes abandoned projects	pctgcoz
	<u>Developers perception towards land institutions</u>	
19	source of land	getland
20	source of finance for purchasing land	sosland
21	Amount of land not available	lanamoun
22	site located in high demand areas	lanhigh
23	site not available in planning terms	influnce
24	land availability cause abandoned projects	lanavble
25	land tenure	lantenur
26	consumer preference of land tenure	preferbi
27	abandoned projects on leased land	abanles
	<u>Developers perception towards financial institutions</u>	
28	source for financing projects	sospjct
29	difficulties in getting bridging finance	difbrige
30	restrictiveness in regulations and procedures	difstric
31	delay in loan approval	difdelay
32	amount approved is small	difsmall
33	high interest rate	difintrs
35	bridging finance cause abandoned projects	notrelat
36	financial institution is not causing abandoned projects	fisuport
37	Abandoned projects is caused by mismanagement of finance	misuse
	<u>Developers perception towards government policy</u>	
38	government policy enhance housing industry	hspolicy
39	role of government policy on national housing policy	hsfocus
40	requirement to construct low cost housing	hsbuild
41	no relation between housing policy and abandoned project	abanpley
42	types of houses will be constructed first	tpybuild
	<u>Developers perception towards the housing market</u>	
43	respond to high housing price	rsprice
44	respond to reduction of interest rate	rsintrst
45	respond to types of houses with high demand	rsdemand
46	respond to household income level	rsincome
47	respond to housing stock	rshstock

	<u>Developers behaviour towards the housing development</u>	
48	Legal aspects developers are not associated directly on the existence of abandoned projects	blmdevpr
49	restrictive rules and regulations related to housing abandonment	legstric
50	requirement to complete the housing projects within specific timeframe	legtime
51	planning system contributed to abandoned projects	legconrl
52	the land tenure contributed to abandoned projects	legtenur
53	the weak enforcement by MHLG contribute to abandoned projects	weakfoce
54	the weak monitoring by MHLG contribute to abandoned projects	weakmoni
55	housing abandonment is important to the national housing industry when public interest is involved	abnpoten
56	planning approval contribute to abandonment	abnplnig
	Financial aspects	
57	financial problems facing developers cause housing abandonment	fidvlper
58	financial problems due to mismanagement	fimismgt
59	financial problems due to misuse of finance	fimisuse
60	the presence of claims of fraud lead to financial problems	fraud
61	undertaking multiple projects in the same time lead to financial problems	multiple
62	Internal financial problem is not related to abandonment	internal
	Developers attitude	
63	aim of profit by undertaking multiple projects	dprofit
64	fraudulency claims exist due to weak monitoring and enforcement	dweak
65	focused solely on making profit	dfocus
66	private developers have no social obligation	dsocial
67	unwilling to accept total loss	dtotlcoss
68	maximise profit margin by undertaking multiple projects	dmiximiz
69	belief that government will take over	govotake
70	interested in financial gain as opposed to social obligation are more willing to abandon projects	fincgain
	Failure to respond to market signal	
71	failure to respond house price	frespriz
72	failure to respond household income level	fresicom
73	failure to respond to regulations concerning mortgage procedures and interest rate	fresmogz
74	failure to respond to demand for particular types of houses	fresdman
75	excess supply is not cause of housing abandonment	esesuply
76	failing to respond positively to market signal leads to cause of housing abandonment	fresmkt
77	failure to respond to market signal indicators affects the decision to undertake housing projects	fresabdn
	Policy remedies to avoid abandoned projects	
78	increase deposit for obtaining a housing developers licence	remedyok
79	to provide a progress report every 6 months	reportok
80	to open a housing account for particular projects	acountok
81	Policy remedies are sufficient and effective to avoid housing abandonment	remedall
82	location of abandoned projects	location