

AN INTERNATIONAL ACTIVITIES PROJECT

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

THE URBAN INSTITUTE

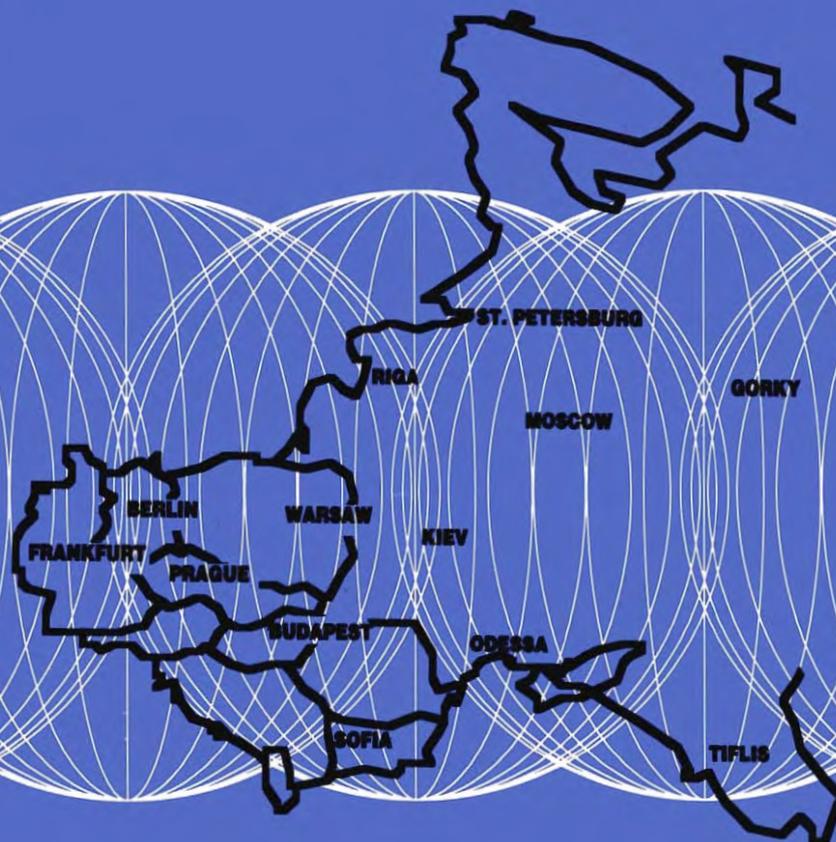
Contract No. CCS-0008-C-00-2055-00

UI Project No. 06306-000-00

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

QUARTERLY REPORT (No. 14)

December 1995 - February 1996



THE URBAN INSTITUTE

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

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. 14)

December 1995 - February 1996

Submitted on March 14, 1995

Section I - Contractor's Report

A. *Narrative*

1. **Background:** The program objective is to help shift the residential sector from a command basis (as existed in the Soviet era) to one operating on market principles, i.e. one in which decisions about production, financing, and allocation are made on the basis of freely determined prices. In particular, this objective is achieved by reaching these detailed goals:

- Allocation of the housing stock by price mechanisms;
- Consumer sovereignty in the choice of units and unit quality;
- Promotion of private ownership of housing;
- Competitive maintenance, rehabilitation, and construction;
- Targeting of subsidies to low-income households, with equity among similarly situated households; and
- Making housing affordable to families with a wide range of incomes in a way consistent with sound macroeconomic policy.

2. **Expected Results:** Expected results for the life of the project include:

- Forty percent of Moscow's housing stock under private maintenance;
- At a minimum, rents at or approaching full operating costs; at a maximum covering full costs, including allowance for depreciation and capital costs;
- Housing allowance system fully functional;
- Some households are relocating within social housing stock, shifting their housing vouchers when they move;
- Dissemination of condominium legal infrastructure to other jurisdictions;
- Mortgage lending equivalent of 30 to 50 percent of the volume of other countries with similar levels of development (GDP per capita) and financial system development;
- Mortgage law in place; widespread dissemination and use of standardized loan documentation; and
- Commencement of public initiatives in housing finance, such as mortgage insurance and secondary sales of mortgages.

3. **Current Activities:** See attached task order by task order synopsis.

4. **Performance:** See attached task order by task order synopsis.

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

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, development of U.S. study tours in construction finance and long-term mortgage lending, 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

President Yeltsin signed a law passed by the State Duma on December 8, 1995 which amends the Federal Law on Fundamentals of Housing Policy. The amendments deal primarily with the provisions in article 15 which stated that rents would be increased to cover full operating costs over a five year period beginning in 1994. The revisions (a) extend the adjustment period by five more years and (b) selectively reinstate rent controls on state housing units. With respect to the latter, for households whose per capita income is less than the established minimum living standard will have a rent not greater than one-half of the minimum wage. A minimum living standard is defined by the Ministry of Labor; however, local governments also make adjustments to the national figures. The legislation is not clear on the exact standard to be employed.

Last December the Presidential Decrees drafted in 1995 were initially rejected by the Legal Office of the President. Currently, two of the decrees, one on up-front subsidies for home purchase and one on competitive maintenance for municipal housing, are being prepared for the president's signature by the Legal Office of the President. On February 29, we learned that President Yeltsin had signed the third Presidential Decree, "On Mortgage," the previous day. Our understanding is that the decree was drafted in utter secrecy by the head of the Legal Office of the President. The motivation behind the timing of the decree and the method of preparation are not clear to us or Anvar Shamouzafarov. We will obtain a copy shortly and compare its provisions with the draft Law on Mortgage which was rejected by the State Duma in December.

The Law on Homeowner Associations (condominiums) continues its tortured path toward enactment. In the third week in February, a second negative presidential message was sent to the State Duma through a misunderstanding in the Legal Office of the President. At the request of Duma member

ten, Nadezhda Kosareva (IUE) prepared the needed response to the message. The Legal Office of the President now agrees to support the measure and has so instructed the Government's liaison to the Duma. The bill is now scheduled to have a hearing in the full Duma in March.

During the second week in February, Andrei Khakhalin (CCN Consultant) discussed the status of the draft Urban Planning Code with Krivov. After reaching a compromise with GKI, Minstroï obtained final approval of this draft from the Government and submitted it to the State Duma. The process of revising the draft will continue within the framework of the Duma's Committee on Industry and Construction. The adoption of this Code is expected in approximately six months.

Stephen Butler (Legal Advisor) traveled to Moscow to work 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

The HSRP team continued its work with various banks to expand the mortgage lending programs. A summary of this work included the following issues/banks:

- Expansion of lending program and implementation of Bridge Loan Program with Mosbusinessbank;
- Discussed participating in mortgage lending program with Urals Commercial Industrial Bank, Sverdlovsksoobank, UralPromstroïbank, Yekaterinburgskiy Bank of Sberbank, Ekaterinburgskiy Municipal Bank, St. Petersburg Hypothecobank and SKB Bank;
- Introduced Bridge Loan Program to Mosbusinessbank, Tver Universal Bank, Baltiyskiy Bank, and the Joint Stock Mortgage Bank;
- Drafted business plan and met with Bank St. Petersburg regarding establishment of a pilot program in mortgage lending;
- Met with team from Cornwallis Associates on their proposal to establish a mortgage origination and servicing operation and arranged initial meetings with several banks;
- Commenced work on standardizing bank procedures and documents to industry standards for Baltiyskiy Bank in St. Petersburg;
- Introduced Home Improvement Loan Program to Nizhni Novgorod Land Bank.

Andrei Suchkov (IUE) met with Leonid Kaminsky from Diamonds of Russia Joint Stock Company to further discuss possible cooperation. The company recently signed a deal with DeBeers Diamonds to be the exclusive supplier of raw diamonds from Russia. The company is interested in starting a program to relocate retired employees from Central Russia to European Russia. The program under consideration includes a mortgage lending program combined with enterprise guarantees and down-payment assistance. Suchkov provided Kaminsky with more information on

mortgage lending and wrote a letter to the first vice president of Diamonds of Russia with a description of our activities. Suchkov had preliminary discussions with the administrations of Nizhni Novgorod and Vladimir to discuss possible cooperation.

Condominiums

At the request of Deputy Mayor Kruglik, Tanya Koutakova (CCN Consultant) traveled to Novgorod to meet with him and Kondrashova (Senior Specialist of Committee of Housing and Communal Services). Novgorod has four registered condominiums, two of which are new construction condominiums. This City is going to issue a new document, "Regulations on Developers," of which one of the main issues will be the organization of condominiums on the basis of new construction.

Last autumn our film titled, "Condominium: First Steps" was shown on local television in Novochoerkassk. By the end of 1995, six more condominiums had registered, bringing the total number of condominiums in Novochoerkassk to fifteen. The city administration, at the request of residents from these condominiums, would like to register condo associations and has requested our assistance on legal issues.

First Deputy Mayor of Krasnoyarsk, Matyushenko, visited HSRP on December 22 to meet with Koutakova and Finogeyev (CCN Consultants). Matyushenko stated that 10 condominiums (primarily new construction) are now registered in the city. In addition, the city has issued a decree obliging all private developers to organize condominium associations in newly constructed houses. New condominiums are only subsidized for heating, not maintenance. Furthermore, eight percent of the units in each new building are transferred to municipal ownership.

Koutakova traveled to Tver on January 4 to meet with Dunaevski (Department of Normative Documents of the City Administration). He informed Koutakova that 200 representatives from cooperative buildings attended the first general meeting of the Association of Condominiums. As a result, 11 cooperative buildings joined the Association which is to be registered as a legal entity before the end of January.

Sergei Sivaev and Vladen Prokofiev (CCN Consultants) visited Kostroma to meet with the Deputy Head of the Oblast Administration, Sneglianin and other city officials. At the meeting it was decided that HSRP will prepare recommendations that could be included in the normative document "On Providing Housing Allowances," and will prepare the draft normative document "On the Formation of Condominiums." Additionally, they discussed the structure of management of the housing stock, and agreed that HSRP will help prepare recommendations on the organization of two customer services on the basis of four municipal maintenance enterprises. We agreed to organize a seminar for Oblast and City representatives on the "Formation of Condominiums and the Program of Housing Allowances" and a second seminar on the "Formation of Condominiums on the Basis of New Construction" for developers and cooperatives.

The head of the condominium support group in Novochoercassk, N.N. Ladanova, has reported that the City Administration has finally begun to pay subsidies to condominiums on a regular basis. This decision was pushed by Rita Pinegina (CCN Consultant) during her last meeting with the first deputy Mayor Averchenko.

During a meeting with an official from the Ryazan Department of Finance, Olya Kim and Sergei Sivaev (CCN Consultants) were informed that two more condominiums (new construction) have been registered in the city bringing the total to 31.

According to Mr. Golikov, Chief of the Housing and Construction Department of Semipalatinsk Oblast Administration, stated that condominiums are already organized in 80 percent of municipal housing in Semipalatinsk, all of which are self-managed. There is an Association of Condominiums organized in the city which is united around 20 condos plus several cooperatives. The association plans to hold a competition on maintenance of the condominiums (since 1995, residents will pay 100 percent of all costs of housing maintenance and utilities).

Privatization of Maintenance

A competition on private maintenance was held in "Birulyovo-East" (South Administrative District). Five private firms and one REU entered the competition. REU won the competition and will provide maintenance to 5,604 units.

Sivaev and Prokofiev attended a meeting at the office of V.A.Sidorov, Vladimir City First Deputy Mayor, to discuss forming a working group for World Bank Credit. They discussed the Charter of the maintenance enterprise "Zhilishnik" which is taking enterprise housing to the balance. They also scheduled maintenance bidding to be conducted in the divested housing. Sivaev and Prokofiev met with the Head of the Vladimir City Administration, I.V.Shamov, where they signed an agreement of cooperation and issues of conducting a joint campaign for unit privatization and the formation of condominiums.

Dima Khomchenko (CCN Consultant) and Paul Collins (Quadel/Moscow) conducted a final review of the model contract for maintenance service that has been under development for a couple of months. The Contract and Monitoring Guidelines were completed and distributed to participants at the February 28 Customer Service seminar in Moscow.

Kim had a meeting with Mr. Shulmin, Deputy Head of Customer Service from Novochoerkassk, to discuss the bidding that is planned for April. Kim and Pinegina promised to attend the preliminary meeting. He was provided with materials on the marketing campaign on privatization (video, radio and fliers) and some materials on bidding procedures.

Marina Shapiro (IUE) met with S. Titov, the Head of the Development of Management of the City of Novokuznetsk Housing Stock Board, and V. Drashennikova from the Siberian State Academy of Mines, at their request. Titov and Drashennikova are interested in creating a Board of Unified Customer (DEZ), learning more about DEZs functioning in other cities, and organizing an advertising campaign on privatization of maintenance. Shapiro provided them with all of the necessary information and materials. They are eager to sign an Agreement of Cooperation with the HSRP team.

Early in the quarter Katya Petrova (CCN Consultant) met with N. Bulaeva, the head of the "Aeroport" DEZ, and I. Alferova, the Economist of the DEZ, to discuss the aims and procedures of a pre-bid conference for potential bidders. As a result of the meeting, Bulaeva prepared the necessary

documents and orders for the bidding and appointed the economist of the DEZ to be responsible for organizing the bidding and the HSRP team informed private firms about the bidding. Having given explicit instructions to the Chief Economist of the "Aeroport" DEZ on how to organize the meeting, Petrova attended the pre-bid conference held on February 29. Eleven private firms are interested in bidding for the maintenance of 17,000 units.

Paul Collins (Quadel/Moscow) traveled to Moscow to complete the term of William Riley as advisor on property management and housing divestiture.

Housing Allowances

By Order N427 (as of November 10, 1995), the Head of the Department for Communal Services officially approved the reporting forms developed by HSRP and BANSCO for the City Center for Housing Subsidies. The approval came after the direct appeal of Vice Mayor Nikolsky, who is the Chairman of the Joint Committee on Housing Reform.

A team of interviewers under the direction of CCN consultant Alla Guzanova has begun interviewing approximately 2,600 Moscow households to gather information on mobility rates, housing expense burden, quality of maintenance, and participation in the housing allowance program. This is the fourth year that the occupants of the 2,000 units in the original sample have been interviewed, giving us a unique data source for tracking change in the Moscow housing market. The data is due to be delivered at the end of March.

Lisa Lee (UI/Moscow) completed a series of tables on the workings of the housing allowance program in Gorodetz and Vladimir in 1994 and 1995. She and Puzanov are in the process of drafting a write-up of the findings.

As part of the regular sector monitoring program, Sasha Puzanov (IUE) produced a new table with data collected from 14 cities showing the number of housing allowance recipients as of December 1995, recipients as a percentage of all households, average subsidy payments, and the ratio of program costs (subsidies paid plus administrative costs) to rents collected. In December there were approximately 250,000 recipients, or 7.8 percent of all households in Moscow. In contrast, St. Petersburg had only 3,900 recipients. Because of its the low required contribution rate for rent payments from recipients, Nizhni Novgorod has the highest share of households participating: 14.5 percent.

Housing Codes

Puzanov and Igor Potaluyev (CCN Consultant) are assembling the new HSRP variant of the Housing Codex. It will include some new refinements and reflect new changes to the official draft (the text which came back from the President differs from that sent by the Government). Yelena Guetman a housing advisor from the Russian Constitutional Court, began to make her contributions to the Housing Codex. Puzanov and Potaluyev met with Guetman and discussed her comments on part 1 of the Codex.

Puzanov delivered the new manual on income verification to Tatiana Maleva (Institute for Economic Analysis). During their meeting Maleva informed Puzanov that they are waiting to hear about a decision to establish a governmental commission on social safety net restructuring.

At the request of the Nizhni Novgorod and Ryazan Administrations, Puzanov ran a series of simulations to help them support local decrees on changing rents. Additionally, at the request of Galina Khovanskaya, Moscow City Duma Deputy, Puzanov ran a series of simulations to help her argue against the Communist legislative initiative to set maximum housing payment at one half the minimum wage for everyone.

Other

At long last we have a significant set of materials to begin to market in order to interest the general population in the aspects of reform that most directly affect them: unit privatization, formation of condominium associations, and improvement in building maintenance. The materials at hand consist of the condominium videos prepared by PADCO, the housing allowance video prepared by PADCO, the four videos and three radio spots prepared by UI and model newspaper stories and cartoon sheets on privatization (and implied condominium formation) prepared by UI. Toward the end of the quarter Grudinina and Struyk began a concerted effort to arrange the airing of the videos on a national basis, i.e., beyond the airings in the cities in which UI and PADCO are working.

Lena Grudinina (CCN Consultant) organized the mailing of Puzanov's new brochure, "Transfer to the New System of Housing Payments and Introduction of Housing Allowances in the Russian Federation in 1994-1995: Results and Problems." Mailings were made to 68 housing allowance offices in the 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:

Housing Finance

David Rainey (Fannie Mae) traveled to Moscow to update materials for a course he taught on the Secondary Mortgage Market.

Land Allocation

Bob Odland (UI Consultant/Land codes) analyzed the impact of the Federal Law on Architectural Activities and has concluded that, although it is a nuisance, it does not present a major impediment to adoption of a more modern land use control system. The provision in question relates to the

requirement for a set of "architectural and planning terms" (APZ) to be provided by KGA to the applicant. The APZ lists all of the restrictions and conditions which apply to a land parcel. It is unnecessary under a zoning system and has the potential to slow the processing of an application, but should not add much of a burden to the applicant. HSRP will continue to press for its deletion in our work with federal officials.

Building Codes and Inspection

Alexander Straznikov, head of Moscow housing inspection, and a group of five other Moscow officials returned on January 18 from a week-long visit to the U.S. for working sessions on draft housing code laws and observational visits enforcement against code violators. Straznikov was extremely appreciative for the visit. His sense is that the development of those aspects of the housing code program in which U.S. advice is most critical is largely over. He proposed a shift in the legal work in the direction of strengthening the laws governing the framework within which private maintenance and management is developing, including aspects of landlord-tenant relations (this work would be a joint undertaking of the Departments of Municipal Housing and Engineering and Communal Services and his office). This seems consistent with our work program in any event, but Ray Struyk (Project Director) asked for a more specific description of the areas in which laws might be considered. Straznikov will prepare something after talking with the other Departments.

At the end of January a group of nine Chief Housing Inspectors of Subjects of the Federation along with Nikolai Lopatkin, the Deputy Chairman of the Department of Housing and Municipal Economy in Minstroi, departed for a one week study tour in the U.S. The main event of the trip entailed visiting the State of New Jersey housing inspection administration. While there, groups of two or three Russians conducted actual inspections with New Jersey inspectors and studied enforcement procedures in detail. Related Draft Federation legislation was also discussed with experts from Quadel in Washington.

Performance: The task order is proceeding according to schedule.

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

Task Order 11

Current Activities:

Olga Kaganova (UI/Washington) traveled to St. Petersburg to review the market for housing and commercial space and promotional activities undertaken by the city and others for the World Bank's Downtown St. Petersburg Renovation Project.

B. Administrative Information

(see attached)

Section II - Reserved for Project Officer's Comments

Section III - Reserved for Contract Office's Comments

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: 12/1/95 - 2/29/96

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

1. Level of effort (this report period):	(a)	22.83	p/m	
2. Cumulative level of effort to date:		401.23	p/m	83.00% of total LOE
3. Unused level of effort:		83.77	p/m	17.00% of total LOE
4. Expenditures (this report period):	(a)	\$923,347		
5. Cumulative expenditures to date:		\$10,185,014		65.00% of total oblig. funds
6. Remaining Unexpended Balance:		\$5,412,738		35.00% of total est. cost

(a) Actual LOE used and expenditures billed for December and January (invoice 38); accrued LOE and expenditures for February.

THE URBAN INSTITUTE

FOURTEENTH QUARTERLY FINANCIAL REPORT (ESTIMATED) - DECEMBER 1, 1995 THROUGH FEBRUARY 30, 1996

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

filename: QFR14

12-Mar-96

04:37 PM

Months Remaining thru 11/96:

9

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 : 2/29/96 (1) (e)	Costs for this quarter only (1)	BUDGETED Costs Remaining in Task Orders f = (d-e)	ESTIMATED Expenditures Next Quarter (3/95 - 5/96) (g)	Total Project Costs Thru Next Qtr. (3/96 - 5/96) h = (e+g)
Salaries and Wages	\$1,458,464	\$1,368,816	\$0	\$1,368,816	\$89,648	\$1,172,705	54,018	\$196,111	\$41,837	\$1,214,542
Fringe Benefits	592,149	567,125	0	567,125	25,024	469,911	22,730	97,214	\$20,739	490,650
Indirect Costs	591,246	570,022	0	570,022	21,224	501,243	58,695	68,779	\$14,673	515,916
Consultants	1,105,535	1,280,023	0	1,280,023	(174,488)	885,721	131,794	394,302	\$84,118	969,839
Subcontracts	4,978,857	4,478,857	0	4,478,857	500,000	2,237,744	128,617	2,241,113	\$478,104	2,715,848
Training and Seminars	148,000	98,000	0	98,000	50,000	172,956	56,479	(74,956)	\$0	172,956
Equipment	110,000	59,174	0	59,174	50,826	75,385	0	(16,211)	\$0	75,385
Travel & Logistic Support Costs	2,058,561	2,012,484	0	2,012,484	46,077	1,453,435	70,339	559,049	\$119,264	1,572,699
Other Direct Costs	2,181,371	1,769,256	0	1,769,256	412,115	1,512,472	181,466	256,784	\$54,781	1,567,253
G&A	1,560,417	1,465,968	0	1,465,968	94,449	1,172,470	171,073	293,498	\$62,613	1,109,857
Total Estimated Cost	\$14,784,600	\$13,669,725	\$0	\$13,669,725	1,114,875	9,654,042	875,211	4,015,683	876,128	\$10,530,170
Fixed Fee	813,152	751,612	0	751,612	61,540	530,972	48,136	220,640	48,187	579,159
Total Estimated Cost Plus Fee	\$15,597,752	\$14,421,337	\$0	\$14,421,337	1,176,415	10,185,014	923,347	4,236,323	\$924,315	\$11,109,329

Total obligated funds: \$15,597,752
Est. obligated funds available beginning 3/1/96: \$4,488,423
Est. monthly burn rate: 307,944
Mos. covered by funds available: 14.58
Mos. remaining (3/96-11/96): 6

(1) Actual expenditures billed for December and January (invoice 38); accrued expenditures for February.

THE URBAN INSTITUTE**FOURTEENTH QUARTERLY FINANCIAL REPORT (ESTIMATED) - DECEMBER 1, 1995 THROUGH FEBRUARY 30, 1996**

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					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
Total Estimated Cost	487,730	156,245	427,190	834,934	624,395	1,264,080	353,449	510,146	3,672,926	4,396,896	518,918	422,816	13,669,725
Fixed Fee	26,825	8,593	23,385	45,811	34,342	69,524	19,440	28,058	202,011	241,828	28,540	23,255	751,612
Total Estimated Cost Plus Fee	\$514,555	\$164,838	\$450,575	\$880,745	\$658,737	\$1,333,604	\$372,889	\$538,204	\$3,874,937	\$4,638,724	\$547,458	\$446,071	\$14,421,337

T.O. No.	End Date	Budget	AID Approval Date	g. Net Total Budgets Admin/Incentive									
				T.O. Budget	Cumulative T.O. Budget	Balance Contract Budget Ceiling	%	Balance Obligated Funds	%	T.O. LOE	Cumulative T.O. LOE	Balance LOE Ceiling	%
10		2,802,086	7/8/94			\$15,597,752		\$15,597,752		1,314.0		10,509.0	
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%	2,010.0	9,080.00	1,429.00	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	9,531.00	978.00	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	10,071.00	438.00	4.00%

Summary Level of Effort Committed To Date

Category	Long-Term Advisors	Short-Term Consultants	Sub- Contractors	Home Office Prof. Staff	Contract Management	Training Support Staff	Total
Task Order No.							
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)		391.00	1,514.00	105.00			2,010.00
11(A)	25.00	304.00	42.00	80.00			451.00
12				420.00	120.00		540.00
Total	2,434.00	1,990.00	2,716.00	2,547.00	384.00	0.00	10,071.00
Ceiling	3,725.00	1,759.00	300.00	3,250.00	1,300.00	175.00	10,509.00
Balance	1,291.00	(231.00)	(2,416.00)	703.00	916.00	175.00	438.00

The Office of Housing and Urban Programs of the Agency for International Development (USAID) addresses the shelter and urbanization needs of developing and formerly planned economies. In addition to administering the USAID Housing Guaranty Program, the Office supports a broad spectrum of urban activities in program planning, management and capital investment to benefit low-income urban families.

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

The Urban Institute's International Activities Center extends the Institute's expertise on the domestic policy front to help solve similar problems in other countries. Institute staff have now provided policy analysis and policy implementation assistance to 23 nations. International activities focus on three main issues: housing and housing finance; urban development and management, including infrastructure and municipal finance; and human resources, including health care financing and family planning. International Activities project papers can be obtained from:

The Research Paper Sales Office
The Urban Institute
2100 M Street, NW
Washington, D.C. 20037

