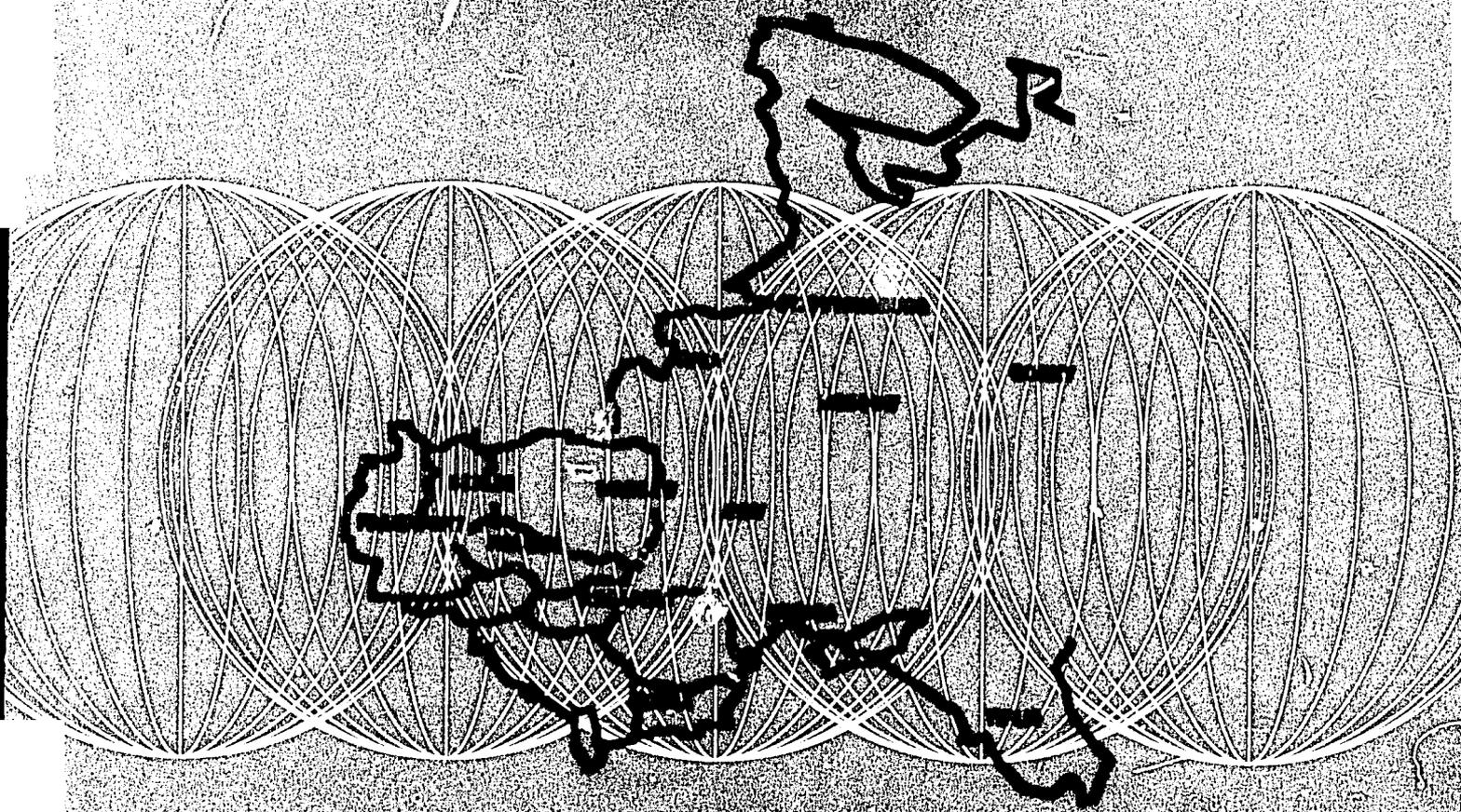


PD-ABI-980

**AN INTERNATIONAL ACTIVITIES PROJECT**

**FROM PLANNING TO MARKETS**

**HOUSING IN EASTERN EUROPE**



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

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

**MONTHLY REPORT**

**MARCH 1994**

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## **A. Program Activities — Russian Federation**

### **Notable Developments**

In early March, Struyk and Telgarsky met with Tsistos, Deikun, Veret and Heisey to discuss our proposed work plan for the year April 1994-March 1995. At the beginning of the meeting we outlined several changes to the draft plan we thought desirable in light of events since last December when it was written. With these emendations in mind, the USAID team approved the plan. Major initiatives are: development of a training program and strengthening membership services of the Association of Mortgage Banks, adding two resident advisers who will work with local and oblast governments and private banks on housing reform and housing finance issues, and further work on land allocation issues within the context of the World Bank/AID housing sector loan. We were admonished to concentrate on building local capacity to take over our work in the years ahead, particularly in the training area.

### **Legal and Policy Developments**

1. In the first week of March, Gosstroi began to move towards finalizing the regulation mandating the introduction of competitive procurement of maintenance services for the state housing stock. After much debate about who would be responsible for issuing this regulation, Gosstroi asserted its right to be the sole issuer. Shamousofarov's Deputy, D. Khodzhaev who had been working with our draft language on the procurement process stated that the product will be ready for signature and release in the very near future.
2. In the second week of March, Nadezhda Kosareva (CCN Consultant) finished the draft of "The Main Principles for the Agency for Mortgage Lending" and submitted it to the First Deputy Minister of Finance Vavilov for review. She also met with the First Deputy Chairman of the Central Bank, Khandruev, to discuss this regulation. At the end of the month the draft was still with Vavilov for review, but he said that he was planning a meeting with Governor Geraschenko to discuss the draft in the near term regardless of whether formal review comments are received.
3. In the second week of March, Kosareva met with Vavilov and Moiseeva, Chief of the Loan Board of the Ministry of Finance, to discuss the negative impact of RF Decree #124 ("On Granting Privileges on Rent and Communal Payments to the Savers of the Savings Bank of the RF, Receiving Lump-Sum Compensations") on Moscow. This decree grants to savers the privilege of paying less for their utilities than non-savers, and it will contradict Moscow's policy on utility charges.

4. In the relevant government documents the Housing Codex is scheduled to be completed by the end of April and Minister Basin has made it clear he wants to see it completed on time. Anvar Shamouzafarov and Krasininikov (Ministry of Justice) are working on the codex following the detailed outline which Steve Butler (UI consultant) prepared about one year ago. In our meeting with Shamouzafarov he expressed the desire to work intensively with Butler when he arrives in early April.
5. In mid-March Andre Lazarevsky, now at GKI, obtained permission from the Government to prepare an alternative to the draft Law on Fundamentals of Land which is being prepared by Roskomzem. Steve Butler worked on preparing the initial concept and provided extensive comments on the Land Code drafted by Roskomzem. While the this draft was rejected by the Office of the President, the comments can nevertheless serve a useful educational purpose for the several teams drafting new versions of the law.
6. In mid-month, Khodzhaev, Deputy Chief of the Board on Housing Policy of Gosstroi, completed his review of Angus Olson (HSRP Resident Advisor) and Marina Shapiro's (UI staffer) draft maintenance regulation "On the Procedure to be Followed in the Procurement Standards for State and Municipal Housing." This latest revision omits the private maintenance targets for municipally-owned housing (100% by the end of 1998 was proposed), but retains, without change, our detailed procurement procedure. The regulation recommends to all owners of housing stock in the RF (including municipal owners, cooperatives, condominium associations, and other forms of ownership) that maintenance services be procured on a competitive basis. At the end of the month the document was being reviewed by the numerous reviewers who must sign in before Basin, Chairman of Gosstroi can sign the Regulation. Khodjaev reported that all approvals are expected by the beginning of next month.
7. In the last week of March, Ray Struyk and Kosareva met with Anvar Shamouzafarov to brief him on the work program for the year beginning in April 1994 and to give him a draft of the new agreement between USAID and the Russian Federation which would extend for two years the agreement that expires this month.
8. Kosareva and David Khodjaev of Gosstroi have done significant work on the draft Council of Minister's regulation that would regulate the conditions under which "housing debentures" can be issued and used. "Housing debentures," are a kind of real estate investment trust already being widely sold in Russia.

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## **Housing Finance**

1. In early march Kosareva and Senior Banking Consultant Thomas Healy met with Androsov of Menatep Bank to provide information on the DAIR and to discuss the drafting of a mortgage lending business plan. Although Menatep has focused on investment banking, they are preparing a mortgage lending strategy, and will seek approval within the next two months. An executive summary of their plan was provided for our review and comment. A week later, Suchov made a presentation at the bank on the introduction to mortgage lending and risk management.
2. In early March, Kosareva, Andre Suchov (CCN Consultant), and Healy met with Bousov, Shegartsov and Rogozhina of the Joint Stock Mortgage Bank to discuss their mortgage banking business plan. After a general discussion of various mortgage models, the bank will consider the DAIR. In a follow up meeting, Suchov and Healy met with Arkady Ivanov to discuss bank strategies for attracting deposit accounts. Pending products are: dollar denominated, no interest savings accounts for down payments, and a housing debenture program to issue certificates exchangeable for one square meter of housing for each one million rubles saved. Healy will incorporate Ivanov's ideas into a draft business plan outline. Finally, Struyk met with Ivanov to discuss the organization of work with the bank over the coming year.
3. This month the Joint Stock Mortgage Bank launched a contract savings scheme which will lead to mortgage loans. Initially, participation is limited to the bank's 40,000 individual shareholders. The minimum savings period is one year and at least 30 percent of the price of the unit must be accumulated in the savings account. Savings are dollar indexed, which makes them one of the highest earning savings accounts available. The bank plans to initiate significant mortgage lending operations when the initial savings contracts mature in a year.
4. The Central Bank has begun publishing a data series on the interbank lending rate, which we have been urging for some months so that there would be an official index for pricing indexed mortgage instruments. The CBR had been ordered by a government act to publish the index a few months ago but initially had been reported to refuse to do so.
5. Consultant Len Newman completed his long visit this month. He successfully completed the installation of the loan servicing software at Mosbusinessbank and gave very substantial training in the software to two senior Russian programmers-- Alexander Kopeykin and Dimitri. This team also began working with Joint Stock Mortgage Bank and Menatep. By the end of the month our

Russian programming team, led by Kopeykin had edited Newman's loan servicing software manual which is a fifty page general description intended to introduce the software to loan servicing department managers. Struyk will add an introduction, and it will then be sent to the Center for Mortgage Business to be added to our "Mortgage Handbook Series." The Russian programmers will also continue testing the program and pursue installation of the software at additional banks.

6. Struyk and Suchkov met with Vladimir Orlov, President of the Association of Mortgage Banks, to discuss general plans for working together in the next year and legislative developments. UI/Washington has conducted a formal competition and is now negotiating a contract for a firm to work with the Association on developing a training course and enhancing membership services. Orlov is anxious to begin developing the work program in earnest.

### **Housing Allowances**

1. In early March, Sasha Puzanov (CCN Consultant) met with Gosstroi and the Ministry of Economy to discuss drafting a letter to be sent to every municipal jurisdiction clarifying the provisions of the Moscow Government proposal on raising rents and introducing housing allowances. However, Gosstroi ultimately decided not to send the letter.
2. There are more signs of implementation of the program of rent increases and housing allowances around the country. For example, Governor Nemstov has signed an order for allowances to be implemented in all parts of the Nizhni Novgorod oblast by May 1.
3. In a meeting in late March with Shamouzafarov, the establishment a program of systematic data gathering to monitor the program of rent increases and housing allowances was discussed. He now favors such a program and asked us to work with the Institute on Housing Economy to design the project.
4. A little-noted provision in the Presidential Decree issued at the end of December to index the savings of Sberbank depositors as of January 1992 would have very deleterious consequences for housing maintenance finances. The provision would allow savers to place their indexed savings into special (non-interest bearing) accounts that would be used to pay for the maintenance and communal services fees. The key point is that the fees would be those of November 1993, i.e., before the rent increases permitted this year. In short the revenue gains from rent increases would be largely wiped out. There is no mention in the decree of compensation to local governments.

We spotted this provision about four weeks ago and Kosareva has since been working diligently with the Ministry of Finance to get it rescinded. In its current form, it this provision clearly violates existing laws. Unfortunately, there is little stomach in the administration to prepare another presidential decree to eliminate it. Meanwhile, Mayor Luzhkov and other officials are sending letters of objection to the Office of the President. We are now hoping that the specific wording of the decree may give some room for an interpretation that would make the article ineffective.

### **Condominiums**

1. In mid-March Carol Rabenhorst and Sheila O'Leary (both UI Washington) met with Struyk and Kosareva to work on the organization of the work program on introducing condominiums in the six World Bank/AID loan cities. A new staff member will be hired to coordinate the work between Rabenhorst and O'Leary, the training teams, and the cities. The program will be the general responsibility of the new resident advisor to the regions for housing assistance who is now being recruited.
2. In another development, Bain Link asked us to take over their condominium demonstration project in Jaroslavl. In the last week in March, Rabenhorst and O'Leary met with the mayor and vice mayor of Jaroslavl and Arkady Virtuk of Bain Link in Washington to discuss the shift in the technical assistance and to outline arrangements for the transition.
3. Comments prepared Rabenhorst on the temporary condominium regulation for use in drafting the law to be passed by September were translated for transmission to Anvar Shamouzafarov.

### **B. Program Activities — City of Moscow**

A draft of a new two year technical cooperation agreement between USAID and the City was sent to Nikolai Maslov, our program administrator, for his review. The agreement is also under review by USAID.

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## **Housing Maintenance Pilot Project**

Angus Olson tendered his resignation from the program in order to take a post in the Ukraine. He will remain in Moscow until his replacement has located here.

1. The notice to proceed for the contract between Mitino District and San Technica Complex was issued on March 1st, and the contractor is now at work. This represents the third wave of private maintenance in Moscow, and the first time that it will be tried in new construction. As of now, 3,295 units at Mitino are under private maintenance, with 20,000 additional program units pending construction completion.
2. In mid-March the Orekhevo-Borisovo District doubled their commitment to the Program from 15,000 to 30,000 units. With the exception one REU, this will put the entire District under competitive maintenance. This represents an extraordinary commitment to the Program, and it sets a precedent for "DEZ-sized" increments of units to be recruited in the future.

The first draft of the RFP was reviewed by the owner and Tikhomirova made final revisions to the building demographics for the 10 bid packages; each package contains approximately 3,000 units. Articles publicizing the RFP were published in *Commersant Daily* and in the *Moscow Pravda*. Sub-Prefect Bakalinsky also went on Cable TV in the District to explain the Program to the tenants. Maslov coordinated additional publicity through the Mayor's Press Center. In addition, the firms (over 50) on the bidders list that has been assembled over the past year were contacted. Olson has turned the responsibility for conducting the Pre-bid Conference over to the team's Russian professionals, Shapiro and Tikhomirova. The Pre-Bid Conference was to be held March 31st at 3:00 PM.

3. In early March, Olson, Shapiro and Tikhomirova facilitated the production of the maintenance segment of the informational videotape. The scene was Northern Chertanovo, and live action shots were obtained of snow removal, entryway cleaning, plumbing preventive maintenance, carpentry repairs, and on-site inspections with the contractor.
4. Olson completed the final edit of the Phase II training sessions: "Landlord Tenant Relations," "Rent Collection," "Tenant Turnover Repair" and "How to Write a Business Plan." The Phase II package of four sessions represents 110 pages of new training material oriented towards the contractor. The sessions on turnover repair and rent collection anticipate the expansion of the private maintenance contractors' responsibilities into new areas. Turnover repairs are presently lacking in municipal housing, and rent collection will become a

critical function under the new housing allowance program. The sessions were developed with the assistance of Quadel, and the original business plan material was contributed from Ruth O'Sullivan's Novosibirsk program.

5. This month Tikhomirova trained on SPSS with Karen Angelot (UI-Moscow). She then completed an analysis of data from the Department of High Rise Building's "before" and "after" tenant surveys. The surveys were given in September 1993 and January 1994.
6. Pinegina of the IHE began a 4-day training of owners in Almaty, using the U.I. training materials developed for Moscow. Olson coordinated this effort with Kaufman, ICMA Director in Kazakhstan
7. To facilitate the expansion of the Program, an informational meeting with all Moscow Deputy Prefects was held on March 16th in the Department of Engineering Provision. The meeting, co-chaired by Bitsukov and Kusnetsova, was attended by over 50 people, and interest in the Program was high. During the 2-hour session, presentations were made by Olson and Program participants: Sobel (a contractor in the Western Prefecture), Vacerev (the Fili-Davidkova District owner), and Gavrushina (the Mitino District owner). By April 15th, all Prefectures must submit a list of buildings that will be put under private maintenance.
8. In mid-month the city Duma voted to impose the 1.5 percent tax on turnover. The proceeds are earmarked for supporting housing maintenance. Many local governments had imposed this tax last year to help fill the shortfall created by the combination of tiny rents and insufficient subsidies. While this tax is good for the housing sector, there is deep concern on the part of disinterested observers that total taxes on businesses in Moscow have become excessive.
9. On March 23rd, Olson, Shapiro, and Tikhomirova met with N. Maslov to discuss the problem of inadequate and delinquent funding of payments to Program contractors. Olson told Maslov that if the funding problems were not resolved soon, that the expansion of the Program would fail. San Technica Complex (STC), a private maintenance firm that won contracts in every round of bidding, was invited to attend the meeting. Maslov heard firsthand from I. Bannikov, President of STC, about the dire funding problems: STC has not received full payments from several municipal districts since December 1993. Maslov reaffirmed his strong commitment to the Program, and vowed that he will meet with Mayor Luzhkov, Deputy Mayor Nikolsky, and Matrosov to correct the funding problems. Bannikov agreed to provide full documentation of the funding problem, and Olson will provide a narrative regarding the issues of funding, staffing, and monitoring. Maslov designated G. Terekhina as the

staff person responsible for the Program and for coordinating the resolution of the funding issue. Maslov wants to follow-up in a meeting next week.

### **Housing Allowances**

On March 9, the Moscow Duma voted 16 "for" and 14 "against" to accept the final draft of the proposed program of raising rents and introducing housing allowances. Since 18 votes were needed to pass on the acceptance of the draft the proposal needed to be reconsidered.

Then, in the fourth week of March, the city Duma finally passed the resolution. That was the good news. The bad news was that in doing so they changed the program in two ways: (a) income below the per capita poverty amount would be disregarded in computing program income (because the household contribution rate is fixed, this means a significant loss of revenue to the city) and (b) "overhoused" families, i.e., those living in units which are larger than the social norm, will have to pay three times the normal rent on the extra space. The provision on overhousing will stimulate housing adjustments, but it may also bring thousands of overhoused pensioners into the streets.

The impact of these new provisions on participation is substantial. We have simulated the new program and it would result in about 120,000 participants when rents are initially raised, up from about 30,000.

There is debate as to whether these decisions are within the competence of Duma. The City may decide to reject these amendments. The mechanism for making the final decisions is a joint Duma-Administration committee, which appears to be composed predominantly of those in favor of the original presentation.

Other developments included:

1. Rizer and Puzanov held a week-long training course in mid-March for key City housing allowance program managers. This served as the "dry run" for the "training of trainers" course which Puzanov will deliver within the next couple of weeks. Pending modifications due to program changes from the Duma, the training materials are ready to go.
2. Little progress has been made on the program software which was supposed to be under development for the past several months. The story is one of conflict among various government agencies, which have blocked progress even though a contract had been signed. Alternatives to proceeding with the programming are now being considered, including adoption of programs under development elsewhere.

In this context, Puzanov prepared another memo for Mrs. Kuznetsova listing tasks that remain to be done before the program can begin and pressing for the development of a concrete schedule for the various tasks. We have done this in the past to little effect, but hope this memo may help organize the remaining process.

3. In the last week of March, Gene Rizer (Quadel) submitted a draft work plan for the projected activity with Moscow's Department of Building Inspection, which is in part related to housing allowances and in part related to monitoring the quality of maintenance in municipal buildings done by private and state firms. We are giving a copy to Mr. Straznikov, the department's director, for his review.

#### **Other - Registration**

Gordon Gerson wrapped up a week of assistance on the creation of the Mosprivatization database at the request of Maslov to support the registration of privatized units and secondary sales. He had meetings with Zhagula of Mosprivatization and Bogdanov of the Department of Municipal Housing on how to proceed with the database, and what hardware should be used and also briefed Maslov on his recommendations.

#### **C. Program Activities — General**

##### **Nizhni Novgorod Program**

1. On March 2, representatives of the 40 Nizhni Oblast Districts met to discuss Puzanov's proposed training program for housing allowances. On March 15, the Nizhni Soviet will consider documents on housing reforms.
2. Struyk and Kosareva spent two days in mid-March working with oblast officials on the reorganization of the housing maintenance function within the oblast (oblast-rayon relations and restructuring operations within the rayon) and on implementation of the new housing finance program. They also began working with the bank Governor Nemstov has decided should take the lead in mortgage lending.
3. Rabenhorst and O'Leary spent two days in mid-March holding initial discussions about the creation of condominium associations with municipal and oblast officials. As part of their visit they gave a half day seminar on the

concept of condominiums and the practical steps of creating these bodies to a group of about sixty persons. The session was hosted by the N.N. Academy for Architecture and Construction.

4. UI/Washington has recruited two professionals to prepare and teach courses next fall to the faculty of the Nizhni Novgorod Academy of Architecture and Engineering. They are Henry Pollakowski ("Housing Economics") and Chris Walker ("Economics of Housing Investment Decisions"). We have agreed with the Academy of Architecture and Engineering on two week blocks in October and November during which U.S. academics will teach courses on housing economics and investment economics to the Academy's faculty. The U.S. academics are now selecting American textbooks to use so that the Institute publication office can seek the necessary copyright permissions to use the materials.

#### **World Bank/USAID Housing Construction Loan**

Struyk had two mid-month meetings with World Bank staff:

a) with Adrienne Nassau, Bob Buckley, Michael Heller, David Liebson and others on structuring the housing finance study promised to the Government of Russia by the appraisal team. The results of the study should be the basis for developing a possible second loan. It was agreed at the meeting that in the next weeks the attention of the staff (E. Gurenko) should be on outlining the TOR and the process for conducting the analysis and discussing with a core group of Russian, World Bank and other experts. Struyk was asked to work with Gurenko and to send him any new materials we have on housing finance.

b) with Timothy King and Selina Shum about a possible housing-related loan project aimed at assisting the process of reducing the social sector responsibilities of Russian enterprises.

This month significant data was delivered by AUREC and POLIS-3. However, once again no progress was made on finalizing the contracts for the four Russian firms.

In early March, AUREC delivered the finalized data base on disk for the developer survey in St. Petersburg. Information from 35 project interviews was delivered; 24 on multi-apartment buildings and 11 on single family buildings. The amount delivered was less than anticipated since the number originally agreed upon was 40. Angelici examined the data and found that key pieces of information were missing for various cases. For example, two of the cases were missing important descriptive information, such as total space and means of financing. The contractor was asked to obtain this

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information. Data on 7 buyers was also provided, when the original number requested was 250. While 250 was perhaps too high, 7 is very low. The contractor was asked to obtain more.

In late March, AUREC delivered all of the household data for St. Petersburg and Nizhni Novgorod. Jennifer Daniell (UI-Washington) reviewed the data and found it to be satisfactory. AUREC also delivered a draft report for the household surveys and a draft of the housing indicators for both cities.

In early March, POLIS-3 delivered the results of their pilot study. The report was late, but thorough and well written. The only reasons for concern are that the contractor was only able to obtain information on 69 development projects in Moscow (instead of 75 agreed upon), and only 102 transactions (instead of 150 agreed upon).

Then in late March, POLIS-3 delivered the final data base with the development survey data for Moscow, Tver, Rostov and the transactions survey data for Tver and Rostov. POLIS-3 also delivered printouts out summary results of the Household Survey for Tver and Rostov. Daniell reviewed the data and sent a request for clarification. The final data bases for the household surveys in Tver, Rostov, Barnaul, and Novgorod were received; written summary statistics were also delivered for Barnaul and Novgorod. At the request of the World Bank, Daniell and Angelici are using the data to estimate housing demand in each of the cities.

### **Monitoring and Evaluation**

1. Angelici and Tikhomirova completed the preliminary analysis of the "before" and "after" surveys of 400 tenants in the second batch of 4,000 units (initially, the program included 5,000 units, but 1,000 were omitted due to participant protest). The results confirm that this batch of buildings, which are known to be inhabited by the former nomenklatura, are generally better maintained and more desirable than the average Moscow building. More importantly, the survey results indicate that there was a slight, yet definitely noticeable improvement in building conditions under the new contractors.
2. Daniell and Angelici analyzed sector trends using the 1993 Moscow Household Survey.
3. Struyk, Angelici and Tikhomirova have begun an overall evaluation of the private maintenance program based on combined "before" and "after" results from the first batch of 2,000 units and the second batch of 4,000.

4. We are beginning plans for a conference in the second half of July for the Russian contractors to present the results of surveys undertaken to support the World Bank/USAID housing sector loan.

### **Expanded Military Housing Program**

A large delay in the program occurred in late February when USAID/Moscow decided to delay the distribution of housing certificates to retired officers in Pskov and Novgorod because AID needed to rethink how to contract for project execution.

AID then determined that it would not contract directly with the two banks and the reviewer (KPMG) but rather issue a general contract to the Urban Institute which will in turn subcontract with these firms and manage the overall demonstration. This month Struyk worked intensively with AID contract officer Jerry Kryschtal on completing the contract between USAID and the Institute to manage the operation of the initial program. It was reviewed by UI/Washington in the last week of March, and it is our expectation that it will be signed on April 4 when Kryschtal arrives in Washington. Kryschtal also approved the subcontracts with the administering banks in Pskov and Novgorod and with program "reviewer" KPMG.

In late March Struyk and Aristova visited Pskov and Novgorod to negotiate the contracts with the two banks.

Non-contract related work on the project this month included:

1. Marisol Ravicz (UI Washington) met with AID's legal staff to develop acceptable language for the certificates to be issued by the municipality and bank to the officers. She provided documents to the program's auditor/accounting firm. She also met with a Russian lawyer to research the requirements for executing a housing sales agreement, closing on a unit, and registering a new title.
2. Harold Katsura and Klepikova continued their work with Novgorod on refining and implementing a methodology for pricing certificates. Symes and Melin arranged for the taping of the slide show that will accompany the program explanation to the officers.
5. Deikun made final design decisions on the certificate program and UI staff are working on the necessary modifications to the handbooks for the administering banks, the municipal offices who will work with the officers, and the program reviewer, KPMG.

### **Peace Corps Volunteers as Local Housing Advisers Program**

Sasha Puzanov gave a one day seminar on housing allowances in Rostov-on-Don, at the request of Peace Corps volunteer Neal DeLaurentis. The Peace Corps handled all invitations and logistical arrangements. About 50 people attended. He also met with the Deputy Head of City Administration to review housing allowance documents and to discuss strategies for implementing their housing allowance program.

#### **Dissemination/Seminars**

1. In early March, Kosareva met with I. and N. Serdkova of the Union of Russian Cities to discuss the plans for the conference "On Land Problems" scheduled for later this year. They also discussed cooperative efforts with AID and the World Bank.
2. The Center for Mortgage Business published volumes 4 and 5 in the "Mortgage Handbook Series." The manuals deal with pricing mortgages and with loan servicing.
3. Daniell and Struyk completed revisions requested by the International Journal of Urban and Regional Research for publication of their paper on housing privatization in Moscow. (The paper was submitted to AID about one year ago.)
4. Olga Kaganova and Struyk prepared a newspaper article discussing the merits and limitations of implementing a land tax in Russia modeled after that proposed by Henry George. A group of foreigners and Russians are vigorously pressing the case for the land tax and making some progress with the Duma. We hope to balance the discussion with the article.
5. Kosareva gave a two hour presentation on financing in the housing sector (not just mortgage finance) and Shapiro gave a presentation on the municipally-owned housing privatization program at a seminar organized by Gosstroi for about 30 municipal administrators.
6. Kosareva and Puzanov met with Ambilogov, Vice Mayor of Ryazan, to discuss housing allowance issues. They gave advice on how to do calculations based on the budget survey.

**F. Budget and Level of Effort Summary**

Budget (Actual expenditures, excluding UI fee)

March 1994	\$257,940
Project to date	\$2,938,908

Level of Effort (person-months)

March 1994	12.30
Project to date	106.45

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