

**AN INTERNATIONAL ACTIVITIES PROJECT**

**FROM PLANNING TO MARKETS  
HOUSING IN EASTERN EUROPE**

**THE URBAN INSTITUTE**

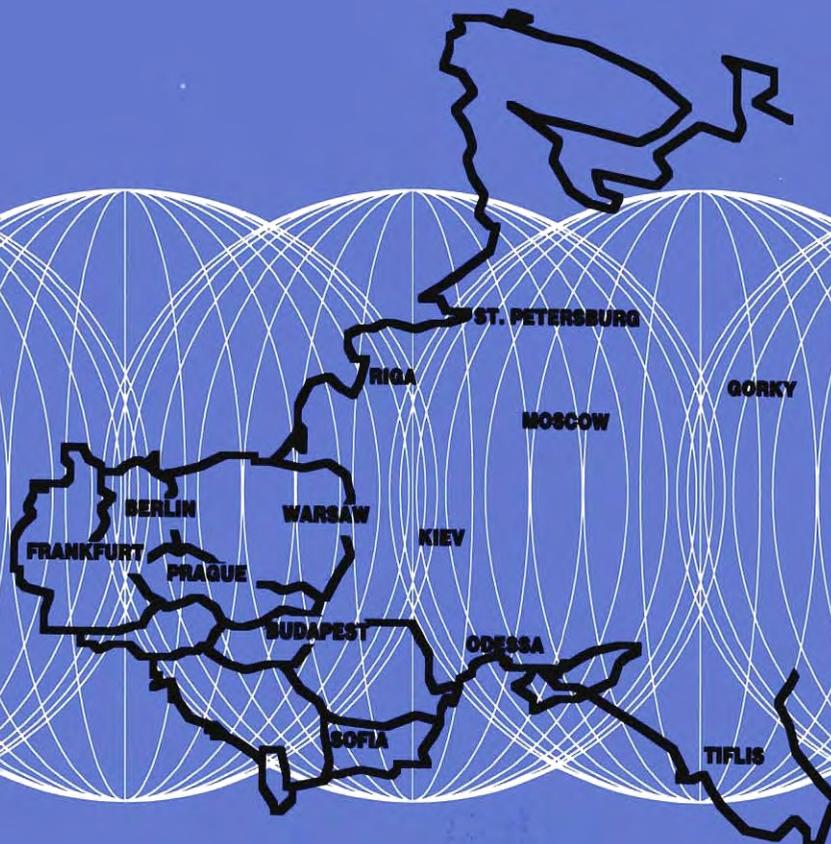
**Contract No. CCS-0008-C-00-2055-00**

**UI Project No. 06306-000-00**

**HOUSING SECTOR REFORM PROJECT  
RUSSIAN FEDERATION/CITY OF MOSCOW**

**QUARTERLY REPORT (No. 13)**

**September 1995 - November 1995**



**THE URBAN INSTITUTE**

**Prepared for the Office of Housing and Urban Programs (USAID)**

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**Contract No. CCS-0008-C-00-2055-00  
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**HOUSING SECTOR REFORM PROJECT  
RUSSIAN FEDERATION/CITY OF MOSCOW**

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**September 1995 - November 1995**

**Submitted on December 13, 1995**

5. **Statement of Work:** See attached task order by task order synopsis.

**B. Administrative Data**

Contract Data:	Total Level of Effort:	485.0 person-months
	Total Estimated Cost:	\$15,597,752
1.	Level of Effort (Last three months):	23.65 person-months
2.	Cumulative Level of Effort:	378.40 person-months
3.	Unused Level of Effort:	106.60 person-months
4.	Cumulative Expenditures to Date:	\$9,261,667
5.	Remaining Unexpended Balance:	\$6,336,085

5. **Statement of Work:** See attached task order by task order synopsis.

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5.	Remaining Unexpended Balance:	\$6,336,087

### **C. Task Order by Task Order Synopsis**

#### **Task Order 12**

##### **Current Activities:**

UI/Washington staff continue to provide technical and administrative support to the Moscow field operation. Major tasks this quarter include research on legal issues pertaining to land and mortgage lending, preparation of case studies for use in construction lending training courses, and arrangement of logistics for short-term technical personnel traveling to Russia.

**Performance:** The task order is proceeding according to schedule.

**Statement of Work:** There are no statement of work changes

#### **Task Order 9**

##### **Current Activities:**

###### *Legal Developments*

The Parliamentary Hearing on the Law on Mortgage took place in October at the State Duma. This important political event was initiated and sponsored by HSRP and the Association of Mortgage Banks. The national news carried coverage of the hearing along with good representation in the print media. The parliamentary deputies commented that it was one of the most successful hearings that they've held at the State Duma and appreciated the work HSRP did to make it a success. Additionally, the draft Law on the Agency for Mortgage Lending, constructed by Stephen Butler (Legal Advisor) and Nadezhda Kosareva (CCN Consultant), was distributed at the hearing. The second reading of the Law on Mortgage is scheduled to be voted on in early December.

Sasha Puzanov (CCN Consultant) and Kosareva completed an extensively revised draft of the Housing Codex, the law which will implement the provisions of the Law on Fundamentals of Housing Policy, and submitted it to the Legal Office of the President and other members of the joint Duma-Government working group on this law.

In mid-November, the Duma working group on the Law on Condominiums made numerous changes to the draft law. Nearly all our recommended changes were accepted. A couple of amendments were problematic and Kosareva worked with the committee to secure the needed revisions. A vote on the second reading of the Law on Condominiums is scheduled for early December.

At the request of Minstroi, the HSRP team conceived and then drafted possible Presidential decrees covering: privatization of maintenance, the Agency on Mortgage Lending, condominiums, and down payment subsidies. At the end of the second week in November, the Office of the President announced that it wanted the four Presidential Decrees on housing matters to be available for signing. The following week Kosareva worked with the Ministry of Finance (the lead agency)

to refine the draft decree on the Agency on Mortgage Lending and with Minstroi, Anvar Shamozaferov in particular, on the other three decrees for which it has the lead responsibility. Lena Klepikova (CCN Consultant) contributed to the draft Decree on Improving the Up-front Subsidy program using federal budget resources. By the conclusion of the third week of November, all of the decrees were completed and Kosareva and Anvar Shamozaferov were visiting ministries to obtain the necessary concurrences before submission to the Office of the President.

The following is the status of the various draft Presidential Decrees as of the end of November:

- (a) Decree on housing maintenance: sent on November 26 by the Office of the Prime Minister to the Office of the President for issuance;
- (b) Decree on the creation of the Agency for Mortgage Lending: last minute deleterious revisions by the Apparatus of Government; these were rejected by First Deputy Minister of Finance Vavilov; negotiations between the Apparatus of Government and Minstroi (Shamouzafarov) and Ministry of Finance (Kosareva) continue;
- (c) Decrees on down payment subsidies and on condominiums: approved and sent by the Apparatus of Government to the Office of the Prime Minister.

### *Housing Finance*

The HSRP team continued its work with various banks to expand the mortgage lending programs. Currently, the HSRP is working with twenty-two banks on the development of mortgage lending. Of these banks, sixteen have begun mortgage lending operations with average originations of ten loans per month and three banks are scheduled to start mortgage lending operations after January. A summary of this work included the following issues/banks:

- Expansion of lending program to general public and implementation of Home Improvement Loan Program with Mosbusinessbank;
- Strategies for developing a financing scheme for banks to offer rehabilitation loans to condominium associations;
- Completed business plan and installed servicing software for Chuvashski Norodhni Bank and other banks;
- Discussed developments with Peter the First Bank in Voronezh concerning their work with the municipality on housing certificates and plans to develop a contract savings scheme;
- Reviewed the Nizhni Novogorod Oblast's up-front subsidy scheme (pilot program) and prepared a paper for the Ministry of Construction outlining our comments and proposals to improve the scheme.
- Developed and assisted in the implementation of a contract savings scheme for the

Chervashski Narodski Bank;

- Assisted team from the Barents Group in assessing the viability of initiating work on commercial (non-residential) mortgage lending;

The U.S. - Russia Investment Fund approved a plan to invest up to \$2 million in the mortgage operations of East Siberian Commercial Bank. This event came after months of meetings and telephone calls between James Cook (Housing Finance Advisor), Ray Struyk (Project Director), and Andrey Suchkov (CCN Consultant). The Fund based their decision on the recommendation of the HSRP, the degree of technical assistance provided to the bank, and the bank's performance. This investment will account for approximately 30 percent of the mortgage operation's assets and will be matched by a similar investment from the bank's parent company. The aim of the investment is to encourage affordable housing options for borrowers in Irkutsk as well as stimulate the activity of housing related industries in the area.

*Condominiums*

The All-Russia Condominium Seminar was held at the International Academy of Entrepreneurship in Moscow. Twenty participants from cities across Russia attended the conference, six of which already have condominiums registered. Yuri Polevshikov from the City of Novgorod, Irine Borovka from the oblast administration of Nizhni Novgorod, and Emma Samarina, a condominium board president from Volgograd, made presentations at the seminar. The general consensus was that the seminar was very useful and the participants stated that they would share the information with their local city officials. Several attendees requested further assistance from HSRP in enacting their individual programs.

In September, Bill Riley (Quadel/Moscow) and Veloda Ilushin concluded an agreement on the production of a TV 'infomercial' on the benefits of forming condominiums. The short film titled, "Condominiums: A First Step..." will be made available to local administrations for use in conjunction with efforts to market and expand the condominium process within their municipalities.

Lisa Lee (UI/Moscow) continues to work on a spreadsheet summarizing the experience of about 35 cities with condominiums as of last summer. We will mail the results to all participants and plan to do a follow-up survey in December of these and several cities particularly important to the HSRP program.

Koutakova completed writing the draft Manual for Public Offering. When finalized, the manual will be incorporated into a three-part document on developing new construction condominiums. Other sections include the "Preliminary Agreement for Purchase and Sale" and the "Procedures for Transferring Condominium Management from the Developer to the Homeowner."

Struyk signed agreements for HSRP technical assistance with the cities of Kostroma and Ivanovo. Both administrations have agreed to cooperate with HSRP staff on several areas of housing reform. Regular visits and technical assistance will be provided over the next six months.

As of November, four condominium associations have registered in the City of Novgorod. The HSRP team is currently assisting the city in preparing regulations on the development and allocation of land for new construction. In addition, as a result of working with HSRP, the following cities have fully formed, or are in the process of forming, condominium associations: Jublieynyi, Sarapul, Gus-Chrustalni, and Petrosavodsk.

### *Privatization of Maintenance*

In the beginning of October, the competition to select a private firm to take over the management functions of the Office of Unified Customer (DEZ) was launched. A DEZ manages the maintenance contractors responsible for 25,000-30,000 housing units (several REUs). While Moscow has nearly 200,000 units under private maintenance, this is the first time management is being turned over to a private firm. At this time, the Southeast District has more units under private maintenance than any other in the city and is easily the most progressive in terms of shifting to the new maintenance/management system.

A seminar on the terms and conditions of a private asset management contract and associated monitoring procedures was held in the third week of October. HSRP staff presented information to potential bidders and interested government officials. The session was led by Paul Collins (Quadel) with Marina Shapiro and Katya Petrova (CCN Consultants) in attendance for informational and logistical support. The seminar attracted 43 attendees of which approximately 25 were representatives from potential private management contractors. The remainder were members of the city administration and various DEZ management personnel.

In mid-October the Mayor's Decree on formalizing the orderly transfer of the experiment on management of the housing stock to private firms (selected on competitive basis), was delivered to the Southeast Administrative District. After receiving the approval of P. Biryukov, Subprefect of "Vikhino," the final draft of the Decree was been delivered to the four departments for approval. By late October, the order had been signed by the all of the key people.

Riley, Shapiro, Petrova and Rita Pinegina (CCN Consultant) met to discuss preparation of a manual for monitoring the performance of competitively selected maintenance contractors by the "customer." Petrova will take the initial lead in gathering the materials and preparation of a work plan for completion of the manual with Shapiro's and Pinegina's participation. The manual will be completed by mid-December.

Sergei Sivaev (CCN Consultant) was informed by the Mayor of Gus Christalni that he is interested in selecting a package of enterprise housing stock for a maintenance competition and has asked for HSRP assistance. Additionally, Shapiro received a request from L. Kupriyanova, Birulovo-East, to help her organize bidding on maintenance. Kupriyanova, who was given all the necessary instructions and information on private maintenance firms from HSRP, scheduled the bidding for maintenance of 5,604 units for December 1.

Shapiro and Petrova drafted "Interim Regulations on Housing Private Management Company Selection Procedures," which have been approved by the Economy Board and Housing Maintenance Board of the Engineering Department. These procedures will be attached to the Order to be signed

by A. Matrosov, Chief of the Engineering Department.

Shapiro was informed by S. Borisov, Deputy chief of DEZ "Bogorodskoye," that they were satisfied with the work of "Nominal" private firm, which had won the bidding in September. He stated that they are ready to schedule one more competition for another sector in the near future.

### *Housing Allowances*

According to data collected on 60 jurisdictions and checked against other available sources, about 700,000 families in Russia received housing allowances in the first half of 1995. More than 60 billion roubles were paid through housing allowances in the first half of the year. Moscow and Nizhni Novgorod comprise about one third of the program. However, it is likely the above data understate the true picture. For example, Alexander Puzanov found that the reported data represent only about a third of the housing allowance participants actually receiving allowances in Vladimir and Nizhni Novgorod.

Puzanov spoke with Valentin Sidorov, Head of Vladimir City Housing Allowances Office. Sidorov reported that although 50 percent of households now have more than a three month delay in their rent payment, none of them is from the lowest income (10 percent) of households [i.e. housing allowance recipients].

Puzanov and Sergei Sivaev (CCN Consultant) met with Irina Kirilova, lawyer from the housing department of the Petropavlovsk City (Kamchatka). It appears that 30 percent of households in the municipal stock receive housing allowances. Since the city has no special budget line for housing allowances, local housing organizations spent two-thirds of their budgets on housing privileges and allowances (as long as they reimburse all communal services providers at the level of set rents and tariffs).

Puzanov and Sokolovskaya (the Leontief Center) met with Galina Belevitch (top official from the Leningradskaya Oblast Ministry of Housing Economy) and Lidia Belyaeva (Oblast Center for Housing Allowances). From their meeting, Puzanov and Sokolovskaya learned that the oblast has an explicit and very tough policy on rent increases. Rents are now at 40 percent of the cost on average and in 1996 they are going to reach 60 percent. In addition, Puzanov and Sokolovskaya concluded that the housing allowance program is mature and the management of the local offices at the oblast level is at least as good as in Nizhni Novgorod. Approximately 40,000 households participate in the program which is about 10 percent (including rural areas).

Alla Guzanova's survey team began work in Vladimir and Gorodetz on the second wave evaluation of the operation of the housing allowance program. Surveys were conducted in these cities a year ago, and the findings were of significant "teething problems" with the program. We believe that much has changed for the better in the past twelve months, but we need concrete information to make this case more convincing.

*Other*

Grudinina organized the distribution of Puzanov and Lee's document, "Payment for Housing and Utilities in the Russian Federation in May - August 1995," to senior officials at the Russian Federation level and about 100 oblast and municipal officials with whom the project has working relations. The document permits jurisdictions to see where they stand in comparison to other Subjects of the Federation in raising rents. The paper also presents analysis of differences in patterns among regions.

**Statement of Work:** There are no statement of work changes.

**Performance:** The task order is proceeding according to schedule.

**Task Order 10**

**Current Activities:**

*Legal Reform*

Stephen Butler (Legal Advisor) is currently in Russia (11/25/95 to 12/18/95) working on drafts of legislation, including the housing code, the presidential decree on condominiums and the presidential decree on the Agency for Mortgage Lending

*Housing Finance*

Ronald Kirby (UI Consultant) traveled to Moscow to work with the HSRP Housing Finance team on developing a condominium rehabilitation loan package.

*Housing Allowance*

Pamela Holcomb (UI/Washington) traveled to Russia for three weeks in October to prepare guidelines aimed at improving income certification in the housing allowance program. During her three week TDY, Holcomb and Puzanov conducted numerous meetings, attended and made a presentation at the conference of the city agency of employees engaged in housing allowance programs, visited the Sovetsky district housing allowance office and participated in an oblast-wide seminar on program administration. Before leaving Russia, Holcomb produced an initial draft of the guidelines. Puzanov will refine the guidelines in preparation for its printing and dissemination.

*Land Allocation*

Robert Odland (PADCO) traveled to St. Petersburg to work as a short-term technical advisor for the St. Petersburg Fund for Real Estate Development on urban land use and development.

### *Housing Codes*

William Connolly and Veda Watts traveled to Moscow to participate in a meeting on development and training in housing codes procedures held by the Joint Working Group on Codes and Inspections.

**Performance:** The task order is proceeding according to schedule.

**Statement of Work:** There are no statement of work changes.

### *Task Order 11*

#### **Current Activities:**

Donald McCarthy (UI Consultant) traveled to Moscow to provide technical assistance in developing and implementing procedures for reviewing and underwriting construction period loans to selected banks in the five cities participating in the World Bank Housing Sector Loan Program.

Olga Kaganova (UI/Washington) traveled to St. Petersburg to analyze the basic problems associated with The World Bank's effort to attract private investment in the reconstruction of central St. Petersburg, as well as the state of the real estate market in the city center.

#### **B. Administrative Information**

(see attached)

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**Section II - Reserved for Project Officer's Comments**

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**Section III - Reserved for Contract Office's Comments**

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**End of Report**

**Quarterly Performance Report**

**Part B: Administrative Information**

Contract No. CCS-0008-C-00-2055-00

Shelter Sector Reform Project (USAID Project 110-0008)

Component 1: Russian Federation/City of Moscow (UI Project 06306)

Contract Period: 9/1/92 - 11/30/96

Report Period: 9/1/95 - 11/30/95

Contract Data:	Total level of effort (@21.67 days/mo.)	or	<u>10,509 person days</u> <u>485 person months</u>
	Total estimated cost		<u>\$15,597,752</u>
	Total obligated funds		<u>\$15,597,752</u>

1. Level of effort (this report period):	(a)	<u>23.65</u>	p/m	
2. Cumulative level of effort to date:		<u>378.40</u>	p/m	<u>78.00% of total LOE</u>
3. Unused level of effort:		<u>106.60</u>	p/m	<u>22.00% of total LOE</u>
4. Expenditures (12/1/94 - 1/31/95):	(a)	<u>\$729,309</u>		
5. Cumulative expenditures to date:		<u>\$9,261,667</u>		<u>59.00% of total oblig. funds</u>
6. Remaining Unexpended Balance:		<u>\$6,336,085</u>		<u>41.00% of total est. cost</u>

(a) Actual LOE used and expenditures billed for September and October (invoice 35); accrued LOE and expenditures for November.

**THE URBAN INSTITUTE****THIRTEENTH QUARTERLY FINANCIAL REPORT (ESTIMATED) - SEPTEMBER 1, 1995 THROUGH NOVEMBER 30, 1995**

Shelter Sector Reform Project, Component 1 - Russian Federation and the Municipality of Moscow

Contract No. CCS-0008-C-00-2055-00 (UI Project 6306, Tasks 01-12)

Period of Performance: September 1, 1992 - November 30, 1996

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Months Remaining thru 11/96: 12

Category	Contract Budget Base Period (a)	Total Approved Task Orders (b)	Total Pending Task Orders (c)	Total Task Orders d= (b+c)	Budget Ceiling Balance (a-d)	Cummulative Costs as of : 11/30/95 (1) (e)	Costs for this quarter only (1) (f)	BUDGETED Costs Remaining in Task Orders f = (d-e)	ESTIMATED Expenditures Next Quarter (12/95 - 2/96) (g)	Total Project Costs Thru Next Qtr. (12/95 - 2/96) h = (e+g)
Salaries and Wages	\$2,231,800	\$1,368,816	\$0	\$1,368,816	\$862,984	\$1,118,687	89,183	\$250,129	\$35,018	\$1,153,705
Fringe Benefits	983,700	567,125	0	567,125	416,575	447,181	26,616	119,944	\$16,792	463,973
Indirect Costs	1,088,000	570,022	0	570,022	517,978	442,548	25,430	127,474	\$17,846	460,394
Consultants	1,335,000	1,280,023	0	1,280,023	54,977	753,927	37,079	526,096	\$73,653	827,581
Subcontracts	1,896,654	4,478,857	0	4,478,857	(2,582,203)	2,109,127	98,751	2,369,730	\$331,762	2,440,889
Training and Seminars	0	98,000	0	98,000	(98,000)	116,477	24,611	(18,477)	\$0	116,477
Equipment	85,000	59,174	0	59,174	25,826	75,385	17,602	(16,211)	\$0	75,385
Travel & Logistic Support Costs	4,542,900	2,012,484	0	2,012,484	2,530,416	1,383,096	85,288	629,388	\$88,114	1,471,210
Other Direct Costs	1,130,590	1,769,256	0	1,769,256	(638,666)	1,331,006	194,612	438,250	\$61,355	1,392,361
G&A	1,490,956	1,465,968	0	1,465,968	24,988	1,001,397	92,116	464,571	\$65,040	936,358
Total Estimated Cost	\$14,784,600	\$13,669,725	\$0	\$13,669,725	1,114,875	8,778,831	691,288	4,890,894	689,581	\$9,468,412
Fixed Fee	813,152	751,612	0	751,612	61,540	482,836	38,021	268,776	37,927	520,763
Total Estimated Cost Plus Fee	\$15,597,752	\$14,421,337	\$0	\$14,421,337	1,176,415	9,261,667	729,309	5,159,670	\$727,508	\$9,989,175

**Total obligated funds:** \$15,597,752  
**Est. obligated funds available  
beginning 3/1/96:** \$5,608,577  
**Est. monthly burn rate:** 242,803  
**Mos. covered by  
funds available:** 23.10  
**Mos. remaining (3/96-11/96):** 9

(1) Actual expenditures billed for September and October (invoice 35); accrued expenditures for November.

**THE URBAN INSTITUTE****THIRTEENTH QUARTERLY FINANCIAL REPORT (ESTIMATED) - SEPTEMBER 1, 1995 THROUGH NOVEMBER 30, 1995**

Shelter Sector Reform Project, Component 1 - Russian Federation and the Municipality of Moscow

Contract No. CCS-0008-C-00-2055-00 (UI Project 6306, Tasks 01-12)

Period of Performance: September 1, 1992 - November 30, 1996

**APPROVED TASK ORDERS**

Task Order No. Category	1 (B)	2 (B)	3(C)	4(C)	5(F)	6(D)	7(B)	8	9(C)	10(A)	11(A)	12	Total
Salaries and Wages	\$131,439	\$10,233	\$148,951	\$173,141	\$16,598	\$59,568	\$48,750	\$179,346	\$357,571	\$78,811	\$22,776	\$141,632	\$1,368,816
Fringe Benefits	54,700	4,275	63,194	74,096	7,019	25,949	21,186	74,608	143,386	32,785	9,133	56,794	567,125
Indirect Costs	57,283	5,093	82,116	46,691	9,656	37,536	28,759	89,450	75,143	47,987	4,786	85,522	570,022
Consultants	34,517	3,841		71,509	79,298	288,874	20,518		371,925	264,618	144,923		1,280,023
Subcontracts		79,512			306,802	313,500	101,088		1,048,988	2,598,042	30,925		4,478,857
Training and Seminars									36,000	50,000	12,000		98,000
Equipment	3,114			16,300		7,760			32,000				59,174
Travel & Logistic Support Costs	86,483	34,742	37,923	71,829	103,212	300,291	64,355	52,242	278,832	404,970	122,807	33,239	1,590,925
Allowances				93,180		24,790			299,059		4,530		421,559
Other Direct Costs	67,161	6,741	44,496	187,592	48,435	73,836	26,720	37,783	596,975	543,714	93,147	42,656	1,769,256
G&A	53,033	11,808	50,510	100,596	53,375	131,976	42,073	76,717	433,047	375,969	73,891	62,973	1,465,968
<b>Total Estimated Cost</b>	<b>487,730</b>	<b>156,245</b>	<b>427,190</b>	<b>834,934</b>	<b>624,395</b>	<b>1,264,080</b>	<b>353,449</b>	<b>510,146</b>	<b>3,672,926</b>	<b>4,396,896</b>	<b>518,918</b>	<b>422,816</b>	<b>13,669,725</b>
<b>Fixed Fee</b>	<b>26,825</b>	<b>8,593</b>	<b>23,385</b>	<b>45,811</b>	<b>34,342</b>	<b>69,524</b>	<b>19,440</b>	<b>28,058</b>	<b>202,011</b>	<b>241,828</b>	<b>28,540</b>	<b>23,255</b>	<b>751,612</b>
<b>Total Estimated Cost Plus Fee</b>	<b>\$514,555</b>	<b>\$164,838</b>	<b>\$450,575</b>	<b>\$880,745</b>	<b>\$658,737</b>	<b>\$1,333,604</b>	<b>\$372,889</b>	<b>\$538,204</b>	<b>\$3,874,937</b>	<b>\$4,638,724</b>	<b>\$547,458</b>	<b>\$446,071</b>	<b>\$14,421,337</b>

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T.O. No.	End Date	Budget	AID Approval Date	g:\acct\vl\ac\budget\A\306\admin\mascombu											
				T.O. Budget	Cumulative T.O. Budget	Balance Contract Ceiling	Budget %	Balance Obligated Funds	%	T.O. LOE	Cumulative T.O. LOE	Balance LOE Ceiling	%		
1		\$639,336	11/10/92			\$15,597,752		\$15,597,752				625.0		10,509.0	
1A		(32,734)	2/25/93									(44.0)			
1B	2/28/93	(92,047)	2/9/94									(27.0)			
				\$514,555	\$514,555	15,083,197	97.00%	15,083,197	97.00%	554.0	554.00	9,955.00	95.00%		
2		225,630	11/22/92									168.0			
2A		(1,880)	2/24/93									(29.0)			
2B	2/28/93	(58,912)	2/9/94									(19.00)			
				164,838	679,393	14,918,359	96.00%	14,918,359	96.00%	120.00	674.00	9,281.00	88.00%		
3		58,434	2/24/93									91.0			
3A		309,139	8/10/93									578.0			
3B		122,728	12/5/93									180.0			
3C	3/31/94	(39,726)	9/8/94									(75.0)			
				450,575	1,129,968	14,467,784	93.00%	14,467,784	93.00%	774.0	1,448.00	9,061.00	86.00%		
4		140,835	3/3/93									108.0			
4A		415,881	9/2/93									369.0			
4B		455,590	10/5/93									428.0			
4C	3/31/94	(131,561)	9/8/94									(150.0)			
				880,745	2,010,713	13,587,039	87.00%	13,587,039	87.00%	755.0	2,203.00	8,306.00	79.00%		
5		42,585	2/24/93									40.0			
5A		160,745	8/4/93									157.0			
5B		65,892	8/5/93									20.0			
5C		258,408	9/8/93									293.5			
5D		51,729	12/12/93									9.5			
5E		291,433	2/9/94									304.5			
5F	3/31/94	(212,055)	9/8/94									(226.5)			
				658,737	2,669,450	12,928,302	83.00%	12,928,302	83.00%	656.0	2,859.00	7,650.00	73.00%		
6		44,414	8/5/93									47.0			
6A		92,109	10/6/93									41.0			
6B		422,922	12/27/93									231.0			
6C		479,467	2/8/94									416.0			
6D	12/31/94	294,692	9/1/94									118.0			
				1,333,604	4,003,054	11,594,698	74.00%	11,594,698	74.00%	853.0	3,712.00	6,797.00	65.00%		
7		357,528	12/15/93									345.0			
7A		15,361	6/4/94									2.0			
7B	4/30/95	0	8/10/94									(37.0)			
				372,889	4,375,943	11,221,809	72.00%	11,221,809	72.00%	310.0	4,022.00	6,487.00	62.00%		
8	3/31/95	538,204	5/24/94									850.0			
				538,204	4,914,147	10,683,605	68.00%	10,683,605	68.00%	684.0	4,706.00	5,803.00	55.00%		
9		1,346,008	6/4/94									1,225.0			
9A		78,958	9/4/94									(3.0)			
9B		114,145	2/21/95									0			
9C	3/31/96	2,335,826	5/18/95									1,142.0			
				3,874,937	8,789,084	6,808,668	44.00%	6,808,668	44.00%	2,364.0	7,070.00	3,439.00	33.00%		

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T.O. No.	End Date	Budget	AID Approval Date	T.O. Budget	Cumulative T.O. Budget	Balance Contract Ceiling	Budget %	Balance Obligated Funds	%	T.O. LOE	Cumulative T.O. LOE	Balance LOE Ceiling	%
						\$15,597,752		\$15,597,752				10,509.0	
10		2,802,086	7/8/94							1,298.0			
10A	3/31/96	1,836,638	5/18/95							696.0			
				4,638,724	13,427,808	2,169,944	14.00%	2,169,944	14.00%	1,994.0	9,064.00	1,445.00	14.00%
11		78,591	1/12/95							85.0			
11A	11/30/96	468,867	5/24/95							366.0			
				547,458	13,975,266	1,622,486	10.00%	1,622,486	10.00%	451.0	9,515.00	994.00	9.00%
12	3/31/96	446,071	5/24/95							540.0			
				446,071	14,421,337	1,176,415	8.00%	1,176,415	8.00%	540.0	10,055.00	454.00	4.00%

<b>Summary Level of Effort Committed To Date</b>							
<b>Category</b>	<b>Long-Term Advisors</b>	<b>Short-Term Consultants</b>	<b>Sub- Contractors</b>	<b>Home Office Prof. Staff</b>	<b>Contract Management</b>	<b>Training Support Staff</b>	<b>Total</b>
<b>Task Order No.</b>							
1(B)	208.00	87.00		229.00	30.00		554.00
2(B)		12.00	43.00	65.00			120.00
3(C)				670.00	104.00		774.00
4(C)	633.00	122.00					755.00
5(F)		239.00	344.00	73.00			656.00
6(D)	66.00	613.00		134.00	40.00		853.00
7(B)	30.00	23.00	80.00	175.00	2.00		310.00
8				596.00	88.00		684.00
9(C)	1,472.00	199.00	693.00				2,364.00
10(A)		375.00	1,514.00	105.00			1,994.00
11(A)	25.00	304.00	42.00	80.00			451.00
12				420.00	120.00		540.00
<b>Total</b>	<b>2,434.00</b>	<b>1,974.00</b>	<b>2,716.00</b>	<b>2,547.00</b>	<b>384.00</b>	<b>0.00</b>	<b>10,055.00</b>
<b>Ceiling</b>	<b>3,725.00</b>	<b>1,759.00</b>	<b>300.00</b>	<b>3,250.00</b>	<b>1,300.00</b>	<b>175.00</b>	<b>10,509.00</b>
<b>Balance</b>	<b>1,291.00</b>	<b>(215.00)</b>	<b>(2,416.00)</b>	<b>703.00</b>	<b>916.00</b>	<b>175.00</b>	<b>454.00</b>



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Office of Housing and Urban Programs  
U.S. Agency for International Development  
Washington, D.C. 20523

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