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PD AAP 75.8

FSN -25514

QUARTERLY REPORT to December 31, 1975

538  
AndD. Loan 527-L-002 (Low Cost Housing and Secondary Mortgage Market)

Date of Loan Agreement:	November 17, 1972
Terminal Date for Commitment:	December 31, 1976
Terminal Date for Disbursement:	December 31, 1977
Amount of Loan:	US\$10,000,000

Programme Allocations (Loan Funded)

a) Primary Market Fund, Housing	US\$6,000,000
b) Secondary Market Fund, Mortgages	US\$4,000,000
<u>Technical Assistance to Programme</u>	US\$ 300,000

Disbursements

	<u>To Dec. 31, 1975</u>
a) Primary Market Fund	US\$582,928
b) Secondary Market Fund	34,985
c) Technical Assistance	103,111
Percentage of Loan Funds Disbursed (Primary Fund)	11.4%
Percentage of T.A. Funds Disbursed	24.4%
Time Elapsed:	61%
Funds Committed	US\$3,950,143 ✓
Percentage of Loan Funds Committed	66%

✓ Includes Belize.

*Not approved  
& assigned  
agreements*

URBAN WORKING CLASS HOUSING PROGRAMME

Caribbean Development Bank

A.I.D. Loan 538-L-002 (Primary Market Fund - Housing)

Status of Projects

Project Name & Location	NO. Of Units	Project Cost US\$	CDB Loan US\$	Borrower & Implementing Agency	Date of Loan Agreement	Disburse- ments to 12.31.75 US\$	Progress	
							Units Under con- struction	Com- pleted
1. ANTIGUA Earthquake Rehabilita- tion	100	217,390	217,390 ✓	Antigua Barbuda Dev. Bnk. State of Antigua (CHAPA)	Feb. 18/75	10,569	37	-
Cassada Gardens	125	527,174	431,989		Mar. 3/75	91,109	-	-
2. DOMINICA Bach Est.	200	762,509	636,522	Govt. of Dominica & CHAPA	Feb. 17/75	72,076	5	-
3. GRENADA River Road Donair Grand Anse Telescope	230	900,435	780,870	Govt. of Grenada Grenada Housing Authority	Mar. 11/75	405,620	108	45
4. ST. LUCIA Ciceron	150	613,078	550,904	Govt. of St. Lucia U.D.C. & Housing Dev. Bank	June 23/75			
5. ST. VINCENT Camden Park	125	430,217	387,195	State of St. Vincent & CHAPA	Feb. 25/75	13,299	-	-
6. MONTSERRAT Parsons Housing	42	235,302	86,956	Land Dev. Authority	Feb. 20/75	90,115	-	42
7. BELIZE Ladyville Belmopan	116 84	522,530 470,904	470,322 377,995	Govt. of Belize REVONDEV	- -	-0- -0-	- -	- -

CDB Urban Working Class F  
A.I.D. Loan 527-L-002 Pri  
Projected Disbursement of Loan  
Cumulative Quarterly

Project	Total Financing Required	1975			S
		to 31/12/75	to Mar. 31	to June 30	
1. Belize	242,000	-	84,300	239,200	5
2. Montserrat	357,000	74,174	114,000	235,500	3
3. Grenada	916,000	395,707	475,707	555,707	3
4. <u>Dominica</u>	637,000	<del>72,134</del>	152,314	<del>220,714</del>	4
5. St. Lucia	898,000	-	56,100	196,350	3
6. St. Vincent	817,000	-	77,400	219,300	4
7. Antigua	1,099,000	59,332	217,922	370,158	
8. St. Kitts	338,000	-	-	-	
9. Turks & Caicos	90,000	-	-	-	
<b>TOTALS</b>	<b>US\$ 6,000,000</b>	<b>602,847</b>	<b>1,138,243</b>	<b>2,205,939</b>	<b>3,0</b>

*1- approved (to be signed 2 weeks)*

ousing Programme  
 mary Market Fund  
 an Funds and Cash Flow  
 arly Disbursements

		1977			
to Sept. 30	to Dec. 31	to Mar. 31	to June 30	to Sept. 30	to Dec. 31
93,500	753,200	848,000	-	-	-
43,500	357,000	-	-	-	-
49,207	783,207	902,500	915,000	-	-
148,954	575,354	537,000	-	-	-
198,350	505,000	729,500	795,900	854,300	898,000
121,400	534,300	709,500	774,000	817,000	-
101,558	677,968	832,758	954,000	1,054,000	1,099,000
33,200	101,400	159,000	235,500	304,200	338,000
-	9,000	35,000	53,000	81,000	90,000
190,389	4,458,929	5,221,258	5,592,500	5,878,500	6,000,000

Report on Projects Corresponding to the Primary Market Fund

A. ANTIGUA, Cassada Gardens Project

a. Brief Project Status

1. Central Housing & Planning Agency, (CHAPA), the project Executing Agency, negotiated directly with the Public Utility Authority, (PUA), an agency of the Government of Antigua for the construction of the water and electricity systems. CHAPA's decision to dispense with tendering was made at the request of the Government of Antigua. CDB's policy calls for all construction to be let out to tenders. However, the CDB made an exception in this case as PUA is the sole provider of these services in Antigua, and approved PUA as builder.
2. Tenders were asked for construction of the roads. Two proposals were received. The contract was awarded to the Public Works Department. Work is underway.
3. CHAPA is continuing negotiations with the consultant for a study for the project sewerage system.
4. Mahy & Chaderton, the project Consultants, prepared the cost estimates and tender documents for the houses.
5. The process of prequalification of contractors for the houses is in progress. Notices have been published.
6. House plans were submitted by CHAPA to CDB for approval. After reviewing the house plans, CDB sent them back to CHAPA with notations and observations calling for changes to improve the architectural and structural design. These changes are being incorporated by CHAPA in the plans.
7. One hundred and forty applications for purchase of houses have been received by CHAPA.

8. Construction of the houses is scheduled to start by April 1, 1976.

Loan disbursements are expected to total approximately US\$67,000 by March 31, 1976.

9. CHAPA was authorised by CDB to start construction of five concrete block model houses.
10. CHAPA is planning to use timber houses for 50 units. Tenderers were invited to submit proposals for supply of 50 timber houses. Proposals are to be delivered to CHAPA by January 15, 1976.
11. The Housing application officer estimates that only 50 of the existing 140 applications for house purchase meet programme conditions and are eligible for approval.

b. Problems or Delays

1. The Consulting Engineers were not advised of the start of construction of the model houses. Proper inspection was not given to construction. This situation was brought to CHAPA's attention and is now corrected.
2. The urbanization work is behind schedule.
3. The schedule for initiation of construction of the houses was revised, as the preliminary work (plans, tenders, contracts) is not completed as of the date of this report.

c. Accomplishments during the reporting period

1. The project was visited by Errol Daisley, CDB, on November 12 and by Robert Ellis, FCH, on October 15-17, October 28-30, November 9-10, and December 1-4, 1975. The CHAPA Manager

and Project Engineer visited CDB to discuss the construction schedule.

2. House plans were submitted by CHAPA to CDB for review.
3. Notices for prequalification of contractors for houses were published by CHAPA.
4. Documents for tendering of urbanization (roads) were prepared by the Consultant. Tenders were invited. Tender documents for the houses were also prepared.
5. Tenders for timber houses invited.

d. Activities to be undertaken next Quarter

1. Construction of water and electricity systems to be initiated. Action: CHAPA, PUA.

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2. The study for the sewerage system to be completed. Action: CHAPA, Consultants.
3. Prequalification of contractors for houses to be completed. Action: CHAPA.
4. Construction of five model houses to be completed. Action: CHAPA.
5. House plans to be submitted by CHAPA to CDB for review and approval. Action: CHAPA, CDB.
6. Tenders for houses to be asked. Contracts to be awarded and signed. Action: CHAPA.
7. Marketing programme to continue. Action: CHAPA.
8. Tenders to be reviewed and contract to be awarded for purchase and construction of 50 timber houses. Action: CHAPA.

## FIGUA, Earthquake Rehabilitation Project

### Brief Status of Project

1. Over one hundred applications have been received by the Antigua Barbuda Development Bank (ABDB), the project executing agency, for rehabilitation loans. Thirty-seven loans have been approved.
2. The project is starting to move ahead now that a new loan officer has been appointed. The construction schedule was revised, it is estimated that construction corresponding to 100 project loans will be completed by March 31, 1976. The situation looks a lot better than it did at the end of the third quarter of 1975. ABDB will be asking for an extension of the completion date.

### Problems or Delays

1. Even though the project suffered long delays in starting, the situation is being corrected under the new management. CDB continues providing technical assistance to ABDB.

### Accomplishments during the Reporting Period

1. The project was visited by Robert Ellis, FCII, on October 15, November 9 and December 1, 1975.
2. A new loan officer was appointed by ABDB.
3. Loan application processing is in progress.

### Activities to be undertaken next Quarter

1. All 100 loans to be signed and executed.

## BELIZE, Ladyville and Belmopan Projects

### Brief Project Status

1. The project appraisal report was completed. The report recommends that the CDB make a loan of US\$248,000 to the Government of Belize for construction of 200 houses in Ladyville (116) and Belmopan (84). The total cost of the projects is estimated in US\$993,500, of which the Government of Belize is to contribute US\$145,000.

2. The Government of Belize requested CDB to approve lot sizes for both projects of 50' x 80', or 4,000 square feet. CDB approved the Government's request.
3. The Government of Belize submitted to CDB its application for a loan to finance the housing projects. CDB is presently reviewing the application. It is expected that the housing loan will be approved and the corresponding Loan Agreement will be signed in January 1976.
4. Notices were published for prequalification of contractors for the houses and urbanization works for the Ladyville and Belmopan projects.
5. Final engineering and architectural plans for urbanization and houses are in progress.
6. Construction of houses and urbanization is scheduled to start on April 1, 1976. The first disbursement for US\$84,000 is scheduled for March 1976.
7. One hundred and sixty applications for house purchases have been received for Belmopan and 300 for Ladyville.
8. The Government of Belize determined that applications for purchase of houses should not be processed until the Loan Agreement is signed.

b. Problems or Delays

1. Execution of the Loan Agreement was delayed pending submission of the application for the housing loan and the final decision by the Government of Belize regarding the lot sizes for the projects.

c. Accomplishments during the Reporting Period

1. The project was visited by Carlos Ayerbe, FCH, on October 21-31, 1975 and by Robert Ellis, FCH, on October 7-11, 1975.

2. The project was reviewed in final by the Government of Belize and by the CDB. The Appraisal Report and ensuing recommendations for the approval of the housing loan were completed.
3. Work started on the final A & E plans and construction specifications.
4. Prequalification notices were published for contractors of houses and urbanization.

Activities to be undertaken next Quarter

1. The Loan Agreement to be signed by the Government of Belize and CDB. Action: Government of Belize, Joint Committee, CDB.
2. Final plans for houses and urbanization to be completed. Action: Consultants, Joint Committee, CDB.
3. Prequalification of contractors to be completed. Action: RECONDEV, Joint Committee, CDB.
4. Tenders to be asked for urbanization and houses. Action: RECONDEV, Joint Committee.
5. Construction contracts to be awarded and signed. Action: RECONDEV.
6. First disbursement for mobilization expenses (advance) to be made from Loan funds for US\$84,800. Action: RECONDEV, CDB.
7. Processing of applications for houses to be initiated. Action: RECONDEV.

DOMINICA

a. Brief Project Status

1. Construction of the six model houses is underway. CDB and CHAPA agreed to build the remaining 194 houses as follows:
  - 90 units to be complete concrete block houses
  - 60 units to be complete timber houses, and
  - 44 units to be core timber houses

*now completed*

The model houses comprise samples of each of the types of houses that will be offered for sale. This distribution may be revised once the public response is evaluated.

2. Tenders for the houses were postponed until construction of the model houses is more advanced. This will enable CHAPA to evaluate the public reaction to the type of houses being offered for sale and determine actual construction costs.
3. CDB approved financing from Loan funds for the high tension lines and main water pipes that will be serving the project. The Dominica Water Authority has started construction of the 8" water main; all pipes and fittings have been purchased and are on site.
4. Prequalification notices for contractors of water, sewers and houses were approved by CDB. Processing is underway.
5. The roadwork is completed.
6. Over 1,000 applications for purchasing houses have been received by CHAPA since the project was announced in 1973. CHAPA will select the purchasers on a first come first served basis, provided that eligibility requirements are met by the applicants. CDB recommended CHAPA to assign additional staff to processing the applications, as only one person is presently handling the volume of work.

*2 second person now assigned*

b. Problems or Delays

1. The Dominica Electric Service Co. requested the Government to approve new rates because of alleged increase in production costs. The Government is not approving the new rates. The Company has advised that if the new rates are not approved then it will not extend services to new construction; this decision is affecting the project. Negotiations between the Government and the Company continue.

2. Construction of the houses' is delayed pending completion of the model houses.

c. Accomplishments during reporting period

1. The project was visited by Errol Daisley, CDB, on November 13 and by Robert Ellis, FCH, November 10-12, and September 13-19, 1975.
2. Construction of six model houses was started.
3. Prequalification notices were published.

d. Activities to be undertaken next Quarter

1. Construction of six model houses to be completed. Action: CHAPA.
2. Tenders for houses, water and sewer systems to be invited. Action: CHAPA.
3. Construction contracts to be awarded and signed. Action: CHAPA.

GRENADA, Grand Anse, River Road, Telescope and Bonair Projects

a. Brief Project Status

1. CDB authorised the Grenada Housing Authority, (GHA), the project executing agency, to build 152 houses of the 200 that are approved for financing under the Programme. The construction schedule for these 153 units is as follows:

45 units	-	completed as of Dec. 31, 1975
22 units	-	90% completed as of Dec. 31, 1975
25 units	-	to be completed by Jan. 31, 1976
20 units	-	- do - Feb. 29, 1976
20 units	-	- do - Mar. 31, 1976
13 units	-	- do - Apr. 20, 1976

2. GHA indicates that it is considering construction of the 77 remaining units by self-help.
3. GHA plans to have approximately 60/70 units occupied by February 7, 1976, to coincide with the Grenada national holiday.
4. Construction of the water mains to serve the projects is underway. The electric company is awaiting delivery of the poles to start construction of the high tension lines.
5. GHA indicates that it plans to request disbursements of Loan funds for approximately US\$327,000 by March 31, 1976. This amount would result in total disbursements for approximately US\$721,000 or 92% of project funds.
6. More than 400 applications have been received. About 100 have been found to meet programme requirements. The review process is underway.

b. Problems or Delays

1. The CDB has asked an independent quantity surveyor to make a valuation of the work in place and materials on site, in order to reconcile the value of construction and materials with the amounts disbursed to GHA. This exercise was conducted previously by the Consulting Engineers. However, the figures were questioned by CDB.

c. Accomplishments during reportion period

1. The project was visited by Robert Ellis, FCH, on Nov. 25-26, and by Errol Daisley, CDB, on Oct. 20-22 and Nov. 24-26, 1975.
2. Forty-five houses were completed. Construction of 103 units is underway.

d. Activities to be undertaken next Quarter

1. Ninety-five houses to be completed. Action: GHA.
2. Water and electricity to be completed. Action: GHA.
3. 60/70 houses to be occupied by February 7, 1976.

ST. LUCIA, Ciceron Project

a. Brief Project Status

1. Final architectural and engineering plans are being prepared by the Consultants.
2. Five model houses are planned to be constructed in the first quarter of 1976 as part of the marketing programme.
3. The Urban Development Corporation, UDC, the executing agency for the project, plans to invite tenders for houses and urbanization next quarter. Construction of the project is scheduled to start on April 1, 1976. The first disbursement of Loan funds for approximately US\$56,100 is scheduled for March 31, 1976.

b. Problems or Delays

1. Purchase of the land for the oxidation lagoons and vesting of this land and the land for the project in UDC remains an unsolved problem as of the date of this report.

*approved by Cabinet in January*

Construction of the model houses cannot start until the land for the project is vested. CDB is requesting the Government of St. Lucia for prompt solution to this problem, the matter is being brought up by CDB to the attention of the Premier. →

2. The Health Authority rejected the Consultants proposal to locate the level of the oxidation lagoons eleven feet over the elevation of the valley. This level is three feet above the highest flood level recorded. The Health Authority insists that the level be brought up to 25 feet, a solution that the Consultants find expensive. This difference in opinion is causing delays in the preparation of the plans for the sewerage system and will affect construction schedules. The Consultants are reviewing the matter in order to come up with an alternative solution that will be economically and technically feasible and acceptable to the Health Authorities.

*Technical features to be worked out*

c. Accomplishments during the reporting period

1. The project was visited by Clayton Didier, CDB, on October 16 and December 12-13, 1975. The Manager of UDC visited CDB on October 30, 1975 to review project implementation procedures.
2. Two house types were selected for the project: timber and concrete block two-bedroom, single detached units.
3. Topographic and surveying work was completed for the design of the oxidation lagoons.
4. The prequalification of contractors for construction of houses and urbanization is completed.

d. Activities to be undertaken next Quarter

1. Project land to be vested in UDC. Action: Government of St. Lucia.
2. Construction plans and contract documents to be completed. Action: Consultants.
3. Tenders for construction of houses and urbanization to be invited; construction contracts to be awarded and signed. Action: UDC, CDB.
4. First disbursement of Loan funds to be made. Action: UDC, CDB.
5. Construction of five model houses to be completed. Action: UDC.

F. MONTSERRAT, Parsons Housing Project

a. Brief Project Status

1. The forty-two houses of Phase I and corresponding infrastructure work, were completed on December 12, 1975. Loan disbursements to date total US\$90,115. This amounts

to 35% of the cost of the 42 houses. Construction of 60 houses of Phase 2 is scheduled to start by April 1, 1976. Disbursements of loan funds are scheduled to total approximately US\$114,000 by March 31, 1976.

2. Forty-two applicants were selected for purchasing the 42 houses of Phase 1. The hire purchase contracts are being prepared by the Land Development Authority (LDA), the project Executing Agency. LDA is conducting a market programme for the 60 houses of Phase 2.
3. The Government of Montserrat indicated that it wishes to construct the 60 houses of Phase 2 by self-help. CDB and LDA are conducting a preliminary review of the project to study the introduction of self-help techniques.

#### Problems or Delays.

1. None. The project is on schedule.

#### Accomplishments during the reporting period

1. The project was visited by Clayton Didier, CDB, on October 8-9, November 4-7, and December 3-4, 1975 and by Robert Ellis, FCH, on October 29-30, November 5 and December 3, 1975.
2. Forty-two houses of Phase 1 completed.
3. Forty-two house purchasers selected, hire purchase contracts initiated. Purchasers have begun to move into their new houses.

#### Activities to be undertaken next Quarter

1. Hire purchase contract for Phase 1 houses to be completed.  
Action: LDA.
2. The self-help housing scheme to be prepared. Action: CDB, LDA.
3. House types to be selected for Phase 2. Action: LDA, CDB.
4. Marketing of 60 houses of Phase 2 to be completed. Action: LDA.

G. ST. VINCENT, Camden Park Project

a. Brief Project Status

1. Prequalification notices were published for house contractors. Ten firms responded.
2. Two tenders were received for construction of the urbanization works. The contract was awarded to the Central Planning & Housing Agency, (CHAPA). Construction of the urbanization is underway.
3. Tenders for construction of the houses were invited.
4. CHAPA is to build five model houses. It is expected that it will take CHAPA eleven weeks to build these houses. The houses are scheduled to start on January 5, 1976 and be completed by March 20, 1976.
5. Construction of the first 25 houses of Phase I is scheduled to start in the first quarter of 1976. Loan disbursements are scheduled to amount to approximately US\$77,400 by March 31, 1976.
6. According to the project appraisal report, the houses to be built in the project are to be complete units and expandable core/shelter units, to be offered for sale at various stages of development, catering to several income ranges. CHAPA has expressed to CDB that it favours construction of 50 complete houses and 25 core houses. The original scheme provided for 25 complete houses and 100 core shelter houses.
7. Updated cost estimates indicate that the cost of a complete unit will be in excess of US\$5,000, the present selling price ceiling. In this case, the Government would have to contribute with the excess cost over US\$5,000 in addition to the 10% normal Government contribution to the project.

CHAPA proposes to construct five model houses (complete units), to assist in the marketing programme and to determine building costs. A final decision on the number of complete houses and core units to be built will be made by CHAPA, once the model houses are built and the actual cost of construction is known. Any variance from the original scheme will have to be reviewed and approved by CDB.

b. Problems or delays

1. None

c. Accomplishments during the reporting period

1. The project was visited by Clayton Didier, CDB, on October 2-3, and 16-19; November 1-2, and December 9-11, 1975 and by Robert Ellis, FCH, on Sept. 15-16, 1975.
2. House plans were completed.
3. The prequalification of contractors for the houses was completed.
4. Urbanization works was started by CHAPA.
5. Tenders for houses were invited.

d. Activities to be undertaken next Quarter

1. Tendering for houses to be completed, contracts to be awarded and signed. Action: CHAPA
2. Construction of five model houses to be completed. Action: CHAPA
3. Construction of 25 houses (complete units) to be started. Action: CHAPA.

4. Urbanization works to be 95% completed. Action: CHAPA
5. Issue of complete vs. unfinished core houses to be resolved. Action: CHAPA, CDB.
6. Begin training the Housing Application Officer in the processing of applications for houses. Action: CHAPA, CDB.

Prepared by: Carlos Ayerbe

Carlos Ayerbe

Date June 9, 1976

Cleared by: Jack Edwards

Jack Edwards

Date June 9, 1976

*[Handwritten mark]*

PROJECTS	1975				1976				1977			
	1	2	3	4	1	2	3	4	1	2	3	4
Belize % Completion						Phase 1 200 units						
Montserrat % Completion		Ph.1 42 units			100%	Ph.2 60 units						
Grenada % Completion		Phase 1 230 units										
% Completion				20%				Ph.2 30 units				
Dominica % Completion					Phase 1 200 units							
St. Lucia % Completion						Ph.1 125 units						
% Completion								Phase 2 75 units				
St. Vincent % Completion					Phase 1 86 units							
% Completion								Phase 2 95 units				
Antigua % Completion						Phase 1 100 units						
% Completion								Phase 2 100 units				
% Completion		Rehabilitation 100 units										
St. Kitts % Completion								Phase 1 75 Units				
Turks & Caicos % Completion								Phase 1 20 units				