PD-ABL-039

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UNCLASSIFIED

AGENCY FOR INTERNATIONAL DEVELOPMENT
WASHINGTON, D.C. 20523

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MOROCCO

URBAN INFRASTRUCTURE, LAND DEVELOPMENT AND FINANCE PROGRAM

HOUSING GUARANTY PROGRAM

HG-004

PROJECT PAPER
VOL. 1

AUGUST 1993

UNCLASSIFIED

PD-ABL-039

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MOROCCO

URBAN INFRASTRUCTURE, LAND DEVELOPMENT AND FINANCING PROGRAM

HOUSING GUARANTY PROGRAM

HG-004

PROJECT PAPER

Agency for International Development

USAID/Morocco

August 1993

UNCLASSIFIED

Guaranty Authorization

Program 608-HG-IV
(Authorization No. 608-HG-005)

Provided from: Housing Guaranty Authority

For: Kingdom of Morocco

Pursuant to the authority vested in the Mission Director by the Foreign Assistance Act of 1961, as amended (FAA) and the Delegation of Authority issued thereunder, I hereby authorize the issuance to eligible U.S. investors (Investors) acceptable to A.I.D. of guaranties pursuant to Section 222 of the FAA of not to exceed United States Dollars Twenty Million only (U.S. dollars 20,000,000) in face amount. The guaranties shall assure against losses as provided in the Housing Guaranty Standard Terms and Conditions (22 C.F.R. Part 204) with respect to loans, including any refinancing(s) thereof. These guarantied loans shall be made to the Kingdom of Morocco (Borrower) to support the provision of shelter-related infrastructure for the urban poor.

These guaranties shall be subject to the following terms and conditions :

1. Term of Guaranty: The loans and any refinancing thereof shall extend for a period of up to thirty (30) years for the date of each disbursement of the loans and may include a grace period of up to ten (10) years on repayment of principal, during which time interest shall accrue and be payable, and contain such other terms and conditions as are agreed to by the Borrower and the Investor, subject to the approval of A.I.D. The guaranties of the loans shall extend for a period beginning with the first disbursement of the loans and shall continue until such time as the Investor has been paid in full pursuant to the terms of the loans.

2. Interest Rate: The rate or rates of interest payable to the investor pursuant to the loans shall not exceed the allowable rate of interest prescribed pursuant to Section 223(F) of the Foreign Assistance Act of 1961, as amended (FAA), and shall be consistent with the rates of interest generally available for similar types of loans made in the long-term U.S. capital markets.

3. Kingdom of Morocco Guaranty: Prior to disbursement of any loan amounts pursuant to this Guaranty Authorization, a written guaranty to indemnify A.I.D. against all losses arising by virtue of A.I.D.'s guaranties to the Investor or from non-payment of the A.I.D. fee shall provided in a form satisfactory to A.I.D. by the Kingdom of Morocco (or a financial institution authorized by the Kingdom of Morocco to provide such a guaranty and approved by A.I.D.).

4. Fee: The fee of the United States shall be payable on U.S. dollars and shall be equal to one-half of one percent (1/2 percent) per annum of the outstanding guarantied amount of the loans plus a fixed amount equal to one percent (1 percent) of the

amount of the loans authorized or any part thereof, to be paid as A.I.D. may determine upon disbursement of the loans.

5. Other terms and conditions: The guaranty shall be subject to such other terms and conditions as A.I.D. may deem necessary.

In accordance with the provisions of the Federal Credit Reform Act of 1990, I hereby authorize obligation of United States Dollars Six Million Six Hundred Seventy-One Thousand (U.S. dollars 6,671,000.000) to cover the subsidy cost of authorization No. 608-HG-005 and for the use of United states Dollars Twenty Million (U.S. dollars 20,000,000) in Guaranty Authority. Action must be taken to obligate these funds by no later than August 31, 1993 by receiving from the Kingdom of Morocco the countersigned Letter of Advice. The guarantied loans must be disbursed by no later than September 30, 1998, after which time the obligated funds expire.

For signature:

By : _____
James B. Lowenthal

Title : Acting Mission Director, USAID/Morocco

Date : August 26, 1993

and provided as part of the technical assistance package to the Program.

3) Cooperative efforts with the World Bank at FEC.

Prior to signature of the Implementation Agreement with FEC, a firm plan and conditions will be defined for ways in which FEC needs to change (or needs support to build its capacity). Discussions are already underway. The new Director General of FEC (just named in July) has requested three months to assess FEC current capacity and needs before proposing particular changes. Note, however, that the World Bank has set aside money to assist FEC already, and that FEC is well on its way to satisfying all World Bank conditions precedent to the IBRD $100 million loan to FEC. Any efforts which USAID would undertake with the FEC will be to fill any gaps which USAID and the FEC identify in the package of assistance already approved by the Bank.

AUTHORITY:

The Near East Bureau and the Office of Housing have provided you with the authority to sign the Letter of Advice and the Authorization of the HG.

The Congressional Notification submitted by the Office of Housing for this HG tranche has expired, as indicated by the request that the Mission proceed with authorization.

RECOMMENDATION:

That, pursuant to the Delegation given to you in the guidance cable for the Program (State 59762) and the authorization cable (previously cited), you (1) sign below, hereby approving the Project Paper for the Housing Guaranty Program, and (2) sign the attached Authorization for the HG.

APPROVED_____ DISAPPROVED_____
James B. Lowenthal, Acting Director, USAID/Morocco

DATE: August 26, 1993

Drafted: EKerst, RHO_____date 8/26/93

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(Clearance of HG-004 Project Paper)

Clearance: FScott, PDO_____ date 8/25/93
NKRomwall, CONT_____ date 8/25/93
MKraczkiewicz (draft) date (8/10/93)
DPainter (subs)_____ date 8/24/93
EAmundson, PROG/ADD_____ date 8/25/93

Attachments:
1. Project Authorization
2. State 25606
3. Message from NE Bureau on PEA
4. Project Paper

UNCLAS AID ADM SECSTATE 250606

608-HG-
x 608-HG-

.CTION: AID-1
NFO: ECON-0 JAO-0

ISTRIBUTION: AIDM
HARGE: AID

OFFICIAL FILE

ACTION: RHUAO
DUE DATE: 08/17
INFO: DIR
PROG-DEV-CHRON

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O AMEMBASSY RABAT PRIORITY 7259
T
NCLAS SECTION 01 OF 04 STATE 250606

AID ADM

.O. 12356: N/A
AGS:
UBJECT: MOROCCO URBAN INFRASTRUCTURE, LAND DEVELOPMENT,
ND FINANCING PROGRAM (HG-IV) HOUSING GUARANTY
UTHORIZATION (608-HG-005)
1. THE NEAR EAST BUREAU AND PRE/H HEREBY REQUEST THAT THE
ISSION FORMALLY AUTHORIZE THE SUBJECT HOUSING GUARANTY
PROJECT BY SIGNING THE GUARANTY AUTHORIZATION AND ISSUING
LETTER OF ADVICE TO THE GOVERNMENT OF MOROCCO.
2. 608-HG-005 IS A TWENTY MILLION DOLLAR HOUSING GUARANTY
(HG) WITH A SUBSIDY COST OF SIX MILLION SIX HUNDRED
SEVENTY-ONE THOUSAND DOLLARS (U.S. DOLS. 6,671,000.00).
THE CREDIT SUBSIDY HAS BEEN APPROVED.
3. THE MISSION DIRECTOR OR DEPUTY DIRECTOR OF
USAID/MOROCCO IS REQUESTED TO SIGN AND APPROVE THE
GUARANTY AUTHORIZATION AND TO SIGN AND DELIVER THE LETTER
OF ADVICE FOR MOROCCO IN THE NAME OF AND ON BEHALF OF THE
UNITED STATES OF AMERICA, ACTING THROUGH THE AGENCY FOR
INTERNATIONAL DEVELOPMENT. THE TEXT OF THE GUARANTY
AUTHORIZATION IS AS FOLLOWS IN PARA 5 BELOW. THE TEXT OF
THE LETTER OF ADVICE IS AS FOLLOWS IN PARA 6. ITS
ATTACHMENT A, TERM SHEET, IS AS FOLLOWS IN PARA 7.

No Action
Replied to
Initials

4. FOLLOWING EXECUTION OF THE AUTHORIZATION AND RECEIPT
FROM THE BORROWER OF THE COUNTERSIGNED LETTER OF ADVICE,
PLEASE NOTIFY PRE/H BY CABLE STATING THAT THE BORROWER
RECEIVED AND COUNTERSIGNED THE LETTER OF ADVICE BY AUGUST
31, 1993 AND SEND ONE ORIGINAL SIGNED COPY OF BOTH THE
AUTHORIZATION AND THE LETTER OF ADVICE TO
AID/FA/FM/LM:D?EWMAN WITH COPIES TO PRE/H.
5. GUARANTY AUTHORIZATION
PROGRAM 608-HG-IV
(AUTHORIZATION NO. 608-HG-005)
PROVIDED FROM: HOUSING GUARANTY AUTHORITY

USAID/RABAT
C & R
17 AUG 1993
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UNCLAS AID ADM SECSTATE 250606

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FOR: KINGDOM OF MOROCCO
PURSUANT TO THE AUTHORITY VESTED IN THE MISSION DIRECTOR BY THE FOREIGN ASSISTANCE ACT OF 1961, AS AMENDED (FAA) AND THE DELEGATIONS OF AUTHORITY ISSUED THEREUNDER, I HEREBY AUTHORIZE THE ISSUANCE TO ELIGIBLE U.S. INVESTORS (INVESTORS) ACCEPTABLE TO A.I.D. OF GUARANTIES PURSUANT TO SECTION 222 OF THE FAA OF NOT TO EXCEED UNITED STATES DOLLARS TWENTY MILLION ONLY (U.S. DOLS 20,000,000) IN FACE AMOUNT. THE GUARANTIES SHALL ASSURE AGAINST LOSSES AS PROVIDED IN THE HOUSING GUARANTY STANDARD TERMS AND CONDITIONS (22 C.F.R. PART 204) WITH RESPECT TO LOANS, INCLUDING ANY REFINANCING(S) THEREOF. THESE GUARANTIED LOANS SHALL BE MADE TO THE KINGDOM OF MOROCCO (BORROWER) TO SUPPORT THE PROVISION OF SHELTER-RELATED INFRASTRUCTURE FOR THE URBAN POOR.
THESE GUARANTIES SHALL BE SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS:

- 1. TERM OF GUARANTY: THE LOANS AND ANY REFINANCING THEREOF SHALL EXTEND FOR A PERIOD OF UP TO THIRTY (30) YEARS FROM THE DATE OF EACH DISBURSEMENT OF THE LOANS AND MAY INCLUDE A GRACE PERIOD OF UP TO TEN (10) YEARS ON REPAYMENT OF PRINCIPAL, DURING WHICH TIME INTEREST SHALL ACCRUE AND BE PAYABLE, AND CONTAIN SUCH OTHER TERMS AND CONDITIONS AS ARE AGREED TO BY THE BORROWER AND THE INVESTOR, SUBJECT TO THE APPROVAL OF A.I.D. THE GUARANTIES OF THE LOANS SHALL EXTEND FOR A PERIOD BEGINNING WITH THE FIRST DISBURSEMENT OF THE LOANS AND SHALL CONTINUE UNTIL SUCH TIME AS THE INVESTOR HAS BEEN PAID IN FULL PURSUANT TO THE TERMS OF THE LO?NS.
- 2. INTEREST RATE: THE RATE OR RATES OF INTEREST PAYABLE TO THE INVESTOR PURSUANT TO THE LOANS SHALL NOT EXCEED THE ALLOWABLE RATE OF INTEREST PRESCRIBED PURSUANT TO SECTION

223(F) OF THE FOREIGN ASSISTANCE ACT OF 1961, AS AMENDED (FAA), AND SHALL BE CONSISTENT WITH THE RATES OF INTEREST GENERALLY AVAILABLE FOR SIMILAR TYPES OF LOANS MADE IN THE LONG-TERM U.S. CAPITAL MARKETS.

- 3. KINGDOM OF MOROCCO GUARANTY: PRIOR TO DISBURSEMENT OF ANY LOAN AMOUNTS PURSUANT TO THIS GUARANTY AUTHORIZATION, A WRITTEN GUARANTY TO INDEMNIFY A.I.D. AGAINST ALL LOSSES ARISING BY VIRTUE OF A.I.D.'S GUARANTIES TO THE INVESTOR OR FROM NON-PAYMENT OF THE A.I.D. FEE SHALL BE PROVIDED IN A FORM SATISFACTORY TO A.I.D. BY THE KINGDOM OF MOROCCO (OR A FINANCIAL INSTITUTION AUTHORIZED BY THE KINGDOM OF MOROCCO TO PROVIDE SUCH A GUARANTY AND APPROVED BY A.I.D.).
- 4. FEE: THE FEE OF THE UNITED STATES SHALL BE PAYABLE IN U.S. DOLLARS AND SHALL BE EQUAL TO ONE-HALF OF ONE PERCENT (1/2 PERCENT) PER ANNUM OF THE OUTSTANDING GUARANTIED AMOUNT OF THE LOANS PLUS A FIXED AMOUNT EQUAL TO ONE PERCENT (1 PERCENT) OF THE AMOUNT OF THE LOANS

AUTHORIZED OR ANY PART THEREOF, TO BE PAID AS A.I.D. MAY DETERMINE UPON DISBURSEMENT OF THE LOANS.
- 5. OTHER TERMS AND CONDITIONS: THE GUARANTY SHALL BE SUBJECT TO SUCH OTHER TERMS AND CONDITIONS AS A.I.D. MAY DEEM NECESSARY.
UNCLAS SECTION 02 OF 04 STATE 250606

AID ADM

E.O. 12356
TAGS:
SUBJECT:

IN ACCORDANCE WITH THE PROVISIONS OF THE FEDERAL CREDIT REFORM ACT OF 1990, I HEREBY AUTHORIZE THE OBLIGATION OF UNITED STATES DOLLARS SIX MILLION SIX HUNDRED SEVENTY-ONE THOUSAND (U.S. DOLS. 6,671,000.00) TO COVER THE SUBSIDY COST OF AUTHORIZATION NO. 608-HG-005 AND FOR USE OF UNITED STATES DOLLARS TWENTY MILLION (U.S. DOLS 20,000,000) IN GUARANTY AUTHORITY. ACTION MUST BE TAKEN TO OBLIGATE THESE FUNDS BY NO LATER THAN AUGUST 31, 1993 BY RECEIVING FROM THE KINGDOM OF MOROCCO THE COUNTERSIGNED LETTER OF ADVICE. THE GUARANTIED LOANS MUST BE DISBURSED BY NO LATER THAN SEPTEMBER 30, 1998, AFTER WHICH TIME THE OBLIGATED FUNDS EXPIRE.

FOR SIGNATURE BY: JAMES B. LOWENTHAL
USAID/MOROCCO
DATE:

6. LETTER OF ADVICE
DATE
ADDRESSEE

SUBJECT?TO THE TERMS OF THIS LETTER OF ADVICE INCLUDING ATTACHMENT A HERETO, AND SUCH TERMS AND CONDITIONS TO BE

FURTHER AGREED UPON IN AN IMPLEMENTATION AGREEMENT AND IN CONSIDERATION FOR SUCH POLICY CHANGES AND OTHER COMMITMENTS TO BE MADE BY THE GOVERNMENT OF MOROCCO ("BORROWER") AS SET FORTH BELOW, THE AGENCY FOR INTERNATIONAL DEVELOPMENT ("A.I.D.") HAS AGREED TO GUARANTEE LOANS TO THE BORROWER WITH A FIRST TRANCHE OF UP TO TWENTY MILLION UNITED STATES DOLLARS (U.S. DOLS. 20,000,000). A.I.D. ANTICIPATES AUTHORIZING ADDITIONAL HOUSING GUARANTY LOANS TOTALLING UP TO ONE HUNDRED MILLION UNITED STATES DOLLARS (U.S. DOLS. 100,000,000.00) OVER THE LIFE OF THE PROGRAM, SUBJECT TO THE AVAILABILITY OF GUARANTY CAPACITY AND THE FULFILLMENT OF CONDITIONS TO BE SPECIFIED IN THE AGREEMENT. THESE LOANS ARE TO FINANCE COSTS ASSOCIATED WITH THE PROGRAM TO IMPROVE SHELTER CONDITIONS FOR THE URBAN POOR IN MOROCCO.

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AS SET FORTH IN DETAIL IN THE PROJECT PAPER APPROVED BY USAID/MOROCCO FORMING THE BASIS FOR THE AUTHORIZATION OF THE GUARANTY, THE PURPOSE OF THIS PROGRAM IS 1) TO INCREASE THE CAPABILITY OF THE NATIONAL SHELTER UPGRADING AGENCY ("ANHI") TO IMPROVE THE SHELTER CONDITIONS IN MOROCCAN CITIES AND 2) TO INCREASE THE CAPABILITY OF MUNICIPALITIES TO PROVIDE SHELTER-RELATED INFRASTRUCTURE AND ENVIRONMENTAL SERVICES ON A MORE SUSTAINABLE BASIS. THE PROGRAM WILL HELP MOROCCO TO ESTABLISH IMPROVED APPROACHES TO PROVIDING SERVICED PLOTS AND UPGRADED STANDARDS OF HOUSING FOR LOW-INCOME FAMILIES. THIS WILL BE ACCOMPLISHED IN A MANNER THAT SUPPORTS DEMOCRATIC INSTITUTIONS AND LOCAL GOVERNANCE THROUGH THE DECENTRALIZED MANAGEMENT AND MUNICIPAL FINANCING OF URBAN INFRASTRUCTURE. THE LOCAL CURRENCY (DIRHAM) EQUIVALENT OF THE LOANS WILL BE USED TO INCREASE THE PROVISION OF AFFORDABLE LAND SITES AVAILABLE TO LOW INCOME FAMILIES AND TO IMPROVE THE SHELTER-RELATED INFRASTRUCTURE, INCLUDING ENVIRONMENTAL SERVICES, FOR HOUSEHOLDS BELOW THE MEDIAN INCOME LEVEL OF MOROCCO.
A.I.D.'S COMMITMENT TO GUARANTY THE LOANS DESCRIBED ABOVE IS VALID FOR A PERIOD OF 24 MONTHS FROM THE DATE THIS LETTER OF ADVICE IS COUNTERSIGNED. SHOULD THE BORROWER FAIL TO EXECUTE A LOAN (OR EQUIVALENT) AGREEMENT WITHIN THAT PERIOD, A.I.D. RESERVES THE RIGHT TO CANCEL ITS COMMITMENT TO GUARANTY.

PRIOR TO ISSUANCE OF A.I.D.'S GUARANTY, THE BORROWER WILL FULFILL REQUIREMENTS TO BE ESTABLISHED IN THE IMPLEMENTATION AGREEMENT AND/OR COMPLETE EXPENDITURES SATISFACTORY TO A.I.D. WHICH WILL BENEFIT LOW INCOME URBAN FAMILIES. A.I.D.'S ISSUANCE OF A GUARANTY IS FURTHER

DEPENDENT ON THE GOVERNMENT OF MOROCCOIS DEMONSTRATED SUPPORT FOR THE IMPLEMENTATION OF THE FOLLOWING OBJECTIVES CONTAINED IN THE PROJECT PAPER:
PRODUCTION OF AN INCREASED NUMBER OF SERVICED LAND PLOTS AFFORDABLE TO LOW-INCOME HOUSEHOLDS, DESIGNED TO SUPPORT EFFORTS TO ELIMINATE SLUMS ("BIDONVILLES") BY YEAR 2000 AND TO PREVENT GROWTH OF SUBSTANDARD HOUSING AREAS, AS PART OF AN OVERALL VISION AND STRATEGY FOR URBAN HOUSING IMPROVEMENT.
STRENGTHENING DECENTRALIZATION IN URBAN MANAGEMENT, THROUGH ASSUMPTION BY MUNICIPALITIES OF A LEADERSHIP ROLE IN UPGRADING OF UNAUTHORIZED NEIGHBORHOODS, IN THE PROVISION OF INFRASTRUCTURE IN NEW URBANIZATION AREAS AND THROUGH ACTIVE PARTICIPATION IN THE PROTECTION OF THE URBAN ENVIRONMENT.
ESTABLISHMENT OF ACTIVE PARTICIPATION THROUGH NEW JOINT VENTURES BETWEEN ANHI AND LOCAL GOVERNMENTS FOR PROGRAMS TO UPGRADE SUBSTANDARD HOUSING.
UNCLAS SECTION 03 OF 04 STATE 250606

BY:
NAME:
TITLE:

ATTACHMENT A TERM SHEET

7. TERM SHEET
URBAN INFRASTRUCTURE, LAND DEVELOPMENT AND FINANCING

MOROCCO HOUSING GUARANTY
PROGRAM .608-HG-IV
AUTHORIZATION NO. 608-HG-005
BORROWER: KINGDOM OF MOROCCO

- A. TERMS AND CONDITIONS:
- 1. TERM OF GUARANTY: THE LOANS (INCLUDING ANY REFINANCING THEREOF) SHALL EXTEND FOR A PERIOD OF UP TO HIRTY (30) YEARS FROM THE DATE OF EACH DISBURSEMENT AND Y INCLUDE A GRACE PERIOD OF UP TO TEN (10) YEARS ON EPAYMENT OF PRINCIPAL AND SUCH OTHER TERMS AND CONDITIONS

AS MAY BE AGREED BY THE BORROWER AND THE INVESTOR, SUBJECT TO THE APPROVAL OF A.I.D. THE GUARANTIES OF THE LOANS SHALL EXTEND FOR A PERIOD BEGINNING WITH THE DISBURSEMENT OF THE LOANS AND SHALL CONTINUE UNTIL SUCH TIME AS THE INVEYWORS HAVE BEEN PAID IN FULL PURSUANT TO THE TERMS OF THE LOANS.

- 2. INTEREST RATE: THE RATE OR RATES OF INTEREST PAYABLE TO THE INVESTORS PURSUANT TO THE LOANS SHALL NOT EXCEED THE ALLOWABLE RATE OR RATES OF INTEREST PRESCRIBED PURSUANT TO SECTION 223(F) OF THE FOREIGN ASSISTANCE ACT OF 1961, AS AMENDED ("FAA"), AND SHALL BE CONSISTENT WITH THE RATES OF INTEREST GENERALLY AVAILABLE FOR SIMILAR TYPES OF LOANS MADE IN THE LONG-TERM U.S. CAPITAL MARKETS,
- 3. KINGDOM OF MOROCCO INDEMNITY: THE FULL FAITH AND CREDIT OF THE GOVERNMENT OF MOROCCO SHALL BE PLEDGED TO INDEMNIFY A.I.D. IN U.S. DOLLARS AGAINST ALL LOSSES ARISING BY VIRTUE OF A.I.D.'S GUARANTES TO THE INVESTORS OR FROM NON-PAYMENT OF THE A.I.D. FEE. THE INDEMNITY OBLIGATIONS OF THE GOVERNMENT OF MOROCCO SHALL BE SET FORTH IN THE IMPLEMENTATION AGREEMENT.

- 4. FEE: THE A.I.D. FEE SHALL BE PAYABLE BY THE BORROWER IN U.S. DOLLARS AND SHALL BE EQUAL TO ONE-HALF OF
UNCLAS SECTION 04 OF 04 STATE 250606

AID ADM

ONE PERCENT (1/2 PERCENT) PER ANNUM OF THE OUTSTANDING GUARANTIED AMOUNT OF THE LOANS PLUS A FIXED AMOUNT EQUAL

9'

ONE PERCENT (1 PERCENT) OF THE AMOUNT OF THE LOANS
HORIZED OR ANY PART THEREOF, TO BE PAID AS A.I.D. MAY
ERMINE UPON DISBUzSEMENT OF THE LOANS.

. SELECTION OF INVESTORS: AT A TIME AGREED TO BY
.D. AND THE BORROWER, A.I.D. WILL PUBLISH AN
OUNCEMENT INFORMING INTERESTED AND ELIGIBLE U.S.
ESTORS, AS DEFINED IN SECTION 238(C) OF THE FAA, OF THE
..D. AUTHORIZATION AND INVITING SUCH INVESTORS TO
IMUNICATE WITH THE BORROWER DIRECTLY. THE TEXT OF THE
IOUNCEMENT WILL BE AGREED UPON BY A.I.D. AND THE
RROWER PRIOR TO ITS PUBLICATION.

6. APPROVAL OF INVESTORS: A.I.D.'S CONCURRENCE IN THE
LECTION OF INVESTORS IS NECESSARY PRIOR TO THE
RROWERIS SIGNING A LOAN COMMITMENT. THIS CONCURRENCE
LL BE BA?ED UPON RECEIPT OF COPIES OF LOAN PROPOSALS,
CLU?ING NAME, INTEREST RATE, RELATED FEES, SPECIAL
NDITIONS, AND THE REASONS FOR THE BORROWERIS PROPOSED
LECTION AS WELL AS A COPY OF THE COMMITMENT THE BORROWER
OPOSES TO SIGN.

7. TERMINATION OF COMMITMENT: A.I.D.'S COMMITMENT TO
JARANTY LOANS TO THE BORROWER IS VALID FOR A PERIOD OF 24
ONTHS FROM THE DATE OF THIS LETTER. SHOULD THE BORROWER
AIL TO EXECUTE A LOAN AGREEMENT WITHIN THAT PERIOD,
.I.D. RESERVES THE RIGHT TO TERMINATE ITS COMMITMENT TO
JARANTY.

8. OTHER TERMS AND CONDITIONS: THE GUARANTY SHALL BE
UBJECT TO SUCH OTHER TERMS AND CONDITIONS AS A.I.D. MAY
EEM NECESSARY.

B. IMPLEMENTATION DOCUMENTS

1. SHELTER PROGRAM AGREEMENT COVERING THE URBAN
INFRASTRUCTURE, LAND DEVELOPMENT AND FINANCING PROGRAM
BETWEEN THE BORROWER AND A.I.D.

2. LOAN AGREEMENT (OR EQUIVALENT AGREEMENT) COVERING
THE LOAN BETWEEN INVESTOR(S) AND THE BORROWER.

3. A LOAN-ASSOCIATED PAYING AND TRANSFER AGENCY
AGREEMENT, BETWEEN THE BORROWER AND THE A.I.D.-APPROVED
PAYING AGENT (THE RIGGS NATIONAL BANK OF WASHINGTON, D.C.)
T? FACILITATE LOAN SERVICING.

4. STANDARD TERMS AND CONDITIONS (CODIFIED AT 22
C.F.R., PART 204) COVERING THE GUARANTY OF THE LOANS
BETWEEN THE INVESTORS AND A.I.D.
WHARTON .

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AID ADM

E.O. 12356
TAGS:
SUBJECT:

STRENGTHENING COOPERATION BETWEEN ANHI AND THE PRIVATE SECTOR (LAND OWNER, PRIVATE DEVELOPER) FOR LAND SERVICING AND/OR FOR THE CONSTRUCTION OF LOW-COST HOUSING FOR LOW-INCOME FAMILIES.

SUPPORT FOR TRAINING IN ENVIRONMENTAL AWARENESS AND ENVIRONMENTAL IMPACT EVALUATION METHODS TO IMPROVE THE QUALITY OF LAND DEVELOPMENT PLANNING, PROJECT DESIGN AND IMPLEMENTATION.

IN ORDER TO MEET THE PROGRAM OBJECTIVES, THE TWO PARTIES WILL ALSO COOPERATE TOWARDS MEETING THE FOLLOWING SUB-OBJECTIVES USING ADDITIONAL A.I.D. AND GOVERNMENT OF MOROCCO FINANCIAL RESOURCES AVAILABLE:

1. SUPPORTING IMPROVEME?TS IN ANHI'S CAPACITY TO MANAGE AN INCREASED VOLUME OF ACTIVITIES.
2. EFFORTS TO REDUCE TIME DELAYS AND COSTS OF LAND DEVELOPMENT AND HOUSING PRODUCTION THROUGH MEASURES SUCH AS THE REVISION OR UPDATING OF URBAN PLANNING DOCUMENTS, THE ADOPTION OF REVISED INFRASTRUCTURE NORMS, THE ESTABLISHMENT OF SYSTEMS FOR BETTER COORDINATION OF URBAN PLANNING AND SERVICE DELIVERY BETWEEN LOCAL AND NATIONAL PLANNING AND IMPLEMENTATION ENTITIES;
3. STRENGTHENING OF FINANCIAL RESOURCES AND ADMINISTRATIVE STRUCTURE OF KEY AGENCIES INVOLVED IN THE PROGRAM (ANHI, MUNICIPALITIES, FONDS D'EQUIPEMENT COMMUNAL); AND
4. ENCOURAGEMENT OF THE ESTABLISHMENT OF FINANCIAL SYSTEMS WHICH WILL LEAD TO THE MOBILIZATION AND PROVISION OF FINANCIAL RESOURCES FOR LOW INCOME FAMILIES AND PRIVATE SECTOR DEVELOPERS.

WE APPRECIATE YOUR COMMITMENT TO SUCCESSFUL PROJECT IMPLEMENTATION AND LOOK FORWARD TO CLOSE COLLABORATION WITH YOU IN THIS IMPORTANT EFFORT.

FOR SIGNATURE BY: JAMES B. LOWENTHAL, ACTING DIRECTOR, USAID/MOROCCO
ACCEPTED AND AGREED AS OF THE DATE FIRST ABOVE WRITTEN:
THE KINGDOM OF MOROCCO
ACTING BY AND THROUGH ITS
MINISTRY OF FINANCE

UNITED STATES AGENCY FOR INTERNATIONAL DEVELOPMENT
MOROCCO

USAID

137 avenue Allal Ben Abdallah
B.P.120
Rabat, Morocco

American Embassy Rabat
PSC 74 BOX 022
APO AE 09718

AUG 26 1993

Letter of Advice
A.I.D. Project № 608-HG-004

His Excellency Mohamed Medaghri Alaoui
Minister of Social and Economic Affairs
Ministry of Social and Economic Affairs
Rabat

Dear Mr. Minister:

Subject to the terms of this Letter of Advice including the Attachment hereto and such terms and conditions to be further agreed upon in an Implementation Agreement and in consideration for such policy changes and other commitments to be made by the Government of Morocco ("Borrower") as set forth below, the Agency for International Development ("A.I.D.") has agreed to guarantee loans to the borrower with a first tranche of up to Twenty Million United States Dollars (U.S. Dollars 20,000,000). A.I.D. anticipates authorizing additional Housing Guaranty loans totalling up to One Hundred Million United States Dollars (U.S. Dollars 100,000,000) over the life of the program, subject to the availability of guaranty capacity and the fulfillment of conditions to be specified in the Agreement. These loans are to finance costs associated with the program to improve shelter conditions for the urban poor in Morocco.

As set forth in detail in the Project Paper approved by USAID/Morocco forming the basis for the authorization of the Guaranty, the purpose of this program is 1) to increase the capability of the National Shelter Upgrading Agency ("ANHI") to improve the shelter conditions in Moroccan cities, and 2) to increase the capability of municipalities to provide shelter-related infrastructure and environmental services on a more sustainable basis. The program will help Morocco to establish improved approaches to providing serviced plots and upgraded

Phone : (011) 212.7.762265 Fax : (011) 212.7.707030 MCI Mail 572.8547

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standards of housing for low income families. This will be accomplished in a manner that supports democratic institutions and local governance through the decentralized management and municipal financing of urban infrastructure. The local currency (dirham) equivalent of the loans will be used to increase the provision of affordable land sites and to improve the shelter-related infrastructure, including environmental services, for households below the median income level of Morocco.

A.I.D.'s commitment to guaranty loans is valid for a period of 24 months from the date this Letter of Advice is countersigned. Should the borrower fail to execute a loan (or equivalent) agreement within that period, A.I.D. reserves the right to cancel its commitment to guaranty.

Prior to issuance of A.I.D.'s guaranty, the Borrower will fulfill requirements to be established in the Implementation Agreement and/or complete expenditures satisfactory to A.I.D. which will benefit low income urban families. A.I.D.'s issuance of a guaranty is further dependent on the Government of Morocco's demonstrated support for the implementation of the following objectives contained in the Project Paper:

- Production of an increased number of serviced land plots affordable to low-income households, to support efforts to eliminate slums ("bidonvilles") by year 2000 and to prevent growth of substandard housing areas, as part of an overall vision and strategy for urban housing improvement.

- Strengthening decentralization in urban management, through assumption by municipalities of a leadership role in upgrading of unauthorized neighborhoods, the provision of infrastructure in new urbanization areas and through active participation in the protection of the urban environment.

- Establishment of active participation through new joint ventures between ANHI and local governments for programs to upgrade substandard housing.

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- Strengthening cooperation between ANHI and the private sector (land owner, private developer) for land servicing and/or for the construction of low-cost housing for low income families.

- Support for training in environmental awareness and environmental impact evaluation methods to improve the quality of land development planning, project design and implementation.

In order to meet the program objectives, the two parties will also cooperate towards meeting the following sub-objectives using additional A.I.D. and Government of Morocco financial resources available:

1. Supporting improvements in ANHI's capacity to manage an increased volume of activities.

2. Efforts to reduce time delays and costs of land development and housing production through measures such as the revision or updating of urban planning documents, the adoption of revised infrastructure norms, the establishment of systems for better coordination of urban planning and service delivery between local and national planning and implementation entities;

3. Strengthening of financial resources and administrative structure of key agencies involved in the program (ANHI, municipalities, Fonds d'Equipement Communal); and

4. Encouragement of the establishment of financial systems which will lead to the mobilization and provision of financial resources for low income families and private sector developers.

We appreciate your commitment to successful project implementation and look forward to close collaboration with you in this important effort.

Sincerely,

James B. Lowenthal,
Acting Mission Director

Accepted and agreed as of the date first above written:

The Kingdom of Morocco
Acting by and through its
Ministry of Social and Economic Affairs

By: Le Ministre Délégué Auprès du Premier
Name: Ministre, Chargé des Af s Economiques
Title: et Socia s

Signé : Mohamed Medaghri Alaoui

Attachment: Annex: Term Sheet

ACTION MEMORANDUM FOR THE ACTING MISSION DIRECTOR

FROM: Erna Kerst, RHO

SUBJECT: Urban Infrastructure, Land Development and Financing Program (608-HG-004) - Project Paper Approval and Housing Guaranty Authorization

PROBLEM:

Your approval is requested for the Project Paper for the Housing Guaranty (HG) portion (HG-004) of the Urban Infrastructure, Land Development and Financing Program. The Near East Bureau and the Office of Housing have provided you the authority to sign the Authorization for the HG (State 25606, dated August 17, 1993, attached). Therefore, you are also requested to sign the attached Authorization. The Authorization for the grant portion (608-0221) will be provided to you later.

DISCUSSION:

The HG-004 Program has been designed to be a natural follow-on to the two current Housing Guaranty Programs in Morocco: Tetouan Urban Development (HG-001/608-0194) and ANHI Low Cost Housing Development (HG-003/608-0200). This new program will result in: 1) the delivery of up to 25,000 serviced lots to beneficiaries (urban households with below median income, including families to be moved from slums), 2) the upgrading of unserviced neighborhoods in up to ten cities, and 3) the provision of environmentally sound infrastructure and urban services in selected cities in Morocco. In addition, the Program will help Morocco to deal with problems of substandard housing with less (and eventually with no) recourse to donor assistance and soft loans. Through Program and related Project efforts, the institutional capacity of key agencies involved in housing development will be strengthened - in particular ANHI (the national shelter upgrading agency of Morocco). The Program will help Morocco deal more effectively with avoiding and mitigating negative environmental effects of urban development. HG-004 will also deal with policy issues relating to infrastructure standards and norms, controls over the operations of ANHI, housing finance, and other issues directly relevant to the problem of low cost housing.

The Project Paper was prepared in June-July 1993, based on the Project Identification Document approved in Washington and the Mission in February 1993. A Programmatic Environmental Assessment (PEA) was prepared in conjunction with this design exercise. The Near East Bureau has informed the Mission that the PEA is approved (message attached). A summary of the PEA findings is included in the Project Paper.

REVIEW:

A Mission Review Committee consisting of Project Development Officer, Program Economist, Controller and Program Officer/Acting Deputy Director has reviewed and approved this paper as justification of the Housing Guaranty Loan. A meeting was held on August 26, 1993 to review the document. Changes were made in the Project Paper based on review committee comments and questions. The Supervisory Regional Housing and Urban Development Officer in Tunis has also read the Project Paper, and his comments and suggestions have been incorporated into the document.

The following issues were raised in the final Mission review of the paper. The grant portion of the Program will offer technical assistance to resolve these problems.

1) Recommendation of an audit and adoption of financial planning systems by ANHI.

Preliminary indications are that the audit (1992) for ANHI can be financed by ANHI's own resources, augmented with resources available under project 608-0200. However, if the eventual scope of the audit produces a budget which is beyond ANHI/0200 capacity, then funds from the new project (608-0221) will be used. Note, the first disbursement under HG-004 will take place in 1994, allowing sufficient time to undertake the audit. ANHI states that it can finance the staff for the financial planning function using its own resources. Some short-term technical assistance can be provided under project 608-0200 (and 608-0221, if necessary). ANHI is already working on some of the changes recommended by the Project Paper team (e.g., reconciliation of accounts to remove old lots already fully paid for from the inventory lists).

2) Local government budget/accounting.

The World Bank has undertaken to improve municipal government budgeting and accounting, using technical assistance and training funds just approved. Therefore, there is no need for A.I.D. to carry out any large-scale modification of local government budget and accounting procedures. Further, FEC will insist (with World Bank support) that any local government receiving a FEC loan meet certain standards of budgeting and accounting. To provide the level of confidence A.I.D. seeks for its loan funds, each municipality which seeks eligibility for loan funds under the FEC component of the Program will have to demonstrate its ability to manage the funds. If necessary, short-term technical assistance and training could be provided (using funds in 608-0221) for particular cities prior to receipt of the FEC loans to bring them up to acceptable standards. As it is anticipated that this part of the Program will not begin for 1-2 years, this should prove quite manageable. It is anticipated that the local governments in question will request other related technical assistance and training during Program life. This will be funded from the grant,

ATTACHMENT

TERM SHEET

Urban Infrastructure, Land Development and Financing Program:
Morocco Housing Guaranty;
Project Nº 608-HG-004;
Authorization Nº 608-HG-005 ;
Borrower: Government of Morocco.

A. TERMS AND CONDITIONS:

1. **Term of Guaranty:** The loans (including any refinancing thereof) shall extend for a period of up to thirty (30) years from the date of each disbursement and may include a grace period of up to ten (10) years on repayment of principal and such other terms and conditions as may be agreed by the borrower and the investor, subject to the approval of A.I.D. The guaranties of the loans shall extend for a period beginning with the disbursement of the loans and shall continue until such time as the investors have been paid in full pursuant to the terms of the loans.

2. **Interest rate:** The rate or rates of interest payable to the investors pursuant to the loans shall not exceed the allowable rate or rates of interest prescribed pursuant to section 223 (F) of the Foreign Assistance Act of 1961, as amended ("FAA"), and shall be consistent with the rates of interest generally available for similar types of loans made in the long-term U.S. capital markets.

3. **Government of Morocco Indemnity:** The full faith and credit of the Government of Morocco shall be pledged to indemnify A.I.D. in U.S. dollars against all losses arising by virtue of A.I.D.'s guaranties to the investors or from non-payment of the A.I.D. fee. The indemnity obligations of the government of Morocco shall be set forth in the implementation agreement.

4. **Fee:** The A.I.D. fee shall be payable by the borrower in U.S. dollars and shall be equal to one-half of one percent (1/2 percent) per annum of the outstanding guaranteed amount of the loans plus a fixed amount equal to one percent (1 percent) of the amount of the loans authorized or any part thereof, to be paid as A.I.D. may determine upon disbursement of the loans.

5. **Selection of Investors:** At a time agreed to by A.I.D. and the borrower, A.I.D. will publish an announcement informing interested an eligible U.S. investors, as defined in section 238 (c) of the FAA, of the A.I.D. authorization and inviting such investors to communicate with the borrower directly. The text of the announcement will be agreed upon by A.I.D. and the borrower prior to its publication.

6. **Approval of Investors:** A.I.D.'s concurrence in the selection of investors is necessary prior to the borrower's signing a loan commitment. This concurrence will be based upon receipt of copies of loan proposals, including name, interest rate, related fees, special conditions, and the reasons for the borrower's proposed selection as well as a copy of the commitment the borrower proposed to sign.

7. **Termination of commitment:** A.I.D.'s commitment to guaranty loans to the borrower is valid for a period of 24 months from the date of this letter. Should the borrower fail to execute a loan agreement within that period, A.I.D. reserves the right to terminate its commitment to guaranty.

8. **Other terms and conditions:** The guaranty shall be subject to such other terms and conditions as A.I.D. may deem necessary.

B IMPLEMENTATION DOCUMENTS:

1 Implementation agreement covering the project between borrower and A.I.D.

2 Loan agreement (or equivalent agreement) covering the loan between investors and borrower.

3 A loan-associated paying and transfer agency agreement, between the borrower and the A.I.D.-approved paying agent (the Riggs National Bank of Washington, D.C.) to facilitate loan servicing.

4 Standard terms and conditions (codified at 22 C.F.R., part 204) covering the guaranty of the loans between the investors and A.I.D.

Guaranty Authorization

Program 608-HG-IV
(Authorization No. 608-HG-005)

Provided from: Housing Guaranty Authority

For: Kingdom of Morocco

Pursuant to the authority vested in the Mission Director by the Foreign Assistance Act of 1961, as amended (FAA) and the Delegation of Authority issued thereunder, I hereby authorize the issuance to eligible U.S. investors (Investors) acceptable to A.I.D. of guaranties pursuant to Section 222 of the FAA of not to exceed United States Dollars Twenty Million only (U.S. dollars 20,000,000) in face amount. The guaranties shall assure against losses as provided in the Housing Guaranty Standard Terms and Conditions (22 C.F.R. Part 204) with respect to loans, including any refinancing(s) thereof. These guarantied loans shall be made to the Kingdom of Morocco (Borrower) to support the provision of shelter-related infrastructure for the urban poor.

These guaranties shall be subject to the following terms and conditions :

1. Term of Guaranty: The loans and any refinancing thereof shall extend for a period of up to thirty (30) years for the date of each disbursement of the loans and may include a grace period of up to ten (10) years on repayment of principal, during which time interest shall accrue and be payable, and contain such other terms and conditions as are agreed to by the Borrower and the Investor, subject to the approval of A.I.D. The guaranties of the loans shall extend for a period beginning with the first disbursement of the loans and shall continue until such time as the Investor has been paid in full pursuant to the terms of the loans.

2. Interest Rate: The rate or rates of interest payable to the investor pursuant to the loans shall not exceed the allowable rate of interest prescribed pursuant to Section 223(F) of the Foreign Assistance Act of 1961, as amended (FAA), and shall be consistent with the rates of interest generally available for similar types of loans made in the long-term U.S. capital markets.

3. Kingdom of Morocco Guaranty: Prior to disbursement of any loan amounts pursuant to this Guaranty Authorization, a written guaranty to indemnify A.I.D. against all losses arising by virtue of A.I.D.'s guaranties to the Investor or from non-payment of the A.I.D. fee shall provided in a form satisfactory to A.I.D. by the Kingdom of Morocco (or a financial institution authorized by the Kingdom of Morocco to provide such a guaranty and approved by A.I.D.).

4. Fee: The fee of the United States shall be payable on U.S. dollars and shall be equal to one-half of one percent (1/2 percent) per annum of the outstanding guarantied amount of the loans plus a fixed amount equal to one percent (1 percent) of the

amount of the loans authorized or any part thereof, to be paid as A.I.D. may determine upon disbursement of the loans.

5. Other terms and conditions: The guaranty shall be subject to such other terms and conditions as A.I.D. may deem necessary.

In accordance with the provisions of the Federal Credit Reform Act of 1990, I hereby authorize obligation of United States Dollars Six Million Six Hundred Seventy-One Thousand (U.S. dollars 6,671,000.000) to cover the subsidy cost of authorization No. 608-HG-005 and for the use of United states Dollars Twenty Million (U.S. dollars 20,000,000) in Guaranty Authority. Action must be taken to obligate these funds by no later than August 31, 1993 by receiving from the Kingdom of Morocco the countersigned Letter of Advice. The guarantied loans must be disbursed by no later than September 30, 1998, after which time the obligated funds expire.

For signature:

By : _____
James B. Lowenthal
Acting Mission Director, USAID/Morocco

Title : _____

Date : August 26, 1993

U.S. AGENCY FOR
INTERNATIONAL
DEVELOPMENT

August 23, 1993

MEMORANDUM

TO: USAID/Rabat, Martin V. Dagata
Mission Director

FROM: NE/DR/ENR, Gilbert S. Jackson
Environmental Coordinator

SUBJECT: Programmatic Environmental Assessment for Morocco HG-IV

This is in response to your submission of the final draft Programmatic Environmental Assessment (PEA) for the Morocco Urban Infrastructure, Land Development and Financing program (608-0221/HG-IV), which was required as a result of the recommended positive threshold decision contained in the Initial Environmental Examination (IEE) and approved on May 10, 1993. On May 11, 1993, I approved the Scoping Statement for the PEA preparation. I note that the draft PEA covers many significant areas including 1) a comprehensive analysis of environmental impacts on both the natural and human environments, 2) environmental reviews and eligibility criteria employed by ANHI, FEC and the municipalities, 3) the recommended Environmental Checklist useful for addressing "the full range of issues from site selection to monitoring activities after construction," 4) the Monitoring Plan, and, finally, 5) the technical assistance and training plan. Most important, however, are the methods and procedures developed to provide for adequate monitoring of mitigative activities--this effort will facilitate the annual review process and minimize the time required of the Mission Environmental Officer.

The findings indicate that minimal adverse environmental impacts can be anticipated from projects that would receive support from the HG-IV program. ANHI and FEC currently implement environmental review procedures that are considered adequate to ensure potential impacts from urban development programs are not significant. Further, the report recommends that several steps, however, might be taken by the GOM to enhance the existing environmental procedures and methodologies, and, these are detailed in Section 8.1.4, Environmental Monitoring: (A) mitigation measures and (B) Environmental Auditing.

320 TWENTY-FIRST STREET, N.W., WASHINGTON, D.C. 20523

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Furthermore, I am satisfied that we are in agreement to term the preliminary work that ANHI conducts at each site an "environmental review" so as not to confuse readers with terminology used in USAID's environmental regulation 22 CFR 216.

This PEA document represents a very comprehensive assimilation of materials, rules and regulations, and information that can be employed in housing guaranty programs, throughout areas served by RHUDO. Both the PEA team and the Mission are to be congratulated for a job well done. I, therefore, approve the PEA for HG-IV.

memorandum

DATE: August 27, 1993

REPLY TO ATTN OF: Erna Kerst, RHUDO

SUBJECT: Mission Review Committee HG IV Loan Project Paper

TO: The File

The MRC Review for the loan portion of the HIG IV lending program was held on Thursday, August 26.

Four substantive issues were discussed during the review.

1. Controller wanted to be sure that, before releasing funds for use by the FEC, it implements structural changes agreed upon with the World Bank. This will include modernizing and increasing the efficiency of its accounting system. In order for USAID to be satisfied that the FEC is ready to handle funds the World Bank must follow through on agreements to provide technical assistance in these areas.

This recommendation was agreed to by the committee. It was also pointed out that there are Conditions Precedent to disbursement to the FEC funds that include acceptable accounting, monitoring and disbursement procedures. Through the technical assistance contract, USAID will monitor the FEC's progress.

2. There followed a discussion about the different amounts of the $100 million loan guarantee that will be dispersed to ANHI and the FEC. The Project Paper allocates a phased disbursement of $80 million to ANHI and $20 million to the FEC. The new Director General of the FEC believes that the FEC could spend, and spend well, substantially more than $20 million. USAID is not in a position now to change the PP allocations. It was agreed that if the FEC improves its accounting and if it makes a good case for increasing its relative amount, USAID could 1) change relative amounts of disbursement according to the same schedule, or 2) request PRE/H in AID/W to change the amounts for each agency. A final decision on this will emerge after the grant portion of the project is able to analyze the situation through technical assistance.

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3. Another question was whether or not environmental reviews as described in the Programmatical Environmental Assessment would have to be done on sites currently subject to reimbursement by the HG IV loan. It was explained that the PEA specifically states that environmental reviews need to be done for all future sites. The environmental checklist included in the PEA may be modified through the use of expert TA under the grant portion of the project. The MEO can also visit current sites to determine the extent to which current environmental reviews are being implemented and can use the checklist to test its viability.

4. Finally, $7.5 million remains to be disbursed under the HG I program. It has to be disbursed before 9/94. USAID needs to be clear about criteria for use of this remaining amount. It was decided to assess the potential of disbursing that amount before the deadline for use to purchase state-of-the-art sewage pipes for Tetouan. This has relevance to the HG IV program in that USAID has to determine the extent to which it will consider providing funds for sewage pipes in cases where there are no sewage treatment plants yet.

The only other issue discussed was that of who will be the direct borrower of the HG funds. The Ministry of Finance has indicated that it would rather that ANHI be the direct borrower. USAID is in no position to decide on this and will wait further discussions and negotiations with the GOM.

The HG IV Loan Project Paper was approved.

<u>Clearance: Members of MRC present:</u>

JLowenthal:A/DIR
EAmundson:PROG
NKRomwall:OFM
RScott:PROG
TBerrada:RHUDO 8/26/5

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AGENCY FOR INTERNATIONAL DEVELOPMENT

PROJECT DATA SHEET

1. TRANSACTION CODE: A (A = Add, C = Change, D = Delete) — Amendment Number

DOCUMENT CODE: 3

2. COUNTRY/ENTITY: Morocco

3. PROJECT NUMBER: 608-HG-004

4. BUREAU/OFFICE: USAID/Morocco

5. PROJECT TITLE (maximum 40 characters): URBAN INFRASTRUCTURE, LAND DEVELOPMENT AND FINANCING

6. PROJECT ASSISTANCE COMPLETION DATE (PACD): MM DD YY — N/A for HG

7. ESTIMATED DATE OF OBLIGATION (Under 'B.' below, enter 1, 2, 3, or 4)
A. Initial FY 93 B. Quarter 4 C. Final FY

8. COSTS ($000 OR EQUIVALENT $1 =)

A. FUNDING SOURCE	FIRST FY 93 B. FX	C. L/C	D. Total	LIFE OF PROJECT E. FX	F. L/C	G. Total
AID Appropriated Total						
(Grant)	( )	( )	( )	( )	( )	( )
(Loan) HG	(20,000)	(0)	(20,000)	(100,000)	(0)	(100,000)
Other U.S. 1.						
Other U.S. 2.						
Host Country						
Other Donor(s)						
TOTALS						

9. SCHEDULE OF AID FUNDING ($000)

A. APPROPRIATION	B. PRIMARY PURPOSE CODE	C. PRIMARY TECH. CODE 1. Grant	2. Loan	D. OBLIGATIONS TO DATE 1. Grant	2. Loan	E. AMOUNT APPROVED THIS ACTION 1. Grant	2. Loan	F. LIFE OF PROJECT 1. Grant	2. Loan
(1) HG				-	0	-	20,000		100,000
(2)									
(3)									
(4)									
TOTALS									

10. SECONDARY TECHNICAL CODES (maximum 6 codes of 3 positions each)

11. SECONDARY PURPOSE CODE

12. SPECIAL CONCERNS CODES (maximum 7 codes of 4 positions each)
A. Code
B. Amount

13. PROJECT PURPOSE (maximum 480 characters)

To increase the capability of the National Shelter Upgrading Agency (ANHI) to improve the shelter conditions in selected Moroccan cities, and to provide shelter - related infrastructure and environmental services on a sustainable basis.

14. SCHEDULED EVALUATIONS
Interim MM 06 YY 96 | MM 06 YY 98 | Final MM 06 YY 03

15. SOURCE/ORIGIN OF GOODS AND SERVICES
☐ 000 ☐ 941 ☐ Local ☐ Other (Specify) N/A

16. AMENDMENTS/NATURE OF CHANGE PROPOSED (This is page 1 of a ____ page PP Amendment.)

USAID/Morocco Controller approves the proposed methods of implementation and financing.
T. Lee Kommsell, USAID/M/CONT

17. APPROVED BY
Signature
Title: Acting Director, USAID/Morocco
Date Signed: MM 08 DD 26 YY 93

18. DATE DOCUMENT RECEIVED IN AID/W, OR FOR AID/W DOCUMENTS, DATE OF DISTRIBUTION
MM DD YY

AID 1330-4 (8-79)

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Abbreviations and Acronyms

ANHI	Agence Nationale de lutte contre l'Habitat Insalubre National Shelter Upgrading Agency
BCP	Banque Centrale Populaire Central People's Bank
BGE	Budget Général d'Etat National Budget
CDG	Caisse de Dépôt et de Gestion Insurance and Pension Fund Administration
CIH	Crédit Immobilier et Hôtelier Housing and Hotel Loan Bank
CUS	Coefficient d'Utilisation des Sols Ground Use Coefficient
DGCL	Direction Générale des Collectivités Locales Directorate General of Local Governments
DPH	Délégation Provinciale d'Habitat Provincial Ministry of Housing Office
FEC	Fonds d'Equipement Communal Communal Infrastructure Fund
MOD	Maîtrise d'Ouvrage Délégué Owner's Delegated Representative
MOF	Ministère des Finances Ministry of Finance - Treasury
MOH	Ministère de l'Habitat Ministry of Housing
MOI	Ministère de l'Intérieur Ministry of Interior
PDU	Projet de Développement Urbain Urban Development Project Management Unit
ZAC	Zone d'Aménagement Concerté Special Land Development Area

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I. EXECUTIVE SUMMARY AND RECOMMENDATIONS

A. Executive Summary

1. Program Goal and Purpose

The goal of the Urban Infrastructure, Land Development and Financing Program (hereinafter "The Program") is to increase affordable housing opportunities for households below median incomes in Morocco. The purpose is to increase the capability of the National Shelter Upgrading Agency (ANHI) to improve the shelter conditions in selected Moroccan cities, and to increase the capability of municipalities to provide shelter-related infrastructure and environmental services on a sustainable basis.

The Program builds on years of A.I.D. experience and partnership in housing and urban development in Morocco, and especially on lessons learned from the two existing housing guaranty programs/projects: Tetouan Urban Development (HG-001/608-0194) and ANHI Low Cost Housing Development (HG-003/608-0200). These two programs will coexist with the new program for at least the first year of its life.

Direct visible results of the funding provided under this Program will be up to 5,000 (additional) serviced plots produced and delivered per year by ANHI for sale to families below median income (defined as 3,500 dirhams in urban areas), with on- and off-site infrastructure produced and shelter-related services established for those new neighborhoods, underserviced (clandestine) neighorhoods upgraded in up to ten municipalities, and other infrastructure developed for new urban zones in selected cities.

Qualitative results of loan and grant funding will include increased ability of ANHI to move toward being self-sustaining without HG financing, greater capacity of selected municipalities to deal with shelter of poorer families, and improvements in quality of life of final beneficiaries. Protection of the urban environment will be a theme throughout the Program, both in physical works and in efforts to raise consciousness of the problem.

The loan funds made available under HG-004 will leverage additional funds. Hence the overall program impact could be said to include results of ANHI operations overall during this period (creation of serviced housing lots for over one million people) and ANHI's total investments planned during the period (some $300-320 million of which $80 million is the HG loan). The Fonds d'Equipement Communal (FEC) will match loan funds provided for infrastructure, contributing some $20 million over life of program. The anticipated investment by the GOM in clandestine neighborhood upgrading and urban infrastructure for housing over the next five years is $50 million.

Critical assumptions for the achievement of program objectives include: the continuation of political and economic conditions that maintain effective demand for urban housing lots for moderate/low income households, and that permit acquisition of appropriately priced land in principal Moroccan cities; the continued Government of Morocco support for ANHI and FEC; and the continued government implementation of and support for the decentralization process. An assumption is made at goal level that there will not be drastic crises (economic and/or political) which lead to a sudden, sharp increase in migration rates of poor people to Moroccan cities, to such an extent that infrastructure and land development programs are overwhelmed.

The Program consists of a planned $100 million Housing Guaranty (HG) loan, to be released in tranches, and a $10 million grant. The two components are viewed as a package. For purposes of A.I.D. design regulations, the grant ("Project") is described as a separate entity in a section to be added to this paper. For ease of presentation, in all other sections the two funding sources are considered to form a single "program," and this term is used.

Note: "On-site" infrastructure is all works (roads, water, electricity, sewers, etc.) constructed within the site to be developed for housing. "Off-site" consists of larger installations (which could include waste water treatment plants, or water supply systems) which would serve those sites (and normally a larger zone of which it will be part). For the purposes of the HG this distinction is germane, as normally in housing development programs the organization preparing the site is responsible for on-site, whereas local or regional water or electrical authorities and/or local governments are responsible for off-site. Loan funds to ANHI would normally not flow to utility companies, for example. Hence the requirement for two loan components. Coordination of efforts of on- and off-site is important to program success.

2. Relationship to USAID Strategic Objectives

The current USAID/Morocco Action Plan (1992-1995) focuses on four strategic objectives: increased competitiveness of Moroccan firms, especially in selected export markets; an expanded base of small and medium sized enterprises (SMEs); improved health of children under five and women of child-bearing age; and increased availability of affordable housing and services for low income urban families. These objectives are complemented and reinforced by the three cross-cutting themes of improvements in living conditions for women, democratic pluralism, and the environment.

The proposed Program will contribute directly to the objective of increasing the availability of affordable housing and services for low-income families through the land development activities of the ANHI and the infrastructure financing of the FEC. The Program should help the SMEs through its land development and infrastructure aspects, and policy moves to increase private sector involvement in housing construction. The Program will also

contribute directly to each of the cross-cutting themes. Women are major beneficiaries of ANHI activities as heads of households in about 30 percent of families in slum rehousing programs. They also clearly benefit from installment of water/sewage/garbage collection systems in terms of reduction of certain household tasks and improvements of sanitary conditions for their families. One of the issues to be studied during Program life is whether married women can be co-owners of property sold by ANHI, which is currently not acceptable under Moroccan regulations.

A major component of HG-004, building on HG-001, will be working to strengthen the ability and interest of municipal governments to respond to their constituencies (in providing services to all income groups) and in working with urban neighborhood groups to improve their own physical environment. The new program will pursue and expand these efforts, dealing with more municipalities than previously, and focusing on policy change at the central level for some issues. Existing HG programs have introduced infrastructure and services which are aimed at improving environmental conditions in urban communities. Environmental concerns will be highlighted in the new Program, through a combination of policy (e.g., use of IEE-like criteria for ANHI site selection) and project assistance.

3. The Problem and Constraints

Over the last ten years the Government of Morocco (GOM) has made significant progress in reducing the percentage of urban populations living in the worst conditions (the bidonvilles - slums/squatter areas/shantytowns) from 13 percent to just over 7 percent. However, due to the very high rate of urban in-migration, combined with financial, material and policy constraints to rapid production of low-cost housing in urban areas, it is estimated that some 20-25 percent of all urban households continued to reside in substandard housing areas (substandard encompassing neighborhoods with solid housing construction on land without urban infrastructure improvements, as well as slums). The number of households in slums remains an estimated 160,000, or 800,000 people. There simply are not sufficient supplies of housing units (defined as serviced plots) available at reasonable prices in Moroccan cities. Nor are urban governments providing urban services (water, sewage, electricity, etc.) in many already-settled neighborhoods (the clandestine zones on which construction is without government permit, and normally without formal land title). It is estimated that 15 percent of urban households live in such neighborhoods.

The principal development issue to be addressed under the Program is how to achieve a real numerical reduction in substandard housing through increases in decent, affordable neighborhoods which meet the needs of low to moderate income families. It is through the success of positive programs which: a) produce moderate-cost

serviced plots on which families below median income can build, b) upgrade conditions in existing, informal (clandestine) neighborhoods, and c) provide urban infrastructure to open up new housing areas in cities, that the government administrators will withstand the temptation to simply bulldoze bidonvilles. The GOM's intention is to help slum dwellers find decent conditions and to reduce the urban blight of shantytowns at the same time. Prevention of the creation of new slums must be an integral part of any such program, as lack of housing opportunities creates the conditions in which shantytowns flourish.

A factor outside of the control of the Program or its implementing agencies is migration to urban areas caused by economic recession, drought, restrictions of migration to Europe, etc. One can posit an outcome in which the agencies involved in this Program succeed quantitatively in upgrading conditions of hundreds of thousands of households in selected urban areas, but do not meet the objective of reducing the numbers of residents in bidonvilles because of unrestrainable migration of the poor to these same areas because of macroeconomic and/or political crisis. Although A.I.D. is confident that this will not take place, this underlying assumption should not be overlooked.

4. Program Components

The Program will have two principal components to achieve its purpose. The first of these is Land Development and Financing and the second is Urban Infrastructure and Environmental Services. Both components will receive inputs from the grant (technical assistance, training, studies, etc.), Project 608-0221.

Under the Land Development and Financing Component, ANHI (Agence Nationale de Lutte contre l'Habitat Insalubre) will have primary responsibility for contributing to the elimination of slum neighborhoods and preventing the spread of substandard and clandestine settlements. Working with financial institutions, ANHI will also be instrumental in identifying opportunities to improve the availability of housing finance. Under the second component, selected municipalities will solicit financing from FEC (Fonds d'Equipement Communal) to upgrade substandard neighborhoods, provide off-site infrastructure, carry out technical studies and improve the provision of environmental services.

It is planned that over life of program ANHI will receive $80 million in loan funds and FEC $20 million (to be supplemented by $20 million from FEC resources). Analysis indicates that ANHI can absorb this loan and use it effectively. FEC has historically about twice as many requests for financing from municipalities than it has had funds to make loans. For the HG portion there is no predetermined PACD, but an objective to disburse in five years. The land development financed with HG loans will be completed over a ten year period.

HG funds will be released in tranches, subject to the GOM agencies meeting conditions which will be detailed in the Implementation Agreement(s) governing the two components of the loan program. It is anticipated that FEC will not be ready to draw down funding until the third year of the program. ANHI is expected to start drawing funds within the first year.

The six-year Project (608-0221) funding will benefit various government organizations important to the Program, and will provide financing for evaluations, audits and some aspects of Program oversight by USAID (hiring of Personal Services Contractors as technical advisors to A.I.D.). It is planned that most of the technical assistance and training activities financed under the Project will be provided through an institutional contract (IC) with subcontracts in order to reduce USAID workload. This will mean, however, that activities such as technical assistance and training will not really start up until Year Two of the Program. Given the existence of two other grants which do not end until 9/94 (Tetouan and ANHI project assistance), this is not viewed as a major problem. A modest amount of money will be set aside for emergency use in Year One, in addition to the funding for evaluation, audit, monitoring, and some procurement.

5. Summary of Program Outputs and Inputs

a. Outputs

Over the planned life of the Program (HG portion), important outputs will include:

Quantitative Outputs:

- ANHI will produce approximately 5,000 additional serviced residential plots per year starting in 1994, with 70% for sale to low and moderate income families; delivery will begin in 1998 and will be completed in 2003. As a direct result of the HG financing will be 20-25,000 serviced lots, which can create an estimated 70-75,000 residential units.

Given current trends for units/lot produced, the program can help ANHI reach its objective of total production (using all sources of financing) of 15,000 lots per year. ANHI's land acquisition and production during Program life will result in eventual construction by purchasers of about 225,000 residential units serving approximately 1.2 million people. Approximately 70% of the lots will be sale to families below median income. The HG contributes to around 25% of this production.

- Up to ten municipalities benefitting from HG financing will be able to upgrade conditions in underserviced existing neighborhoods covering some 300 hectares in total. Ultimate direct beneficiaries will be some 150,000 residents of those

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zones. Indirect beneficiaries will be residents of the municipal areas surrounding those neighborhoods, who will benefit from improvements in urban environmental conditions (including, in some cases, protection of the water table from pollution by sewage).

- Urban areas benefitting from ANHI projects will also receive improved urban infrastructure, through municipal investment in "off-site" installations (water supply systems, wastewater treatment, improved solid waste disposal, etc.).

Note: The number of investments achieved and the exact nature of those investments will depend on need in individual cases, as well as on government financial capacity to build and maintain infrastructure. In some cases, off-site infrastructure development may also be authorized for use of HG financing in cities which do not have ANHI projects, but which have significant need of such investments, and meet Program criteria for financing, management, etc. Annual plans by ANHI will provide detailed proposals on land to be purchased, numbers of lots to be produced and delivered, number of hectares/housing units in unserviced neighborhoods to be upgraded, on-site infrastructure investments to be made, etc. Each proposal for funding (reimbursement) for municipalities will contain detailed plans for work to be undertaken, beneficiaries served, etc.

Note that throughout the Project Paper, reference is made to ANHI's overall development activities, in addition to those specifically financed through the HG loans. The underlying assumption is that the HG Program (as reinforced by the technical assistance and training offered under the grant) helps ANHI achieve its global objectives for providing housing opportunities to lower income urban families in Morocco.

Qualitative outputs:

- ANHI will function as a mature business operation, with a full system of internal financial controls and financial planning, with a professional capacity for real estate marketing, and with a sound financial basis.

- The GOM will have adjusted its controls over ANHI (required by its parastatal status) to one of contractual partnership which allows reviews of transactions after the fact (allowing increased speed and efficiency of ANHI real estate operations), and allowed other adjustments in operations (such as sales of blocks of market-rate lots) to increase ANHI's efficiency.

- Joint venture contracts signed by ANHI and local governments increase cooperation in project implementation, lead to increased ANHI influence on urban development/redevelopment,

and improvements in municipal government performance in supplying (or arranging to supply) off-site infrastructure and services.

- Increased role of the private sector in residential land development and housing production leads to increased pace of production, and gradually to reduction in the housing price trends (for low/moderate price range) as competition and economies of scale take effect.

A combination of HG and grant resources will lead to the following anticipated qualitative outputs:

- Strengthened financial, technical and administrative resources of key agencies involved in the Program: to include ANHI, FEC, selected municipalities.

- Modernized urban planning documents and appropriate infrastructure norms (which allow for differences in the needs of different kinds of housing developments) lead to reduction in time and cost/per unit of land development and housing production.

- Heightened awareness of urban environmental issues and improved environmental review procedures and monitoring controls for ANHI (and municipalities through FEC changes negotiated by World Bank) assuring that program-funded interventions are not damaging to the natural environment.

It is also anticipated that increased access of builders and buyers of ANHI plots to formal sector financing will allow an increased pace of production of housing units. Modernization of housing finance systems in Morocco (accomplished by other efforts outside of this Program), and specific interventions under this Program re housing finance design and marketing are expected to lead to improvements in this domain. However, success is dependent on forces outside of this Program (including macroeconomic situation, liberalization of financial markets, GOM banking rules, etc.), hence this is not listed as a formal output at this point. We will finance studies/TA early in Program life to explore this point further.

Given the differences in HG and standard project approaches, outputs cannot be precisely estimated before commencement of the program. For example, the actual number of units produced by ANHI per year will depend on target communities selected (income characteristics, nature of housing problem, land costs, existence of services/infrastructure, cost of site development, etc.) as well as on availability of ANHI and HG-generated financing year to year. Preliminary estimates for ANHI activities are of purchase of land for the development of over 23,000 plots, with slightly less than

25% for slum resettlement ("recasement"), about 50% for sites and services ("prevention"), and just over 25% for cross-subsidies ("perequation"). Other lots will be set asid for public buildings and public use (green space). If total ANHI resources are counted, not just the HG, production is planned to reach 15,000 lots/year.

As a point of reference, in the nearly ten years of ANHI's life, it has produced 82 developments, with 103,500 serviced lots delivered. ANHI has expanded fast, and now has some 100 projects in its "pipeline."

In the past, USAID assistance to ANHI (HG-003) has been only for land development in which ANHI is deemed the "owner," in construction terminology. That is, ANHI acquires the land, develops the land and sells it all under its own authority and responsibility. In the future, however, it has been agreed that this restriction is no longer necessary. HG funding can be used to reimburse ANHI costs for projects in which ANHI is not the owner. The change is due to the changing situation in Morocco. Now ANHI is required to purchase land for all its projects, whereas in early years some projects requested by the State were carried out on land donated by the State. This means that ANHI has greater up-front costs than before, which could limit its ability to fulfill its mission of creating large amounts of serviced land for below median income households. The HG financing will provide ANHI with sufficient liquidity to allow it to purchase blocks of land for development, hence lowering the unit cost of the eventual lots. The HG-004 funds for ANHI will support the ANHI portfolio of programs to create decent housing conditions for families below median income in Moroccan cities.

Policy Initiatives/Reforms

An important part of the overall program for housing and urban development in the next five years, and one which overlaps HG and grant, is the policy discussions and expected policy changes which should emerge thanks to this program. The exact nature of the outputs related to reform will be defined as the program evolves. In some cases they can be negotiated as part of a Program Agreement or Implementation Agreement, in others they are dependent on forces outside of the HG/grant and must be shaped as the program is implemented.

USAID and the GOM will have to work carefully to achieve agreements on policy change during the course of the Program. USAID will not be able to tie change (by agencies other than those receiving loans: ANHI, FEC/municipalities) without endangering ANHI's, and to a lesser extent FEC/municipalities' position. This is not a cash transfer program. However, USAID believes that political will does exist for change. The GOM sincerely wants to create housing at a fast pace. In past urban riots to protest the conditions of the unemployed and poor, ANHI sites were untouched. The lesson was

certainly noted by high authorities. What are the unknowns are the extent to which individual entities can and will change. For this reason we are setting out broad benchmarks, and allowing for negotiation of details as we go.

Following are the types of reforms/initiatives which the Program will promote:

- National committee on substandard housing, to be chaired by the Ministry of Housing, with coordination by ANHI and representation from local political leaders, concerned ministries, other public and private sector representatives, will allow policy discussions in a single forum;

- Introduction of "action plans" for resolution of substandard housing problems in cities with actual/potential serious problems (slums/clandestine), which plans are for medium term actions, and plan for mobilization of resources at all levels (community, local government, central administrations, etc.);

- Encouragement to the private sector to take on land development and/or housing construction for moderate income families, and/or assume management of certain urban services (e.g., garbage collection). This may require law/policy changes at various levels (e.g., authority of municipal governments to contract out may not be broad enough, and require too many centralized approvals).

- Strengthening the government's role in protecting urban environments, in particular in ways which affect/are affected by large housing developments (this will require not only policy change, but strengthening of human resources and sensitization of public and private sector groups).

- Development of procedures to assure cost recovery without making prices to beneficiaries higher than they can manage (based on socio-economic surveys, etc.). As the supply of "free" land ends, cost considerations for all ANHI projects must be taken seriously not only by ANHI but by the GOM. In addition, in upgrading of substandard (clandestine) neighborhoods, cost recovery systems must be identified that will neither be subject to the vagaries of politics nor place an undue burden on residents, but which will recover costs. The result may be a set of options which can be fitted to specific cases (e.g., central government subsidy, cross-subsidies).

Operational Reforms

The Program will call for a variety of operational reforms by the beneficiary agencies.

Operational reforms by ANHI

ANHI will agree to the following changes in its procedures:

- Will include in feasibility studies conducted prior to undertaking particular land development projects use of a checklist which is an initial environmental examination (IEE), which list (and appropriate written explanations of problems/solutions identified) is to be submitted to outside agency/person for review (USAID environmental officer for future projects which are eligible for HG financing).

- Will establish a policy and program to build up a land reserve (a land bank), allowing land to be bought if and when market conditions are especially favorable, for use over a five year period (maximum). To this end, ANHI will strengthen its human capacity in marketing/real estate development, and will assure that the land bank acts as a revolving fund (that land is not held idle indefinitely). The intention is to lower eventual unit costs for land developed, by purchasing early and in large lots.

- Will form joint ventures or other associations with local governments and/or private sector (as noted elsewhere in this paper).

- Will build up its financial planning and internal control capacity, and then work (with its parent ministry, Housing) to convince the Ministry of Finance to revise its system of controls (to use models used for Utility parastatals, for example) to allow more efficient project implementation. In particular, a financial model will be developed and maintained by ANHI for its planned and current projects, allowing forecasting of rates of return, etc.

- Will negotiate with banks (in particular Credit Immobilier et Hotelier and Banque Populaire) to introduce pilot tests of housing finance for ANHI beneficiaries.

- Will implement its new policies on marketing as soon as possible, to allow more flexibility in response to conditions in particular areas (e.g., type of lots to be developed, etc.).

Operational reforms by municipalities

Municipalities to receive loans under auspices of the Program must meet a set of criteria developed for the Program as well as financial criteria established by FEC. The eligible communities will also be expected to fulfill the following conditions:

- The municipalities selected will undertake a much more active role in the rehabilitation of underserviced neighborhoods, including by the raising of revenues to do such work (through contributions from their own and/or central government budgets, by use of cross-subsidies, etc.). The municipalities will have full responsibility to raise predetermined fees from residents. Performance will be monitored by the GOM, with the option to cancel further work if municipalities are unwilling to seek cost recovery through some combination of fund raising mechanisms.

- The municipalities selected will have (or have started arrangements to develop) Sewerage Master Plans. Preference will be given to municipalities which have negotiated (or are in the process of developing) joint venture arrangements with ANHI.

- The municipalities selected will take an active role in the provision of off-site infrastructure needed for new neighborhoods, as well as for rehabilitated neighborhoods and ANHI sites.

Operational changes by FEC

- FEC will agree to implement all changes called for under the recent World Bank agreement, in particular those concerning feasibility studies and environmental issues. USAID is confident that if FEC successfully meets all World Bank conditions if will have fulfilled all conditions which USAID might have also designed.

b. Inputs

Inputs to the HG will include a planned $80 million in HG-supported loans to finance ANHI land development activities, and a $20 million line of credit to the FEC (the latter matched by the equal amount from FEC) to finance infrastructure and environmental services in substandard housing areas through loans to selected municipalities.

The inputs from the grant portion (608-0221) will include long-term and short-term technical assistance, training, studies, commodities, audit, evaluation and a portion of the cost of monitoring the program (PSCs). This part of the Program is designed and justified separately.

Note that the timing of input (loan) delivery for the HG is planned for five years, but may extend longer. The HG does not include a PACD. Tranches will be released when all conditions are met and subject to the availability of HG funding.

6. How the Program Will Work

The operational approach to the Program will draw on lessons learned from HG-001 and HG-003. The two components of the program must be organized separately, for the most part, with a mechanism for linkage. Simply stated, USAID will work directly with ANHI for all questions of ANHI operations and institution-building. This system worked well in HG-003. It is proposed that ANHI chair a public/private sector committee on urban development strategy as it affects low cost housing as part of this Program. This would allow general discussion of urban planning issues relevant to ANHI's mission, including open discussion and debate of policy reforms needed for the Program to have complete success at purpose level.

To reach eligible municipal-level institutions, the Program will feature council or committee systems at central and local level. At the central level, such a committee would be chaired by the local government division (DGCL) of the Ministry of Interior, and include representatives of FEC, ANHI and Ministry of Housing, as well as USAID as an advisor and observer. At the local level, a committee chaired by the Governor should be established, which would include municipal government officials (communaute urbaine and communes involved), utility company (regie), FEC, ANHI and such other agencies as may be involved in the Program, with participation by the private sector invited. Eligibility criteria for municipalities under HG-004 will include advance agreement (in contractual terms) of the responsibility of each of the parties before approval of any urban upgrading or infrastructure development activities for financing under the Program. Hence the creation of a decision-making body, with representation of all concerned parties appears to be the best approach to Program implementation. There may be cases in which a local government has already in place an alternative management system which assures the same result, in which case adjustments in Program approach can be made. Program design allows two years for potentially eligible municipalities to work with local and central agencies to draw up firm plans and agreements to fulfill eligibility requirements.

USAID program managers will take an activist role in assuring that the Program progresses on schedule, but will also invoke the flexibility of the HG financing method (in which expenditures are in most cases reimbursed rather than financed in advance) to adjust the Program as needed. Hence, if a particular municipality cannot or will not take all the steps necessary to become eligible for financing, we will select other municipalities for participation. Further, there may be local governments which meet the criteria which were not on the original "short list" prepared for the PP. Or the nature of the investments financed (reimbursed) may change over time. For example, low-tech waste water treatment systems may be financed (for which local governments have not yet completed master plans or pre-feasibility studies). Similarly, if either of the two lead agencies fails to provide eligible projects for loan

disbursement, a case may be made for redistribution of the loan package (with PRE/Housing review and approval).

Technically, the loan funds will provide portfolio financing for ANHI. Disbursement in early years against projects already in the pipeline or recently completed (but not subject to other A.I.D. financing) and use of advances will allow ANHI sufficient working capital to finance the projects which are described in this Project Paper. The loan funds to FEC will be in the form of a line of credit. As described elsewhere, most or all of the FEC disbursements will be for projects agreed to in advance by USAID and the FEC. However, there may be eligible projects in FEC's pipeline which meet HG-004 criteria, and against which some disbursements can be made. This would, as in the case of ANHI, allow FEC to build working capital to undertake those projects which are of special interest to HG-004 (neighborhood upgrading, off-site infrastructure in cities with ANHI activities and joint ventures).

The Regional Housing Office will need at least two fulltime professional contract employees to support the Regional Housing Officer. In addition, the institutional contract team will be actively involved in helping USAID oversee and manage the Program. The team will be recruited in Year Two (or the end of Year One).

B. A.I.D. Design and Policy Issues

Analysis in the attached Project Paper and its technical annexes, as supplemented by the Programmatic Environmental Assessment (available in USAID/Morocco), has fulfilled requirements of a housing guaranty program paper, and has responded to the issues raised in the review of the Project Identification Document (PID). Assessments of cash flow, affordability and credit risk have all been positive. Particular issues raised in the PID review are answered within the paper.

C. Recommendations

Based on the results of the analyses carried out during the design of this Program it is clear that there is a real need for the Program and that the activities proposed are both technically and financially feasible. The ANHI is the appropriate and desirable beneficiary for HG financing. Specific criteria are to be negotiated for release of HG funds to ANHI, including actions to bring its financial management capacity into line with business practices (which require some functions not seen in government agencies). The FEC is the sole municipal financing agency, and has shown its capacity to manage loans to local governments.

The USAID Project Committee finds this program to be socially, economically and financially acceptable, therefore the approval of this Housing Guaranty Program is recommended.

II. PROGRAM BACKGROUND, RATIONALE AND DESCRIPTION

A. BACKGROUND

1. Country Setting

a. Population and Urbanization

Morocco's urban population was estimated at 12.5 million in late 1992, some 47% of the national total of 26 million. The annual growth rate of this urban population has averaged approximately 3.7%, over the last decade, as compared with a national average of 2.6%. The last census was held in 1992, but has yet to be fully analyzed. As a result, housing stock information relies on projections and extrapolations of that data with confirmation from related but smaller scale assessments along the way. Projections to the end of the century suggest that Morocco's population could reach 30 million, with 55% living in the cities.

Urban development is dominated by Casablanca, with a population of approximately three million, double that of the each of the next largest cities, Marrakech and Rabat. These latter two, as well as four other important cities, Salé, Fès, Tangier and Meknès, have grown at a slower pace than the national urban average. A group of 70 smaller cities reflect the impact of the rural exodus, with growth rates averaging 6.7%. Towns with populations between 5,000 and 10,000 confirm even more forcefully this migration, averaging 9.5% increases annually. The continuing drought will surely exacerbate the steady flow of Moroccans from rural to urban areas over the next year or two. The GOM will be challenged to stem or reverse the flow when climatic conditions improve.

The effects of these increases in population have aggravated the already strained urban infrastructure. Aging city centers have become overpopulated and poorly serviced. Housing settlements, especially on the cities' perimeters, develop so quickly that they elude the watchful eye and control of the local authorities. Based on penetration rates for family planning and improved standard of living, it is expected that the rate of population increase in the cities should trail off at about 3% by the year 2000.

b. The Housing Sector

The present urban housing deficit is estimated at some 350,000 units. The population growth pattern considered the most probable by the Government's Center for Demographic Analysis and Research (CERD) suggests that to achieve a housing stock of some 2.3 million units by the year 2005, 150,000 units would have to be produced annually for all groups.

Data on housing construction in the last decade are difficult to summarize to gain a clear picture of numbers of units produced, because of the large numbers of "informal" or "illegal" units built (which can only be estimated). The Government estimates that "formal" housing production (for which legal permits were issued) during the 1982-90 period met only about 50% of the need. The Economic and Social Development Plan for the period 1988-92 called for production of some 820,000 dwelling units, with responsibility for production divided about equally between the public and private sectors. In fact, public sector supported production of housing units accounted for only 14% of formal production in the 1985-90 period. Instead the public sector focused on development of housing sites for roughly 50% of the housing constructed with formal approval. Between 1985 and 1990, the specialized agencies of the central government produced some 41,100 dwelling units and developed 143,900 lots.

What do these figures mean? For the purposes of this Program, the exact number of new units which analysts estimate are needed is less important than the fact that the GOM asserts that up to 25% of all urban households still live in substandard housing. The major classifications of substandard housing are: 1) "clandestine," meaning urban neighborhoods containing solid housing structures built outside the formal permit process without the accompanying paved streets and water, sewer and electricity networks, and 2) slum or squatter areas ("bidonvilles"), with no infrastructure and marginal building materials or construction. These latter contain about 6.8% of all urban households now, half the percentage of a decade ago, thanks to GOM efforts.

c. The Economy

Poverty and unemployment remain problems for Morocco. Urban unemployment in Morocco has been calculated at 17.6%. The World Bank estimates that some 7.6% of the urban population have a monthly income below the defined "poverty level" of $316 or Dh 2,725. A 1991 analysis of living conditions carried out by the Ministry of Plan reported that nearly 50% of urban households spent less than Dh 3,217 per month. In the absence of recent census data on household incomes, it seems reasonable to estimate the median income for urban households at Dh 3,500.

The economic situation in Europe (and new restrictions on immigration), where large communities of Moroccans live and work, suggests the possibility of problems with the future flow of emigrant savings, a major revenue source in Morocco. Surveys indicate that housing is the major investment made with emigrant remittances, especially in lower income groups.

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While a combination of latent demand for housing and historically solid savings performance may soften the impact of recession on the housing sector, current economic conditions suggest some caution when estimating the ability of Morocco's low- and middle-income families to absorb new production (without some subsidization for low income units), at least in the near term. In fact, studies that compare the average cost of a modest home with average family income in 1991 suggest that such a family would have to spend its entire income for 4.4 years to buy a modest home in a developed neighborhood (2.8 years in the USA and 2.5 in Thailand). Given the absence of mortgage lending for low income families, it is clear at this point that the housing problem of below median income urban households will not be solved without some intervention of the State in Morocco.

d. Municipal Government Capacity

Lack of affordable housing units is only part of the problem. Associated public services are also not keeping up with growth. World Bank data suggest that the level of coverage for local services is low when compared with countries of similar development. For example, some 60% of the urban area population have access to piped water, compared to 70% in many other developing countries. Investment in urban infrastructure has not met demand.

Human resources in local government have tended to be limited, adding to the problem. One reason for understaffing/weak staffing of local governments in the past was the retention of decision-making authority at the central government level. With decentralization programs, that is gradually changing. Many city governments are now working to overcome deficiencies in the quality and quantity of their staff. Data for 1991 showed four staff persons per 1,000 inhabitants. GOM plans now call for increases in this average to six by 1995. Municipal government pay has been improved in recent years, and the larger cities have staff capable of planning and implementing capital investment projects.

Moroccan public administration has historically been highly centralized. Government administration includes provinces and prefectures, which are divided into communes. The communes are governed by a council and an elected president. Communes are primarily responsible for basic local services including road construction, maintenance, sewerage, solid waste disposal, etc. The central government has a strong hand in the selection and financing of programs for local governments. The Ministry of the Interior and the Ministry of Finance are the controlling agencies. This system may avoid the most flagrantly poor choice of projects. On the negative side, however, it has led to a complicated and unresponsive system of intergovernmental

transfers. Decentralization, and the accompanying reforms in financing and budgeting systems, should gradually improve this situation.

Within the last year the GOM has made major changes. The number of local government units was basically doubled. This is intended to make local government more responsive to constituents, to help rural communities gain more of a voice in government, and to improve management. Accompanying this "decoupage" are reforms in finance, in particular the allocation of a portion of national Value Added Tax (VAT) receipts to local governments, with an incentive system being devised to assure that cities improve their own tax collection.

The changes are necessarily causing disruptions in the short-term, as many cities now have multiple administrations. Tetouan, a city of 350,000, for instance, now has two "communes" and an overarching "communaute urbaine" where there was previously a single government. There are not yet enough civil servants, equipment or cash to run the new system in Tetouan efficiently.

The World Bank is assisting this process of decentralization and reorganization on a national scale, helping reform the system of allocation of tax proceeds to local governments, planning training and technical assistance for thousands of municipal workers over the next several years. Eventually decentralization should make local governments more able to respond to resident demands for modern infrastructure and services, and more able to recover costs for these services. This will have a positive impact on living conditions of all income groups.

With decentralization and strengthening of the capacity of local governments to deliver services should come a greater willingness to divest some services to the private sector as a cost-saving and efficiency measure. The World Bank is considering incorporating some such measures as conditionality to a possible private sector loan, planning for which is in early stages. USAID/Morocco has financed a study in partnership with the Bank to identify various options for privatization of public services, of which services at the municipal level. More analysis is needed before determining the feasiblity of such change in the short-term. There may be legal barriers to rapid change (in rules on contracting, for example). There are, however, examples in the Near East (e.g., Turkey, Egypt) and Asia (e.g., Indonesia) of success stories of privatized city services (in particular solid and liquid waste disposal and treatment) which might serve as models for Moroccan decision makers. The HG will not focus on privatization as a major policy reform. But, should the Bank decide there is a good opportunity for change in the five year

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period, USAID will explore ways in which our programs can help pursue this objective.

e. Financial Markets

The Moroccan financial system is undergoing a profound change. In the 1980s, GOM economic policy was directed at bringing government expenditure and debt under control. Inflation responded by falling to single digits. In the 1990s, the GOM intends to liberate financial markets from direct government control. With support from the USAID and other international donors, the central government is moving to indirect application of monetary policy, and encouraging the growth of capital markets.

Interest rates are gradually being freed to respond to market conditions, and in coming years the GOM's financial needs will be met by use of the money and capital markets. This means an end to central control of the bulk of the financial sector's assets. Further to these financial reforms, the policy of decentralizing authority to local governments has motivated a reform of the municipal tax base.

All these reforms, while promising, have caused temporary confusion in the urban development sector. Local tax and fee revenues have been less than necessary for high levels of investment. The financial sector has not yet developed the skills and products needed to meet local government needs. The Fonds d'Equipement Communal (FEC) is being restructured and revitalized. Local governments are only now beginning to benefit from reform of their tax base.

Financing for construction and acquisition of housing has suffered during the financial sector reform. The Credit Immobilier et Hotelier (CIH), a special financial body approved by the GOM, is a housing sector lender, but long given to support for the hotel industry and private, high quality land development. CIH has now been converted to a full-fledged bank. The Banque Centrale Populaire (BCP), prior to the 1980s an important lender for home acquisition by moderate income families, has directed its development in recent years to shorter term commercial lending. Other banks (such as Wafabank) are just now entering the housing finance market, but generally at the high end (e.g., apartment construction).

The present banking sector reforms have removed the public sector monopoly on home acquisition lending. There has not been time, however, to develop the type of competition for market share that could result in some institutions choosing to focus on the housing needs of their small depositors. The result of the combination of these various factors, therefore, has been a drop in the resources available for the housing

sector overall. This drop has been exacerbated by events such as the Gulf War which led to losses in the hotel business and severe debt servicing problems in the sector.

Land developer experience around the country suggests that, for the moment at least, the more difficult economic circumstances, coupled with continuing low access to credit, may lead low- and moderate-income families to avoid or slow investments in land and housing. There is spirited discussion by observers on the likelihood of private sector interest in housing credit (at any stage) for private real estate development/sales to below median income clients in the near future. Interestingly, the World Bank has just signed a major ($130 million) program for low income housing, which includes no attempt at mortgage financing (just some construction financing).

2. Relationship to GOM Development Strategy

a. Shelter Sector Strategy

The Government of Morocco recently adopted several policy measures, and reiterated its commitment to others, in the housing sector to improve that sector's performance. These include:

- expanding the role of private land developers to provide serviced plots to low-income families;
- expanding the role of Moroccan banks to provide financing to private land developers for the production of low-cost serviced land and housing;
- establishing an interministerial coordinating committee, chaired by the Minister of Housing, to improve the coordination of shelter production and infrastructure provision among concerned ministries;
- reinforcing the effectiveness of its policies and programs to eliminate slums by the year 2000; and
- strengthening its efforts to improve substandard settlements by providing basic infrastructure and related services.

b. Decentralization

In its recent policy pronouncements and actions, the Government has also reiterated its desire to strengthen capacity to plan and manage urban development activities at the local level. This was demonstrated by:

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- decreasing the ratio of electors to elected by expanding the number of administrative units, especially the communes, each with its own council and local government administration;

- enhancing the role of the FEC by giving that institution greater autonomy to finance key infrastructure investments in the rural and urban communes and reorganizing its structure to make it more effective and responsive; and

- strengthening the financial capacity of local governments by rationalizing the allocation of receipts of the VAT.

The proposed program will support both the shelter sector strategy and decentralization, as described in the following project description sections.

3. Relationship to Other Donor Programs

The principal other external donor/lender organization active in the housing sector is the World Bank. There are other donors involved in particular projects, but none of which has an institutionalized, long-term program.

In June 1993, the World Bank and the GOM agreed to carry out two projects dealing with urban development issues. The First Municipal Finance Project will provide loans of $100 million to the FEC to improve the efficiency of local investment, distribution of the local share of the VAT, the availability and delivery of local services, and local government management. The loan is through FEC and includes measures/preconditions to strengthen FEC itself.

The Project includes:

- funding of the FEC for local investments in roads, water and sewerage, solid waste, and productive and recreational facilities. This will consume 95% of the total project cost;

- training for local government staff, including the construction of a training center and training of trainers;

- technical assistance, training, and equipment to improve FEC's institutional capabilities; and

- technical assistance, training and equipment to improve intergovernmental finance, and GOM management systems related to the local sector.

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The Bank project with FEC is extremely opportune, as it will strengthen the capacity of FEC (through a combination of preconditions to loan signing on FEC organization, staffing, procedures, etc., and TA/training during project implementation). This institutional change takes time (the new Director General was just installed in late July), which is one reason for anticipating the A.I.D. loan to FEC to become active in 1995, or later, and be released by tranches.

The A.I.D. and World Bank activities with the FEC are not competitive, and should harmonize well. Our program will take advantage of management improvements and heightened environmental standards achieved through Bank efforts. We can add particular assistance in TA/training on environmental and other subjects, using grant funds. Further, the two loan programs should not overlap. The requests for funding to FEC normally outpace FEC's liquidity by several times. HG funds will not be disbursed until and unless FEC has projects which meet our particular criteria (to be detailed in the agreement with FEC), and our funds are for much more limited applications than Bank funds (which can be for government buildings, markets, etc.).

The second World Bank project, Land Development Project for Low Income Families, will provide a total of $130 million to support development of serviced sites by both public and private sector developers, in particular to help relocate squatter neighborhood residents, and to encourage participation in this process by the banking sector. The program complements HG-004, but does not overlap, as it is works through different institutions in different locations.

The SNEC (Société Nationale d'Equipement et de Construction) will receive $55 million to develop land. Three banks, the CIH (Crédit Immobilier et Hôtelier), the Wafabank and the SGMB (Société Générale Marocaine de Banque) will receive the remainder, with $40 million going to the CIH (the GOM-associated institution), and $12 each to the other banks.

World Bank technical assistance of $1.0 million will support GOM analyses of the housing sector and property taxation. The loans to the SNEC and CIH include a $500,000 component for technical assistance related to management systems.

The Bank project for low cost housing can be relevant to our program to the extent that it helps advance GOM interest in and support to housing finance at all levels.

The HG-004 Program, as proposed, will not compete or conflict with the planned activities under the recently approved World Bank projects in the housing and municipal finance sectors. On the contrary, the USAID program offers fruitful opportunities

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for the two major donors to coordinate their efforts to support needed policy reforms and to improve the conditions of low-income urban families.

4. Relationship to USAID Country Program Strategy

The 1992-1995 USAID/Morocco Action Plan focuses on four strategic objectives: increased competitiveness of Moroccan firms, especially in selected export markets; an expanded base of small and medium sized enterprises; improved health of children under five and women of child-bearing age; and the increased availability of affordable housing and services for low income urban families. These objectives are complemented and reinforced by the three cross-cutting themes of improvements in living conditions for women (who head 30% of the households benefitting from squatter relocation projects), democratic pluralism, and the environment.

The proposed Program will contribute directly to the objective of increasing the availability of affordable housing and services for low-income urban families through the land development activities of the ANHI and the infrastructure financing of the FEC. The Program will also contribute directly to each of the cross-cutting themes, as discussed previously.

5. USAID Experience with Similar Programs in Morocco

This Program builds on two existing HG/project activities in Morocco, one centered on upgrading conditions in a single city as model (HG-001/608-0194), the second (HG-003/608-0200) focused on helping ANHI expand its programs to prevent/replace slums. The new project draws on lessons learned from both earlier programs, which are both still in operation. The overall HG program in Morocco was evaluated in 1992, with very positive findings and recommendations which have been taken into consideration in design of this Program (see "Review of Ongoing USAID Shelter Activities in Morocco," ICMA, 1992).

Tétouan Urban Development Project (HG-I) was authorized in 1985. The Program, through experimentation, aimed at developing an urban development model that could be applied in other municipalities. Program actions included upgrading the clandestine Dersa-Samsa neighborhood of Tétouan, which has had a direct effect on nearly one third of that city's population, and improvement of the city government's capacity to deal with housing and land development activity.

Specifically, HG-I offered support for financing:

> the upgrading costs of 7,500 lots on 158 hectares housing 9,500 households;

- development of a 140 hectare special development zone (ZAC), to be development through a partnership of public and private sector organizations;

- municipal government development of 60 hectares of serviced lots for moderate income households (to forestall informal land development in the area, and to cross-subsidize the upgrading component); and

- off-site infrastructure.

In addition, the Tetouan program has developed innovations in municipal government organization, computerization of certain key management functions, cost recovery for such programs. It is hoped that funding will be found for a waste water treatment plant in Tetouan, so that the project will have provided comprehensive improvements to the urban quality of life. The program runs to September 1994, but activities begun under HG-001 will continue well beyond 2000, as private sector construction of building sites prepared and sold under the program will be at the pace set by the market. USAID/RHO will continue to monitor Tetouan activities beyond 1994, particularly the important cost recovery aspect of the program.

In 1988, USAID authorized a second major Housing Guaranty program, the ANHI Low Income Housing Project (HG-003). The HG-003 Program was directed at financing the program of serviced land development administered by the National Shelter Upgrading Agency (ANHI), an agency that continues to play an important role in support of the Municipality of Tétouan's urban upgrading and land development activities. The objective of HG-003 was to expand the ANHI program to nationwide coverage, and extend the experience gained in the HG-001 to other local governments. HG-003 financing had enabled ANHI to produce an additional 2,000 low-income plots per year, benefitting some 25,000 people each year. In fact, ANHI progress has been better than anticipated. ANHI (using HG and other resources) is now producing some 10,000 plots per year. In the nearly ten years of its life it has produced over 100,000 plots in over 80 sites, and has a pipeline of 100 new projects.

Using the Tetouan urban upgrading experience, ANHI has also undertaken upgrading programs in other cities (Azrou, Fes, Tangiers, etc.). The Tetouan model has been adapted for particular needs of the concerned cities. ANHI will cooperate with municipalities on this type of activity in HG-004.

Beyond the quantitative shelter condition improvements carried out under HG-001 and the real production increases under HG-003, the impact of the two programs has been at a higher strategic level. As a result of the technical assistance provided under HG-001, the participating institutions were

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strengthened to enable them to implement a large-scale urban development project. Tangible results include the provision of automation equipment and software, a geographic information system, and training in the fields of cost recovery, municipal finance, and financial analysis. Seminars were held to enable other municipalities to benefit from activities carried out at Tétouan. The technical assistance grant under HG-003 provided inter alia professional training and automation equipment, and, more importantly, facilitated a shift in strategy at ANHI to improve that agency's effectiveness in working with local governments, banks, and private developers. This experience has shown that coordinated, concerted efforts can have a positive effect on the provision of low-income shelter opportunities.

B) PROGRAM RATIONALE

1. Problem Statement

As stated above, official government estimates indicate that some 20-25% of all urban households in Morocco continue to reside in substandard and under-serviced housing areas (clandestins) and in slums (bidonvilles). While the percentage of the urban population residing in slums has been declining over the past several years thanks to GOM efforts backed by A.I.D. and other donors (13% of the urban population in 1982, down to just under 7% in 1992), the real numbers have remained constant at approximately 160,000 families or 800,000 people. This is caused in large part by the relatively high rate of population growth in urban areas, due especially to the migration of poor people from rural areas. These increases have led to uncontrolled urban growth, whose effects on the physical environment are visible. Public sector resources have been inadequate to address the problems; efforts to encourage private sector investment have been insufficient to date.

The Urban Infrastructure, Land Development and Financing Program (HG-004) will assist the Government of Morocco in alleviating this situation by: 1) providing a housing guaranty loan to finance new serviced lots and infrastructure in selected target cities over the next five-ten years, and 2) supporting institution-building efforts and policy reforms which will help Morocco reach a position in which it can solve its housing problems with less (and eventually no) external financing/technical assistance.

There are many aspects of the housing problem in Morocco, as in any country. This Program cannot respond to all of them. Nor are financial resources or absorptive capacity of the selected participant organizations sufficient to create housing sites and/or infrastructure for all those who are poorly housed and below median income. However, USAID believes (and our previous

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experience suggests) that we can have a significant impact on the government's approach to resolving urban housing problems, and can have a visible effect on the housing conditions in a set of ten or more cities in the country using HG0-004 resources. What we have found in current programs is that innovative approaches to problem-solving introduced through HG programs and companion projects are adapted to other cities and replicated. Hence there is a considerable spread effect which cannot be calculated precisely in measuring program outputs and impact.

The Program will provide portfolio financing to ANHI and a line of credit to FEC (for municipalities) to enable the Government of Morocco to create housing opportunities and improve living conditions for below median income families. In addition, USAID will use the Program to focus attention to broad issues in the provision of affordable housing, such as cost/access to land, cost of infrastructure, limited availability of housing finance and weaknesses in coordination among agencies involved in housing and urban development. HG-004 will also target urban environmental issues, helping municipalities to respond more effectively to the problems associated with and affecting the quality of life of urban households. An underlying problem, which will be addressed through Program and Project resources, is the need to strengthen key Moroccan institutions (with focus on ANHI) which are mandated to respond to the problems of the urban poor. Following is a brief discussion of these issues, ordered not by priority but in the logical sequence from the land up.

2. Infrastructure, Land Development, and Financing Constraints

a. Access to Affordable, Serviced Land

While ANHI has made a great deal of progress in making serviced land available to lower income people, much work remains to be done. Demand for low-cost, serviced land remains high, while land costs continue to rise. In the early years of bidonville relocation, vacant public lands were frequently made available to ANHI at less than market cost. The supply of such land is rapidly diminishing. ANHI has devised new approaches to development of affordable plots (cross-subsidization, for example). But disincentives abound discouraging both public and private sector investment in low cost land development: inadequate planning for and provision of land for directed urban growth, complicated administrative procedures, and the absence or near absence of off-site infrastructure. The Program will use a variety of means (studies, colloquia, visits to other countries) to focus GOM attention on the broader issues.

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ANHI has developed some innovative solutions to the problem of land cost: selling certain lots at market price, for example. The GOM, ANHI and the private sector need to work together to develop a range of approaches, and to revise government rules or procedures which might limit their application. The problem goes beyond ANHI, as it cannot provide housing to meet all demand. But ANHI is a logical leader in the continued development of innovative approaches to the question of affordable urban land.

b. Cost of Infrastructure Provision and Residential Construction

Studies have shown that the application of current urban planning norms and standards increases the cost of land development and, as a result, discourages the production of affordable housing by the private sector. There are a variety of changes which might be made, for example zoning rules on lot size, restrictions on mixing commercial and residential uses, rules on curb construction, etc. Public utility companies hold the monopoly on infrastructure and utility norms. Many argue that they impose standards that are in excess of the needs of the lower-income households (which use less electricity, for example), and include measures which cannot be justified for public safety or the protection of the environment. There is no single right answer on this type of issue. But what can be seen is that urban citizens in many cases opt out of the formal system, foregoing quality infrastructure in exchange for low cost and lack of bureaucratic hassle. Hence the development of "clandestine" neighborhoods. The Program will help focus attention on these issues, and will help the GOM make changes in aspects of the problem where political will for change exists.

c. Access to Housing Finance

This constraint affects private sector land and housing development at two different and distinct levels: first, with land developers, and second, with buyers. The inability of low-to-moderate income families to top off savings (and transfers from within extended families) with formal housing finance contributes to the continued existence of substandard housing. Such lack of financing, in turn, contributes significantly to the difficulties private developers face in financing new construction projects for low-to-moderate income families. The absence of ready "take-out" financing in the form of financing mechanisms available to buyers has a negative impact on the willingness and ability of private developers to undertake new housing construction projects for buyers in these income categories.

This leads to a situation in which the Government, through organizations such as ANHI, becomes the primary supplier of

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housing plots for this income group, and it cannot meet the demand. Hence the continuation of slums and under-serviced neighborhoods. ANHI can offer subsidized prices for serviced lots to its low income beneficiaries (particularly those being rehoused from bidonvilles) through a combination of GOM subsidies (for "social" programs) and the increasing use of cross-subsidies. Families make do using savings, funds sent by relatives, sales of jewelry, sales of air-rights (the eventual upper floor[s] of the dwelling) or joint ownership of the lot itself. In this way they manage to buy the lot in installment payments. Defaults are low (10-15% estimated overall). But building the housing unit (to GOM minimum specs) may take them as much as 3-4 years after the lot is purchased, because of the need to amass savings/transfer payments again. This is a frustratingly slow process, and one that irks elected officials who wish to see visible improvements in housing quickly.

The problem is a general one in Morocco, not just tied to ANHI projects. The Government of Morocco and the private sector need to find ways to help make decent housing affordable to that group which is below median income, but is not "poor" by Moroccan definition.

The problem of mortgage financing per se for lower income groups is not readily solved. Lower income households in Morocco do not usually seek bank loans (perhaps in part because of inflexibility in the banking system, which is changing). Mortgage financing in Morocco is not highly developed by U.S. standards. A 1990-91 survey by the then-Ministry of Plan found that only 18% of urban households in units they owned had used loans to help in making payments. Of that group, 87% had used loans from family and friends.

There are some recent signs of progress in the development of housing finance instruments, as banks show more interest in this market, at least for middle and upper income properties, and the GOM makes financial sector reforms. There are models used in other countries which might be applied for those buyers below median income. Analysts disagree as to the short/medium-term prospects for private sector lending for such mortgages. The World Bank and other organizations share USAID's interest in seeing financial sector reform. USAID will use this Program and other financial sector studies/efforts to help the Moroccan government/private sector understand the issues and shape directions in housing/mortgage finance.

d. Coordination among Responsible Institutions

An underlying problem in trying to resolve the problems of housing for the poor is weaknesses in government coordination. Central government authorities have established a number of policy objectives and programs, but so far there is no

coherent, urban-based strategy which addresses the problems associated with slum settlements and substandard housing. Responsibility for urban development and environmental management is shared among several different local and national agencies, making it difficult to coordinate efforts. Attempts to bypass administrative channels to serve the needs of a given project have proven unsustainable. USAID programs have worked through channels, which works when all parties agree on a course (or when one party has the predominant power). A potential model at municipality level is the USAID-funded Tetouan reorganization of its own administrative and coordination systems.

The GOM needs to focus on developing clear strategies, and with them operating procedures which assure their success. These new procedures need to include the private sector to a far greater extent than in the past. The HG-004 can help in this process by its promotion of model partnerships (public-private, central-local, parastatal-elected government, etc.). Under HG-004 only those municipal governments which are willing to sign joint venture and other agreements, and to take on real responsibility for actions, will be considered for eligibility for loan funds or grant technical assistance. Project assistance accompanying HG-004 will provide technical assistance to help units of the government/private sector partners develop and vet plans and strategies, and HG-004 funds will help them to implement those plans in selected cases.

e. Institutional Capacity

ANHI was founded in 1984 as the GOM's agency for sites and services approaches to low-income housing. ANHI is a parastatal agency under the tutelage (tutelle) of the Ministry of Housing. In this role it has been quite successful, in terms of producing serviced lots for housing, upgrading unserviced neighborhoods, and producing and selling lots for cross-subsidy purposes. To do so, it has relied on GOM subsidies (for "social" programs - the slum rehousing activities), client payments for land purchases, and soft loans from A.I.D. housing guaranty funds.

A fundamental objective of this Program is to help ANHI become sustainable without donor funding. If ANHI is to play an active role in Morocco in the 21st century, it must be able to act as a business, even if still a parastatal receiving some government subsidies because of its special work. This means it must have strong, business-oriented internal management. It must be able to act as a real estate developer - buying, developing and selling finished lots for various income groups without outside technical assistance. It must have a diversified source of financing. It will not be able to survive just on GOM subsidies and client advances. By the end

of this Program it needs to have access to a variety of types of commercial financing, so that it does not have to rely on the buffer of a donor-subsidized loan.

Analysis shows that ANHI is well on its way to being a sustainable business. It needs some help in the short to medium-term on organization and management. It also needs support in its efforts to win from the GOM concessions on definition of regulations covering parastatals, which are tighter in many ways for ANHI than for certain other agencies.

The assumption is made that ANHI will have a role in the 21st century, because there will always be a niche for such an organization, and there will always be a certain number of urban households which need this sort of assistance. However, ANHI needs to continue to be flexible. Perhaps the form of such an organization will be different in 20 years. USAID, as a donor, also needs to avoid pressing ANHI to be an organization modeled by us. What neither ANHI nor USAID can do is predetermine at what point the Moroccan financial markets will be able and ready to serve all of ANHI's needs.

Whereas we consider ANHI to be the linchpin to this effort, there are a variety of other organizations with which the Program will work to build up institutional capacity. Based on the large amount of work already underway at the FEC under the auspices of the World Bank, the assistance FEC will need over the next five years is probably limited to particular lacunae discovered in the Bank TA/training program. USAID currently has a modest technical assistance/training program in FEC to help on upgrading computer recordkeeping and portfolio analysis capabilities. We are also advising on reorganization issues, and have been asked by the new Director General to expand this assistance in the near future (using available funds from an existing project). Most of the assistance FEC will need should have been provided by the time the Program gets underway.

Ten or so local governments will also be directly involved in the Program, as will their oversight body, the Direction General des Collectivites Locales (DGCL) in the Ministry of Interior. The World Bank is also financing large amounts of training for municipal employees throughout the country. Hence we will attempt to build up skills in selected cities only. We will concentrate much effort on systems: how municipalities work with ANHI, private sector operators and beneficiaries, and how this can be improved. We will also continue to work with key central agencies, such as the DGCL.

Other institutions which will play a role in various aspects of the Program include the Direction de l'Urbanisme (urban planning office) of the Ministry of Interior, which is responsible for all urban planning documents and regulations,

and the public utility companies in Morocco (central "Offices" and local "Regies"), which are responsible for providing water and electricity. As mentioned elsewhere in this document, coordination among the relevant agencies has been deficient in the past, and will be a matter of close attention in HG-004.

f. Environmental Action

HG-001 and HG-003 have included significant levels of activity aimed at protecting and mitigating potential negative impacts on the urban environment. ANHI has demonstrated (and the PEA confirmed) its determination to follow all Moroccan regulations tied to environmental aspects of housing development, and to go beyond the strict interpretation of such regulations. Municipal governments can be effective. In Tetouan, once visibly poor environmental conditions in clandestine neighborhoods have been improved through connection to well-built sewer and storm drainage systems, as well as construction of streets, linkage to potable water lines, etc. The liquid waste is now discharged into the dead arm of the local river - far from the best solution, but the one which is currently feasible, absent funding for a sewage treatment plant. USAID is also financing the completion of a Sewerage Master Plan, with work accomplished by a U.S. (minority) firm. This includes pre-feasibility studies for a waste water treatment plant.

The Government of Morocco is becoming more active in the response to urban environmental problems, but there is much to be done. The World Bank is assisting the Ministry of Interior to build up the new Under-Secretariat for the Protection of the Environment. The French government has assigned technicians to the central unit which coordinates/approves all waste water treatment plant construction. Unfortunately, modern treatment plants are outside the range of affordability for most cities at this point, though a few cities are making progress in controlling liquid waste with lagoons and other low-tech approaches. The World Bank and other organizations are likely to provide funding for such plants in the next 20 years. In the interim, HG-004 will work with selected cities to devise short/medium-term low cost solutions (such as use of ponds).

This Program cannot deal with all the environmental problems of all cities. It will focus on particular problems of selected cities (those with ANHI activities, neighborhood upgrading, etc.), and will help with consciousness-raising through training and technical assistance under the grant component. ANHI will agree to make some changes in the way it reviews site selection and plans site preparation, most notably by using an IEE type form to record analysis results publicly. The World Bank has already gained agreement from the FEC to upgrade its

attention to environmental concerns by requiring various environmental studies/analyses for projects it finances.

C. PROGRAM DESCRIPTION

1. Program Goal and Purpose

The goal of this Program is to increase affordable housing opportunities for households with below median incomes. The purpose is to increase the capability of ANHI to improve the shelter conditions in Moroccan cities, and to increase the capability of selected municipalities to provide shelter-related infrastructure and environmental services on a sustainable basis.

Critical assumptions for the achievement of program objectives include: the continuation of political and economic conditions that maintain effective demand for and permit acquisition of appropriately priced land in principal Moroccan cities; the continued GOM support for the ANHI and FEC; and the continued GOM implementation of the decentralization process.

The proposed Program has two principal components to achieve its purpose. The first of these is Land Development and Financing and the second is Urban Infrastructure and Environmental Services. Each component will be supported by T.A., training and studies financed by Project 608-0221.

The policy objectives to be pursued under this Program include:

- addressing urban substandard housing problems from a comprehensive, long-term, city-based (and environmentally sound) perspective;
- strengthening local government management capacity to take responsibility for addressing urbanization problems;
- encouraging private sector participation in land development and low-income housing provision, by creating opportunities for partnerships with ANHI and municipalities in urban development;
- reducing the cost of land development and service provision through a combination of efforts aimed at allowing ANHI more flexibility in buying, developing and selling housing lots, and that infrastructure development is appropriate to site needs;
- maximizing cost recovery of investments in primary, secondary, and tertiary infrastructure, using lessons learned from prior programs on the necessity of mixed

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approaches to cost recovery (e.g., use of cross-subsidization);

- ensuring that environmental management concerns become part and parcel of the urban development process; and

- encouraging lending institutions to offer credit to small- and medium-sized builders for construction and low-income families for long-term mortgage financing.

2. Housing Guaranty Program

a. Strategy

The Urban Infrastructure, Land Development and Financing Program seeks to strengthen the financial, technical and managerial capacities of the principal participating institutions (ANHI and selected municipalities) in their efforts to eliminate slum settlements and improve living conditions in substandard neighborhoods. The Program will build on past successes and lessons learned under the previous programs to increase the production of affordable, serviced plots and will promote a comprehensive approach to shelter problems, cooperation among concerned institutions, and sustainable solutions to the financing of urban infrastructure and environmental service investments.

The Agence Nationale de lutte contre l'Habitat Insalubre will be the principal implementing institution. ANHI is the GOM parastatal specialized in "sites and services" approaches to slum elimination. Since its creation in 1984, ANHI has demonstrated its capacity to manage large land development projects aimed at eliminating slum settlements, upgrading substandard neighborhoods, and preventing the spread of clandestine or substandard housing. As the only institution in Morocco specifically mandated to address low-income urban housing needs, and given its proven ability to assemble fragmented land holdings, install infrastructure, and sell fully-serviced land units to low-income families, ANHI is the appropriate beneficiary of this program. Also key is ANHI's ability to work with local governments to secure local approvals to permit land development and to facilitate the urban planning process. The Program will provide the necessary support for ANHI to increase the pace of its land development activities and improve its ability to produce serviced plots for low- to moderate-income urban families.

As testified in the 1992 evaluation of the USAID-financed shelter program in Morocco and other assessments, ANHI has an excellent record of performance. The agency is growing fast, and faces equivalent challenges to a small/medium-sized private sector firm in a growth spurt, with demand outpacing supply.

One of the basic objectives of this Program is to help alleviate Morocco's endemic housing deficit for urban poor through helping ANHI become self-sufficient. Self-sufficiency for such an agency will come when it can survive without donor loans, but can generate working capital from domestic financial markets (with particular operations receiving government subsidies, as now). It is hard to predict when Moroccan rules will allow ANHI to issue bonds, or when its financial markets will be robust and flexible enough to support an ANHI. But, it is important for ANHI to become a strong, credit-worthy organization in preparation. The Program will use a combination of conditions precedent to disbursement, policy negotiations, technical assistance and training to help ANHI achieve this objective.

In a parallel effort, GOM oversight bodies for parastatals (particularly the Ministry of Finance) need to recognize ANHI's track record and management capacity (to be demonstrated clearly once full internal controls and business-oriented financial management systems are in place) and regulate its operations in a more flexible manner (using other models, such as that used for the Water Authority - Office Nationale de l'Eau Potable), so that ANHI can compete as a business, particularly in land purchase and sales. Program-supported TA should be key to ANHI gaining this policy change.

Selected municipalities and the Fonds d'Equipement Communal will also play significant roles as implementing institutions under the Program. FEC will provide financing to municipalities for neighborhood upgrading, off-site infrastructure, technical studies, and environmental services in cities where ANHI is active or present. Since its founding in 1959, FEC has been the sole municipal infrastructure financing institution in Morocco providing loans to rural communes, provinces, municipalities, and public utility companies to finance technical and feasibility studies, civil works (streets, waste water treatment facilities, markets, etc.) and rolling stock for public transport and solid waste collection. Over the past five years, FEC has financed more than $500 million in such infrastructure improvements. Requests for loan financing were at least twice the level of funding available to FEC. In 1992 FEC was made autonomous, splitting from its parent agency, Caisse de Depot et de Gestion (CDG), as a first step in an institution-building effort (which includes a reorganized structure, increased professional staffing, heightened financial and technical [including environmental protection] standards to be applied to projects, etc.). The World Bank has recently signed a $100 million credit program for the FEC, with $4 million accompanying technical assistance and training component.

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As FEC is an essential intermediary between central government and the municipalities (managing loan funds), it will be a participant in the Program, and will benefit from particular technical assistance and training. However, the main foci are ANHI and local governments selected for participation in the program (municipalities which have problems of substandard housing, meet technical criteria established by this Program, and which qualify for loans under current FEC regulations).

Beyond the loan financing of housing and urban infrastructure, USAID will use the Program as a means to increase attention to urban problems in Morocco, and to instill a sense of the overall context to urban development efforts. This is a continuation of efforts over the last years. The financing of a major program which is national in scope, contains both housing and infrastructure components, as well as a $10 million technical assistance grant, provides an excellent opportunity to focus attention of a wide audience on urban development issues. One activity which ANHI has begun under HG-003, and will expand, is the creation of a national information clearinghouse (called an "observatory") to improve the availability of, and access to, demographic information and data on substandard housing at a country-wide level. This will allow the GOM, ANHI and other agencies to define urban shelter strategies, from the urban master plan, socio-economic studies and sectoral studies, on through to project identification and ultimately site selection, with a global view of the problem.

ANHI will use the above analysis to develop a land acquisition strategy in which it will purchase land where needs are greatest. ANHI plans to build a land bank in selected high priority cities. The concept is that ANHI, like a commercial developer, will amass tracts of land in preparation for projects, which should contribute to reducing the land cost of future project activities. The liquidity provided by the HG credit will make this land acquisition possible. A review of the plans by financial advisors to the Project Paper design process concluded that the plan is feasible.

Given the need for greater coordination, the Program will assist ANHI and selected municipalities to collaborate in projects aimed at resolving substandard housing problems, with the intention of creating a model to be followed throughout Morocco. The Program will promote the development of partnership agreements. Action plans will establish priorities, define the types of activities to be undertaken and the roles and responsibilities of each of the associated institutions: ANHI, the municipalities, the FEC, the Directorate of Local Governments, the Régies (regional utility parastatals), and the private sector. Such action plans will highlight the local nature of the problems facing the municipalities and will focus responsibility for urban

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development planning, environmental service provision, and cost recovery on the municipalities themselves. Plans are to establish national and local steering committees to coordinate the activities. This approach has worked well in other HG programs in Morocco.

Particular attention will be given to reducing overall land development costs. ANHI will build a land bank (as explained previously). Studies and technical assistance will be used to show urban planning authorities and utility companies how to modify infrastructure norms and standards for this type of construction without endangering human life or the environment. Colloquia and other fora will be used to debate these issues publicly. Norms and standards are an area in which prior programs had little success in advancing change.

Another area of attention will be encouraging private sector developer and commercial bank participation in both low-cost land production and housing finance. Past experience has been limited and has met with mixed success. With changes in the financial sector and banking rules, there may now be a greater chance of success. ANHI will take the lead to explore new opportunities and test innovative approaches in a selected number of cities.

b. Land Development and Financing Component

Summary of outputs

ANHI will serve as the primary implementing institution of this component. Using Program funds, ANHI will increase its annual production of serviced plots by 5,000, bringing its annual output to approximately 15,000. The HG loan provides portfolio financing to ANHI. In early years the credits can be seen to a large extent as seed money, allowing the purchase and development of land for beneficiaries. Starting in 1998, ANHI will begin to deliver to beneficiaries housing lots produced as a direct result of this Program. At the same time, ANHI is producing serviced lots using funds unrelated to A.I.D.-associated loans. As noted in Annex A, the HG loan will account for some 25-30% of ANHI production during Program life. Eligibility for disbursement will be defined to allow release of funding for all serviced lots delivered to beneficiaries by ANHI from 1992 on which meet Program criteria (beneficiaries, type of lot, etc.) and are not part of HG-003 financing. This is the approach described in the PID and approved by AID/Washington.

Although actual disbursement may use as evidence a variety of housing sites, for the purposes of this Program (monitoring and evaluation) attention is placed on those future sites to be developed thanks to Program funding. Preliminary estimates,

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based on an analysis of projects in ANHI's "pipeline" indicate that the HG loan can result in slightly less than 24,000 serviced plots, of which 23% are destined for re-housing 5,480 slum households, 49% are for providing affordable, serviced plots to around 12,000 low-income families, and about 28% are reserved for cross-subsidies (market rate sales). ANHI will also work on slum upgrading in selected cities, in partnership with selected local governments. ANHI's overall activities during the life of this Program will represent an investment of approximately $300-320 million, of which USAID's contribution in the form of HG financing represents 25-30%; the remainder will come from ANHI's own resources and beneficiaries.

How the component will work

In close collaboration with selected municipalities, ANHI and its regional offices will be responsible for identifying and selecting projects and sites, negotiating and purchasing land, carrying out technical and design studies, developing the land, and marketing and delivering serviced plots to prospective buyers. ANHI will also have lead responsibility for defining a strategy and identifying opportunities to increase the participation of private developers and commercial banks in land development and finance activities.

ANHI will put in place a **comprehensive intervention strategy** that will enable the Agency to take a longer-term view of its mission. This will begin with the establishment of its automated database that will include specific information on the magnitude and nature of slum and substandard housing from all market towns and cities in Morocco. This national clearinghouse (observatory), once in place, will provide current and accurate information on the nature, scope, and evolution of shelter problems in urban areas for planners and decision makers. ANHI will then be able to identify long-term objectives and develop action plans accordingly. It will also help to provide quantifiable measures of the Program's progress for ANHI management and USAID.

The availability and cost of land have significantly altered the way ANHI operates. In the past, ANHI was able to obtain State lands at below market cost. Given that those reserves are effectively used up, ANHI now must negotiate prices and purchase land from private owners at market prices. This change has implications on the cost of production and final price to beneficiaries. In order to make the best use of limited resources, ANHI will establish a **land acquisition strategy**, set priorities based on assessed needs, and maintain a sufficient supply of land to carry out its mission. ANHI is already well on its way to establishing the strategy, but needs more working capital for land acquisition.

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The projects to be included in the land development component will be drawn from those contained in the acquisition program, including those being acquired by ANHI, independent of the Program. The larger projects will be normally divided into smaller operations varying in size from 30 to 50 hectares, given local market conditions and the needs of the city. Land development activities - technical and design studies and installation of basic on-site infrastructure - will be carried out over the LOP. ANHI will enter into contracts with private engineering and design firms to carry out technical studies, and with construction firms for the civil works, following generally accepted bidding and contract award procedures as applied in Morocco. On-site provision of water and electricity, which has generally been the responsibility of the Régies, may be carried out under the direct supervision of ANHI (contractual arrangements will be decided with municipalities and utility companies prior to commencement of works).

Marketing of serviced plots and recovery of costs are important elements of ANHI's activities. ANHI has adjusted and adapted its marketing principles as part of a recent reorganization of its operating procedures. ANHI has adopted a policy of cross-subsidy. At the same project site, usually next to re-housing and low-income plot development, ANHI is producing other plots to be sold at their full market value; the profits generated are used to subsidize and recover the cost of the project.

ANHI will have a key role in identifying opportunities for **private developers and banks** to participate in land development and financing. Once the land has been assembled and a project has been approved, ANHI seeks to bring private developers and builders into the project, as well as individual home owners who build on the land they have purchased. ANHI should try to involve private developers and builders, and the commercial banking sector, as early as possible in any project. This will allow ANHI to turn over its financial resources at a more rapid pace, so that in principle a larger number of projects can be completed on a given financial resource base. As noted elsewhere, ANHI will have to gauge private sector interest and GOM willingness to let this kind of partnership work. ANHI's success in involving the private sector in this process will also depend (as it did in Tetouan) on local factors. The role of the municipality and of the local Governor, and the availability and capabilities of local developers and builders, will certainly vary from project to project. It will also depend in part on the regulations imposed on ANHI by the GOM, which appear to include rules which constrain public-private sector partnerships.

A key objective for ANHI in involving the banking sector is to enable ANHI to promote a maximum number of projects on the given base of its own financial resources. Putting in place a

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series of arrangements for bank financing of developers and of family buyers would free ANHI of the need to use its own resources for project development and client financing. Although it is unrealistic to expect such arrangements to function for all, or even a majority, of projects and clients, it is desirable for ANHI under this Program, to make a focussed effort to bring in external financing of developers and buyers to the extent possible. ANHI will be encouraged to arrange pilot tests with appropriate Moroccan banks whereby those banks would provide financing to private developers and builders for the purpose of completing a given project. Similarly, local banks (not necessarily the same ones as those providing the construction financing) may be willing to provide limited mortgage financing for new plot owners who are not among the poorest groups. Finally, banking arrangements could also be contemplated which would finance the municipalities' contractors in the context of urban development (such financing would be for shorter terms than FEC financing, and would be to the contractors themselves, who could assign the municipalities' contract payments to the lending bank). All such banking arrangements could most efficiently be worked out with banks with country-wide coverage, such as the BCP or CIH, rather than locally on a project-by-project basis. Technical assistance and studies, early in project life, will need to address these issues.

This aspect of the Program can only work if banks are interested. Not all observers are confident that banks will be interested, given the low rate of development of the primary (and secondary) mortgage market in Morocco. However, USAID believes that the effort to attract bank financing at any and all stages of the housing development process is worthwhile and will eventually have success. As noted earlier, the degree of progress that ANHI can make in working with banks depends in part on forces outside of ANHI's direct control, such as evolving bank regulations and rules imposed on ANHI's operations by the GOM. The Program will assist in clarifying and resolving these issues, through use of studies/TA early on to assess the current situation and recommend particular actions. ANHI must take the lead in establishing contacts and working arrangements with banks, and seeking changes in obstructive rules/policies.

Please see sections IV.A (in English) and Annex A (French) for detailed descriptions of this component.

c. Urban Infrastructure and Environmental Services Component

Summary of outputs

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The Municipalities will have primary responsibility for the substandard neighborhood upgrading activities and service provision carried out under this component. FEC will provide financing for eligible projects. During the third year of Program implementation, with institutional arrangements made and FEC financing in place, the upgrading operations will begin, leading to the improvement of between 200 and 375 hectares, ameliorating the living conditions of between 100,000 and 180,000 people. As with the ANHI loan, some of the disbursements may actually be made against other projects in FEC's pipeline which meet Program criteria (but may not be in what are eventually chosen as the target cities).

Specific activities to be financed under the program include upgrading substandard neighborhoods by providing off-site roads and sewerage infrastructure serving both substandard and new urban zones opened up under the program. It will also include other activities related to the urban environment, e.g. waste water master plans; technical studies and infrastructure for solid waste removal and disposal; technical and feasibility studies for and construction of waste water treatment facilities; and equipment for solid waste removal and disposal. The municipalities will seek loan financing from FEC to address these investment needs.

How the component will work

The municipalities will act as "owners" (maîtres d'ouvrage), with all that this entails: problem identification, action plan development, project financing, technical and financial oversight, and cost recovery. This approach is consistent with national decentralization objectives and will serve to strengthen the role and the position of the municipalities in urban development generally. ANHI will provide the municipalities with technical assistance and advice on conceptualization and programming of projects, identification and definition of needed technical and feasibility studies, and guidance on financial and technical management of projects, as well as assistance in the municipalities' relations with the FEC, Regies, and consulting engineering firms. It is proposed that a steering committee, chaired by the Governor of the region, oversee and coordinate activities, as the municipal governments themselves do not have authority over the utility companies and other important partners. Such a committee should include participation by the private sector.

In most cases, the municipalities will need to establish a project management unit, based on the PDU model as created and applied in Tétouan, to facilitate technical and operational coordination. These units will have the necessary qualified administrative and technical personnel. In addition, these units will be responsible for routine contacts with the local

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authorities, to whom they will report directly, and with other concerned agencies.

In those cities where ANHI plans to develop large tracts of land, whether for slum re-housing or substandard shelter prevention activities (greater than 30 hectares), it will carry out environmental studies and analyses to determine what impacts if any a given project might have on the physical environment, the capacity of the municipality to maintain new infrastructure (drainage and sewerage) and manage solid waste collection and disposal. (ANHI will also prepare IEE-type checklists for individual sites which it develops, as described elsewhere in this paper.)

Once the municipalities have identified urban infrastructure and environmental service priorities, carried out the associated studies, defined roles and responsibilities of the participating agencies, and made the necessary institutional arrangements, they will make formal application for loan financing from the FEC. Based on its internal evaluation criteria (see Annexes B and E), the FEC will review and ultimately approve the loan request. Note that under FEC's new regulations and guidelines, all projects which are submitted for its financing must include a form of environmental analysis (the nature depending on type of project), which will be reviewed and approved by environmental analysts on FEC staff prior to loan approval.

d. Eligibility Conditions and Criteria

For cities/sites to be considered for inclusion in the land development (ANHI) component of the Program, certain conditions and criteria will have to be met. These include:

- Cities that have been identified as priorities: demonstrated presence of slum or substandard neighborhoods or where significant risk of increase exists, based on ANHI's knowledge of the city, the scope of its problems, population growth rate, the sources and causes of that growth, etc.

- Cities where sites for the projects are already acquired (or in process) by ANHI, and where 70% of the ANHI's plots produced are destined for slum relocation or clandestine housing prevention;

- The overall CUS (Ground Use Coefficient) is approximately 50% (including socio-cultural infrastructure) per hectare, and plot size for re-housing is between 80 m^2 and 100 m^2. The land cost does not exceed 30% of total cost.

- The time required to develop a site does not exceed 48 months; project size does not exceed 50 hectares.

- Opportunities exist for municipalities to participate in neighborhood upgrading or off-site infrastructure activities, or municipality signs a contract with ANHI for such work, based on the new law on housing development (ANHI would complete the works, and the municipality would recover costs on ANHI's behalf).

- Opportunities exist for private sector participation in land development for low-income housing, as co-developer with ANHI, co-financier of off-site equipment, and/or by constructing low-cost housing for families below median income level.

As noted elsewhere, ANHI will require that cities in which it works have (or are preparing, have requested funding for) sewage master plans. Once the cities have been identified and preliminary studies completed, actual project site selection will be made. Specific criteria will include: land ownership and title, land price, land quality and distance from infrastructure networks, and the existence of urban development plans and associated regulations.

For participation in the **infrastructure (FEC/municipalities) component** of the Program, the criteria for selection of cities will include:

- Neighborhoods for upgrading which are not larger than 50 hectares (so as to allow as many cities as possible to participate, and to ease cost recovery problems).

- Cities accept responsibility for the upgrading activity, including for cost recovery from beneficiaries (to the extent determined in each case). Cities where joint financing possibilities exist for neighborhood upgrading activities - State budget (BGE) or municipalities (1/3), cross-subsidies (1/3), and beneficiary contributions (1/3) will be preferred.

- Neighborhood upgrading will include studies and work on infrastructure, including sanitation systems, roads, public lighting, as well as cost recovery. The utility companies will be in charge of water and housing electrification, and will recovery their costs directly from beneficiaries.

- Municipal spending on this activity is to be within its capacity to invest, and the amount of the loan within the limits of its capacity to undertake debt (as determined by the GOM).

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Cities where upgrading activities, i.e., off-site infrastructure, are preceded by socio-economic studies, technical and design studies, as well as assessments of the impacts of these activities on the physical environment and mitigation measures (Sewerage Master Plans, etc. completed or in process).

For all other investments eligible under HG-004 (off-site infrastructure, studies and investments relating to protection of the environment, etc.), priority will be given to cities which also are sites for ANHI land development projects and clandestine neighborhood upgrading. In addition, for those activities eligible for FEC financing under this Program the same criteria established for the new World Bank's First Municipal Finance Project will be applied (see Annex B, Attachment 2). As noted above, the municipalities must meet criteria tied to ability to take on additional debt.

Site selection (the "short list")

Based on the above criteria and conditions as well as an analysis of the project pipelines for both ANHI and FEC, a preliminary list of potential cities has been drawn up for inclusion in the Program. For the ANHI land development activity, this list includes thirteen cities of various sizes (between 15,000 and 580,000 inhabitants), each with different characteristics: large concentration of slum households as in Agadir, Tikiouine, Khouribga, El Jadida, and Meknès; large number of under-serviced or clandestine neighborhoods as with Azilal, Oujda, Sefrou, and Tétouan; or concentrations of both as is the case in Marrakech. In each of these cities, representatives of the Ministry of Housing, or the ANHI itself, have made contact and begun the process to address the substandard housing problems.

The 22 projects in 13 cities selected from ANHI's pipeline for possible inclusion in the Program represent a potential 23,000 housing plots, of which 72% for slum rehousing and sites and services (prevention). Including the cross-subsidy plots, an estimated 300,000 people would receive housing from these projects.

Sites which might be selected for clandestine neighborhood upgrading include Khemisset, Sefrou, Oujda and Oulad Taima. The cities will be selected during Program implementation. Between 200-375 hectares could be upgraded, benefitting directly some 100,000-180,000 residents.

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Proposed cities:

City	Population	Characteristics
Agadir	180,000	6,000 slum households
Azilal	16,000	1,200 clandestine households
El Jadida	150,000	2,000 slum households
Khémisset	110,000	310 slum households 1,650 clandestine households
Khénifra	91,000	2,620 clandestine households
Khouribga	200,000	1,000 slum households
Marrakech	580,000	2,000 slum households 6,500 clandestine households
Méknès	450,000	4,500 slum households
Oujda	350,000	19,800 clandestine households
Ouled Taïma	30,000	3,500 clandestine households
Sefrou	51,000	3,000 clandestine households
Tétouan	300,000	20,000 clandestine households
Tikiouine	15,000	700 slum households

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3. Description of Expected Outputs

a. Quantitative Outputs

1) ANHI will produce approximately 5,000 additional serviced residential plots per year for sale to low and moderate income families as a direct result of HG financing. Such lots will be delivered starting in 1998, and fully delivered by 2003.

Given current trends for units/lot produced, the program can help ANHI reach its objective of production of 15,000 lots per year during the period of the Program, with eventual construction by purchasers of about 225,000 units serving approximately 1.2 million people. Of the total, 25-30% of this production will derive directly from the HG financing.

2) Up to ten municipalities benefitting from HG financing will be able to upgrade conditions in underserviced existing neighborhoods covering some 300 hectares in total. Ultimate direct beneficiaries will be some 150,000 residents of those zones. Indirect beneficiaries will be residents of the municipal areas surrounding those neighborhoods, who will benefit from improvements in urban environmental conditions (including, in some cases, protection of water table from pollution by sewage).

3) Urban areas benefitting from ANHI projects will also receive improved urban infrastructure, through municipal investment in "off-site" installations (water supply systems, wastewater treatment, improved solid waste disposal, etc.).

The number of investments achieved and the exact nature of those investments will depend on individual cases, as well as on government financial capacity to build and maintain the infrastructure. In some cases, off-site infrastructure development may be authorized for use of HG financing in cities which do not have ANHI projects, but which have significant need of such investments, and meet Program criteria for financing, management, cost-recovery, etc.

b. Qualitative outputs

1) ANHI will function as a mature business operation, with full system of internal financial controls and financial planning, with a professional capacity for real estate marketing, and with a sound financial basis.

2) The GOM will have adjusted its controls over ANHI (required by its parastatal status) to one of contractual partnership which allows reviews of transactions after the fact (allowing increased speed and efficiency of ANHI real estate operations), and allowed

other adjustments in operations (such as sales of blocks of market-rate lots) to increase ANHI's efficiency.

3) ANHI will be a credit-worthy operation, with a diversified source of income. It will be ready if and when Moroccan financial markets so allow, to raise working capital domestically, so that dependence on donor-subsidized loans can be reduced, if not eliminated. The point at which Moroccan markets will be able to support an ANHI operation is outside of ANHI's control.

4) Joint venture contracts signed by ANHI and local governments increase cooperation in project implementation, lead to increased ANHI influence on urban development/redevelopment, and improvements in municipal government performance in supplying (or arranging to supply) off-site infrastructure and services. Such "contracts" detail the duties and responsibilities of each party - including the financing which each brings to the project - before start of works.

5) Increased role of the private sector in residential land development and housing production leads to increased pace of production, and gradually to reduction in the housing price trends (for low/moderate price range) as competition and economies of scale take effect.

A combination of HG and grant resources will lead to the following anticipated qualitative outputs (which will be described in greater detail in the "Grant Project Paper" component of this document):

1) Strengthened financial, technical and administrative resources of key agencies involved in the Program: to include ANHI, FEC, selected municipalities.

2) Modernized urban planning documents and appropriate infrastructure norms lead to reduction in time and cost/per unit of land development and housing production.

3) Heightened awareness of urban environmental issues and improved environmental review procedures and monitoring controls for ANHI (and municipalities through FEC changes negotiated by World Bank) assure that program-funded interventions are not damaging to the natural environment.

It is also anticipated that increased access of builders and buyers of ANHI plots to formal sector financing will allow an increased pace of production of housing units. Modernization of housing finance systems in Morocco (accomplished by other efforts outside of this Program), and specific interventions under this Program re housing finance design and marketing, are expected to lead to improvements in this domain. However, success is dependent on forces outside of this Program (including macroeconomic situation, GOM banking rules, etc.), hence this is not listed as a formal

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output at this point. We will finance studies/TA early in Program life to explore this point further.

Given the differences in HG and standard project approaches, outputs for HG-004 cannot be exactly counted before commencement of the program. For example, the actual number of units produced by ANHI per year will depend on target communities selected (income characteristics, nature of housing problem, land costs, existence of services/infrastructure, cost of site development, etc.) as well as on availability of ANHI and HG-generated financing year to year. Preliminary estimates are of the development of over 23,000 plots, with slightly less than 25% for slum resettlement ("recasement"), about 50% for sites and services ("prevention"), and just over 25% for cross-subsidies ("perequation"). If total ANHI resources are counted, not just the HG, production is planned to reach 15,000 lots/year. As a point of reference, in the nearly ten years of ANHI's life, it has produced 82 developments, with 103,500 serviced lots delivered. ANHI has expanded fast, and now has some 100 projects in its "pipeline."

In the past, USAID assistance to ANHI (HG-003) has been only for land development in which ANHI is deemed the "owner," in construction terminology. That is, ANHI acquires the land, develops the land and sells it all under its own authority and responsibility. In the future, however, it has been agreed that this restriction is no longer necessary. HG funding can be used to reimburse ANHI costs for projects in which ANHI is not the owner. The change is due to the changing situation in Morocco. Now ANHI is required to purchase land for all its projects, whereas in early years some projects requested by the State were carried out on land donated by the State. This means that ANHI has greater up-front costs than before, which could limit its ability to fulfill its mission of creating large amounts of serviced land for below median income households. The HG financing will provide ANHI with sufficient liquidity to allow it to purchase blocks of land for development, hence lowering the unit cost of the eventual lots.

c. Policy Initiatives/Reforms

An important part of the overall program for housing and urban development in the next five years, and one which overlaps HG and grant, is the policy discussions and expected policy changes which should emerge thanks to this program. The exact nature of the outputs related to reform will be defined as the program evolves. In some cases they can be negotiated as part of a Program Agreement or Implementation Agreement, in others they are dependent on forces outside of the HG/grant and must be shaped as the program is implemented.

USAID and the GOM will have to work carefully to achieve agreements on policy change during the course of the Program. USAID will not be able to tie change (by agencies other than those receiving

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loans: ANHI, FEC/municipalities) without endangering ANHI's, and to a lesser extent FEC/municipalities' position. This is not a cash transfer program. However, USAID believes that political will does exist for change. The GOM sincerely wants to create housing at a fast pace. In past urban riots to protest the conditions of the unemployed and poor, ANHI sites were untouched. The lesson was certainly noted by high authorities. What are the unknowns are the extent to which individual entities can and will change. For this reason we are setting out broad benchmarks, and allowing for negotiation of details as we go.

Following are the types of reforms/initiatives which the Program will promote:

1) National committee on substandard housing, to be chaired by ANHI, with representation from local political leaders, concerned ministries, other public and private sector representatives, will allow policy discussions in a single forum;

2) Introduction of "action plans" for resolution of substandard housing problems in cities with actual/potential serious problems (slums/clandestine), which plans are for medium term actions, and plan for mobilization of resources at all levels (community, local government, central administrations, etc.);

3) Revision of regulations/procedures/laws which are found to limit the efficiency of housing development, urban infrastructure development, etc. without measurable benefit to society (this may include zoning rules, regulations governing ANHI operations, taxation systems, etc.).

4) Encouragement to the private sector to take on land development and/or housing construction for moderate income families, and/or assume management of certain urban services (e.g., garbage collection). This may require law/policy changes at various levels (e.g., authority of municipal governments to contract out may not be broad enough).

5) Strengthening the government's role in protecting urban environments, in particular in ways which affect/are affected by large housing developments (this will require not only policy change, but strengthening of human resources and sensitization of public and private sector groups). Emphasis will be placed on the development of affordable approaches to the mitigation of negative effects of urban development.

6) Development of procedures to assure cost recovery without making prices to beneficiaries higher than they can manage (based on socio-economic surveys, etc.). As the supply of "free" land ends, cost considerations for all ANHI projects must be taken seriously not only by ANHI but by the GOM. In addition, in upgrading of substandard (clandestine) neighborhoods, cost recovery

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systems must be identified that will neither be subject to the vagaries of politics nor place an undue burden on residents, but which will recover costs. The result may be a set of options which can be fitted to specific cases (e.g., central government subsidy, cross-subsidies).

d. Operational Reforms

The Program will call for a variety of opperational reforms by the beneficiary agencies.

Operational reforms by ANHI

ANHI will agree to the following changes in its procedures:

1) Will include in feasibility studies conducted prior to undertaking particular land development projects use of a checklist which is an initial environmental examination, which checklist is to be submitted to outside agency/person for review (USAID environmental officer for future projects which are eligible for HG financing). The checklist will be accompanied by explanatory note(s) on any negative effects anticipated, and description of mitigation efforts to be undertaken.

2) Will establish a policy and program to build up a land reserve (a land bank), allowing land to be bought, if and when market conditions are especially favorable, for use over a five year period (maximum). To this end, ANHI will strengthen its human capacity in marketing/real estate development, and will assure that the land bank acts as a revolving fund (that land is not held idle indefinitely). The intention is to lower eventual unit costs for land developed, by purchasing early and in large lots.

3) Will form joint ventures or other associations with local governments and/or private sector (as noted elsewhere in this paper).

4) Will build up its financial planning and internal control capacity, and then work (with its parent ministry, Housing) to convince the Ministry of Finance to revise its system of controls (to use models used for Utility parastatals, for example) to allow more efficient project implementation.

5) Will negotiate with banks (in particular Caisse Immobilier et Hotelier) to introduce pilot tests of housing finance for ANHI beneficiaries.

6) Will implement its new policies on marketing as soon as possible, to allow more flexibility in response to conditions in particular areas (e.g., type of lots to be developed, etc.).

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The items above which are completely within ANHI's capacity to perform (e.g., IEE, marketing plan and the financial planning changes) will be CPs to first disbursement. Other items will be used in semi-annual reviews of progress with ANHI and with its cooperating agencies, and may affect subsequent disbursements if ANHI's performance in pressing for change is questioned. USAID can use grant (0221) funds/TA/studies/training to influence ANHI's cooperating agencies to change (or allow ANHI to change).

Operational reforms by municipalities

Municipalities to receive loans under auspices of the Program must meet a set of criteria developed for the Program as well as financial criteria established by FEC. The eligible communities will also be expected to fulfill the following conditions:

1) The municipalities selected will undertake a much more active role in the rehabilitation of underserviced neighborhoods, including in the raising of revenues to do such work (through contributions from their own and/or central government budgets, by use of cross-subsidies, etc.). The municipalities will have full responsibility to raise predetermined fees from residents. Performance will be monitored by the GOM, with the option to cancel further work if municipalities are unwilling to seek cost recovery through some combination of fund raising mechanisms.

2) The municipalities selected will have (or have started arrangements to develop) Sewerage Master Plans. Preference will be given to municipalities which have negotiated (or are in the process of developing) joint venture arrangements with ANHI.

3) The municipalities selected will take an active role in the provision of off-site infrastructure needed for new neighborhoods, as well as for rehabilitated neighborhoods and ANHI sites.

These criteria will be specific CPs to involvement of particular cities in the infrastructure (FEC) component of the Program.

Operational changes by FEC

FEC will agree to implement all changes called for under the recent World Bank agreement, in particular those concerning feasibility studies and environmental issues. USAID is confident that if FEC successfully meets all World Bank conditions if will have fulfilled all conditions which USAID might have also designed. USAID review of status of changes at FEC will be a CP to first disbursement to FEC.

4. <u>HG-004 Program Inputs</u>

Inputs to the HG will include a planned $80 million in HG-supported loans to finance ANHI land development activities, and a $20

million line of credit to the FEC (the latter matched by the equal amount from FEC resources) to finance infrastructure and environmental services in substandard housing areas through loans to selected municipalities.

The Central Bank will receive the foreign exchange proceeds for the loan(s) and will credit the equivalent in local currency to go to ANHI and FEC. The Government of Morocco, represented by the Ministry of Finance, will provide a full guarantee of the HG dollar loans, and will undertake the foreign exchange risk (the issue of how much FX risk any agency will undertake is an internal GOM decision - to date Finance takes on all risk for HG programs). This is a technical point to be answered at time of Implementation Agreement signing. It is anticipated that the Ministry of Finance will be the borrower of record for ANHI $80 million loan that will be on lent to ANHI at terms which will include a fee for foreign exchange coverage and which will reflect domestic capital market conditions. FEC will borrow on its own behalf, as is the case in HG-001.

The cash flow analyses conducted for the project design, and the anticipated availability of HG resources, argue for annual disbursements, as described below. Flexibility exists to modify this disbursement plan.

ANHI disbursements will include advances of approximately $5 million each in two of the first three tranches. In general, reimbursement for ANHI will be made on the basis of a) costs of studies and surveys necessary to the implementation of this element of the Program; b) costs of land purchase and development approved by USAID under this Program; c) ANHI's management costs associated with the above. Eventually all such expenditures will be justified by serviced plots delivered to beneficiaries. Serviced plots delivered to below median income beneficiaries in the year preceding authorization of HG-004 are also eligible for "disbursement" providing they meet the overall criteria established by this Program, and they are not reimbursed under HG-003. As stated elsewhere in this Project Paper, serviced plots which are eligible for reimbursement under this Program include those plots which are developed by ANHI as "owner" or as agent of the government/municipalities.

For all disbursements, ANHI will present to USAID all necessary justification (contracts tendered and signed, bills paid, etc.) and, in particular, all administrative documents which give evidence of delivery of finished lots to beneficiaries. The calculation of disbursements will take into account the average cost of each operation, given that some beneficiaries (especially those being rehoused from slums) pay a subsidized price, with revenues from cross-subsidy lots covering the difference.

See Section VII.A for detailed description of sites proposed for ANHI work, eligibility criteria, etc.

FEC disbursements will be for infrastructure, service delivery and related project costs (feasibility studies, etc.) in/for municipalities which meet Program and FEC eligibility requirements, which will be detailed in the IA. Eligible expenditures will include a) costs of studies, surveys, etc. of "upgrading" projects; b) a portion of the costs of works performed for upgrading projects (up to a defined limit, with remaining costs borne by governmetn and beneficiaries); c) costs of studies, surveys and works tied to urban infrastructure projects approved; d) costs of materials procured for environmental protection approved by USAID. See Section VII.A for description of the main criteria.

NB: The inputs from the grant portion (608-0221) will include long-term and short-term technical assistance, training, studies, commodities, audit, evaluation and a portion of the cost of monitoring the program (PSCs). These are described in Section VI.

5. Methods of Implementation and Financing

The HG-004 housing guaranty program is financed through a A.I.D. guaranty of private sector loans from American financial institutions. The terms of the loans and any refinancing thereof is thirty years from the date of each disbursement, and may include a grace period of up to ten years on repayment of principal. A.I.D. and the borrower(s) may agree on other terms and conditions as well (to be determined at time of borrowing). The guaranties of the loans shall extend for a period beginning with the disbursement of the loans and shall continue until such time as the investors have been paid in full pursuant to the terms of the loans. See Attachment (Letter of Advice Terms and Conditions) for more details on the standard conditions for such loans.

An Implementation Agreement is to be signed between A.I.D. and the borrower(s). The borrower then signs a Loan Agreement (or equivalent agreement) with investors, as well as a loan-associated Paying and Transfer Agency Agreement with Riggs National Bank, Washington, D.C., to facilitate loan servicing. The Agreement includes payment of a fee to A.I.D. (which fee does not flow through USAID/Morocco).

Standard terms and conditions (codified at 22 C.F.R., Part 204) cover the guaranty of the loans between the investors and A.I.D.

Method of Implementation:

Implementation Agreement and Loan Agreement

Method of Financing:

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Loans from investors in the United States, guarantee by A.I.D.

No funds are transferred to USAID/Morocco under the HG-004. All accounting for HG-004 itself is the responsibility of A.I.D./Washington.

The methods of implementation and financing for 608-0221 will be detailed in the section of this Project Paper (to be added) which deals exclusively with that grant.

6. HG Implementation Plan

Note that the timing of input (loan) delivery for the HG is planned for five years, but may extend longer. The HG does not include a PACD. Tranches will be released when all conditions are met and are subject to the availability of HG funding. Although to meet ANHI's ambitious production schedule loan disbursements in five years are preferred, in actuality the Program deals with an activity which will reach its full conclusion after ten years. Similarly, in HG-001 and HG-003 there are activities which do not achieve full completion until after last disbursement. This is one of the differences between a HG program and a standard A.I.D. project.

The planned schedule for disbursement of the $100 million is the following (subject, of course, to fund availability and to satisfaction of conditions by the borrowers). Note that if one of the borrowers does not present eligible expenditures/projects, it will not receive a disbursement. If either ANHI or FEC should prove non-performing under the terms of the HG, and the other entity performs better than expected, USAID will propose appropriate changes in the HG agreements. Further, changes in disbursement schedule may be requested which do not influence total loan (e.g., if FEC is ready with eligible projects before 1996). The following is the currently planned schedule, based on analysis to date:

1994: ANHI - $20 million

1995: ANHI - $20 million

1996: ANHI - $10 million
FEC - $10 million

1997: ANHI - $10 million
FEC - $10 million

1998: ANHI - $20 million

The funds made available through the HG constitute only a part of the total to be spent by the agencies concerned. ANHI's program to upgrade housing conditions is estimated to have a total value of

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some $300-320 million over the period, while FEC will lend approximately $50 million during the period for upgrading underserviced neighborhoods and installing urban infrastructure.

See the attached PERT plan for the program.

7. Financial Plan

That portion of the HG-004 loan reserved for ANHI is aimed at permitting ANHI to acquire and develop land for some 22 projects deemed eligible for HG financing. In effect, about $25 million of the planned $80 million loan will permit land purchases in 1994-95, with the remaining funds allowing development of the land.

The cash flow forecast for HG-004 ANHI component is based on analysis of the projects in the ANHI pipeline, sources and uses of funds for each of the 22 projects. Financial specialists on the Project Paper team state that it is clear that the absorptive capacity of ANHI is adequate for the HG annual loan disbursements as scheduled, as the timing of the disbursements is timed for the cash needs for land acquisition and infrastructure developmetn for the 22 eligible projects.

The cash flow forecasts shown in the following table are based on the following:

HG-004 loan:

- First release of $20 million in 1994, subsequent tranches in 1995 ($20 million), 1996 and 1997 ($10 million each) and 1998 ($20 million).

- Financial charges: 12% per annum interest payments applied to the average outstanding HG-004 loan principal during that year.

Uses of cash:

- Land acquisition, technical studies and infrastructure development, administrative costs (ANHI's 7% commission plus other project-related costs).

Sources of Cash:

- Advances from clients for each project (30% in advance, then tranches; for cross-subsidy lots 50% in advance).

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Attachment
PERT Chart (Planning HG physical outputs, schedule)

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
ANHI											
1- Land Acquisition											
Constitution of Stock	327 ha	213 ha	259 ha	216 ha	175 ha	120 ha					
Development		147 ha	125 ha	152 ha	161 ha	150 ha	120 ha	110 ha	120 ha	125 ha	100 ha
2- Land Development											
Programs 1994 and 1999		147 ha					120 ha				
Programs 1995 and 2000			125 ha					110 ha			
Programs 1996 and 2001				152 ha					120 ha		
Programs 1997 and 2002					161 ha					125 ha	
Programs 1998 and 2003						150 ha					100 ha
3- Delivery of plots											
Programs 1994 and 1999				500	1800	2050	380		(500)	(1800)	(2040)
Programs 1995 and 2000					900	1590	780	230		(900)	(1500)
Programs 1996 and 2001							1970	3000	980		
Programs 1997 and 2002								1360	3070	550	
Programs 1998 and 2003									1300	2000	1260
FEC/ Municipalities											
1- Programation		X	X								
2- Upgrading											
Program 1995			50 ha								
Program 1996				100 ha							
Program 1997					100 ha						
3- Upgraded units											
Program 1995				2000							
Program 1996					4000						
Program 1997						4000					
4- Others facilities		X	X	X							

SUMMARY OF CASH FLOW (In Millions of DH)

	Total Cost	End 1993	1994	1995	1996	1997	1998	1999	2000	2001	2002 & +
A/ USES											
1- Land acquisition	571,05	183,85	45,35	144,35	122,50	75,00	0,00	0,00	0,00	0,00	0,00
2- Land charges	142,76	4,88	24,12	27,88	40,24	22,98	14,87	7,81	0,00	0,00	0,00
3- Tech. studies / monitoring	107,78	0,24	6,32	12,43	15,84	20,11	20,64	16,61	8,97	4,44	2,18
4- On-site Works	1 270,45	0,00	28,22	107,40	176,49	220,31	265,96	224,25	171,83	50,65	25,35
5- Off-site Works (Sewege/Road)	126,75	0,00	0,00	0,00	0,00	14,30	23,33	24,00	29,50	25,98	9,65
6- Management fees (FIA, ...)	195,73	0,03	4,49	15,58	24,98	33,13	40,33	34,39	27,34	10,60	4,86
TOTAL EXPENDITURES	2 414,52	188,99	108,49	307,63	380,05	385,82	365,12	307,07	237,63	91,66	42,05
HG Debt Services	615,60	0,00	21,60	43,20	54,00	64,80	86,40	86,40	86,40	86,40	86,40
TOTAL USES	3 030,12	188,99	130,09	350,83	434,05	450,62	451,52	393,47	324,03	178,06	128,45
B/ SOURCES											
1- Sales of rehousing plots	128,88	0,00	5,74	14,45	20,84	14,48	17,98	20,95	18,54	14,78	1,12
2- Sales of sites & services plots	1 144,64	0,00	42,15	107,65	122,38	125,57	182,93	221,18	199,60	104,30	38,88
3- Sales of residentiel plots	1 751,35	0,00	28,43	152,68	198,20	204,45	275,99	244,14	279,29	205,55	162,62
4- Sales of commercial plots	97,82	0,00	0,00	0,00	0,00	7,35	13,15	6,18	14,25	22,56	34,33
TOTAL RECEIPTS	3 122,69	0,00	76,32	274,78	341,42	351,85	490,04	492,45	511,68	347,19	236,95
HG Disbursments loan	720,00	0,00	180,00	180,00	90,00	90,00	180,00	0,00	0,00	0,00	0,00
TOTAL SOURCES	3 842,69	0,00	256,32	454,78	431,42	441,85	670,04	492,45	511,68	347,19	236,95
CASH FLOW	812,57	-188,99	126,22	103,94	-2,62	-8,77	218,52	98,98	187,65	169,13	108,50
CUMULATIVE CASH FLOW	812,57	-188,99	-62,77	41,17	38,55	29,78	248,31	347,29	534,94	704,07	812,57

8. Special Program Design Issues

a. Market Towns

The specific shelter requirements of market towns, i.e., towns whose population in between 5,000 and 50,000, will need to be addressed during project implementation. At present, insufficient information is available concerning clandestine settlements at a national level; the development of a database and national observatory, complemented by socio-economic analyses will provide sufficient information to assess the needs of these growing communities.

b. Demand and Absorptive Capacity of the FEC

Recent studies have demonstrated and World Bank analyses have confirmed that the FEC has been unable to satisfy local governments' infrastructure and environmental service requirements. Unmet demand is estimated at 50%. This has not been due to technical or organizational deficiencies at the FEC, but rather to insufficient financing availabilities. USAID efforts currently underway to strengthen the FEC, coupled with the activities and policy objectives to be carried out under the World Bank's First Municipal Finance Project, should enable that institution to absorb and effectively manage the additional funds proposed under this Program.

c. U.S. Procurement

Due to the nature of HG loans, they do not lend themselves to application of Buy America regulations (and are exempt from them). Analysis of the borrowing agencies' procedures (by the PP team for ANHI and the IBRD for FEC) indicate some opportunities for offshore (therefore potentially US) procurement in the future if large-scale projects are undertaken (such as a waste water treatment plant through the FEC). However, a careful review of past and planned operations do not support the hypothesis that this will happen under HG financing. The PP team did conclude that limited opportunities do in fact exist for U.S. suppliers of goods and services to participate in the program. (See Annex A, Technical Analysis for details on volume and type of activity.)

Rather than creating an unmanageable and costly system to give priority to U.S. goods and services, a more sensible approach would be to create an environment that would favor greater transparency in procurement and use existing procurement mechanisms to encourage the participation of U.S. suppliers as well as to promote greater competition. This could be accomplished by requiring ANHI and the municipalities - through

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the FEC - to use international tendering procedures for engineering design and construction management contracts and for commodity procurement actions that exceed a given dollar amount. Technical assistance could be provided to help the municipalities set up appropriate systems. ANHI is already experienced in tenders.

A review of plans for the Program reveals that there may be as many as 450 contracts executed, with funding values ranging from $2,000 - $3.7 million. Given the nature of the work (up to 30 discreet projects in cities throughout the country over a five year period), it would be difficult, if not impossible, to group procurements. What would be possible is for the GOM to trnasmit to USAID, and thence to the U.S. Embassy Foreign and Commercial Service in Casablanca (FCS/Casablanca), all tenders for contracts of $2 million or over. FCS can then place a notice in the Commerce Business Daily and/or other specialized trade journals to provide information to interested U.S. suppliers.

However, a word of caution. All transactions through the FEC will be ruled by World Bank as well as GOM regulations, and the Bank has already estimated that there will be few transactions large enough to merit international competitive bidding (some 4% of its $100 million loan). FEC states that most of the procurement financed by its loans is within local procurement rules under Moroccan regulations. That is, commodities and services are to be procured on the local market. That may mean trucks assembled in Morocco with foreign brandnames. There is no exclusion of foreign offerors, but they are unlikely to be able to compete on price/service grounds if not located in Morocco. ANHI uses HG funds to purchase land, and to contract out for site upgrading, often with a number of small Moroccan firms and with Public Utilities. Neither FEC nor ANHI procure earthmovers, dump trucks, etc. for their own use. Further, the U.S. Foreign Commercial Service notes that there is rarely a response from U.S. firms to GOM procurement notices it places in the Commerce Business Daily (based on GOM solicitation notices in local journals), at least in part because there is not enough time to respond for foreign offerors (those without presence in Morocco already).

The real opportunities for U.S. business will be for those firms which have representation in Morocco, and they are few at the moment. Technical assistance under the grant component can help Moroccan agencies improve procurement systems, as needed. This should make it easier for American firms to penetrate the market, as the T.A. will help remove obstructions which are not based on Moroccan legal codes, but on inefficiency. We will also use grant funds to procure U.S. computers/software and other items which are important to the Program, and which may be able to gain a share of the commercial market in the future.

This approach is working well under existing programs, especially in terms of Geographic Information Systems (GIS), using U.S. software and training on U.S. hardware. The Ministry of Interior has expressed interest in expanding the test case in Tetouan, to set up a GIS center in Rabat, with GIS systems used in more municipalities. This aspect of the Program will be discussed in the Project Paper section dealing with 608-0221 in particular.

d. Absorptive capacity of ANHI

Analysis conducted for this project design indicates that ANHI can absorb $80 million over a five-year period. Indeed, ANHI anticipates spending $300-320 million during this same period, using a combination of HG loan, GOM subsidy payments, client advances/payments, which include a fee for ANHI. PRE/Housing has agreed to allow the disbursement to ANHI include an advance payment, at least in the first two tranches. This will help ANHI to purchase land under its land bank plan. A.I.D. has also agreed that any land development by ANHI which meets our general criteria for eligibility, which has been completed since January 1993, and is not part of HG-003, may be considered eligible for reimbursement. This point is important in the early years, as the land being acquired with HG-004 funds will not be ready (be a reimbursable expenditure) until later in the program. The details are explained in section VII.A (Technical Analysis).

Further, the analyses have indicated that ANHI is a well-managed organization, with the administrative capacity to expand. Its financial performance in the past five years has been very positive and encouraging. Its financial health is good. Production, client advances and operating profits have all increased. The cash flow forecast for ANHI under HG-004 is good. There are changes which need to be made to make ANHI more business-like in its structure and operations, which ANHI has agreed to do in the first year. There are also innovations which might increase ANHI's absorptive capacity even more (improve its cash flow). In general these changes will require cooperation from the Ministry of Finance and/or banks, hence cannot be conditions to the program.

e. Affordability

There is no simple answer to the issue of affordability. To date ANHI clients have been able to pay for lots without a high rate of default, but have been becoming slower in being able to finish construction of the eventual housing unit. This year ANHI has had to become more assertive in collecting payments (which it should have been before), because of past-due bills. Whether this is a temporary problem, tied to the drought, is unclear. Even if clients pay ANHI on time, their slowness at

building is a problem for them, and an irritation to elected officials who want slums cleared up quickly, and new housing developments to look like neighborhoods and not construction sites. The project paper team has suggested some modifications in the payment schedule for ANHI lots, slowing down slightly those for the poorest, and speeding up those for cross-subsidy lots. ANHI may also need to increase the percentage of cross-subsidy lots in cities in which there is a slum rehousing activity, or sell cross-subsidy lots in blocks to provide more resources faster to subsidize low-cost lots. This issue will need attention throughout Program life. ANHI is very sensitive to it, and willing to adjust its operations as necessary. USAID will work to help ANHI get the attention of the proper authorities to assure that there are no bureaucratic restrictions which block adjustments. The bottom line is, of course, that if beneficiaries cannot afford ANHI lots then the Government of Morocco will have to intervene, as the Program and the borader sites and services approach to low-cost housing in Morocco would become inviable.

f. Environmental impact

The Programmatic Environmental Assessment (PEA) has concluded that the Program will not create significant adverse environmental impacts. As summarized in Section IV of this paper, the PEA has recommended particular actions which ANHI should take, and which will be incorporated as conditions to first disbursement. The World Bank has already incorporated environmental considerations into its program with the FEC, which are deemed satisfactory to A.I.D. In addition, the PEA has recommended a broad range (a menu) of technical assistance and training from which to select as complementary activities to the Program. The final selection of interventions at municipal level will depend on the cities chosen for participation, as the level of development and of environmental problems will vary from site to site.

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III. PROGRAM IMPACT AND PROGRAM MONITORING

A. PROGRAM IMPACT

The USAID/Morocco Action Plan has as a strategic objective: "increased availability of affordable housing and services for low income urban families." This is measured under two strategic outcomes: 1) increased investment and production in shelter and urban development, and 2) improved provision of infrastructure and services. Use of the Action Plan definitions will allow impact monitoring to coincide with approved systems/indicators for Morocco under the "PRISM" system for A.I.D.

Proposed indicators at Program Impact Level:

Increased availability of affordable housing and services...

1) Percentage of households living in bidonvilles and unserviced neighborhoods reduced.

Target is reduction of percentage living in bidonvilles from 6.8% to 3%, and unserviced clandestine neighborhoods from 18% to 10% by 1998. Note: More clandestine neighborhoods could be upgraded if the GOM chose to subsidize this operation fully. This is neither feasible nor recommended in the next five years.

Reduction in percentages nation-wide assumes continued existence of other urban development efforts in Morocco. At output level, tracking will be of Program-funded activities (and those which are leveraged through Program funding).

2) Changes in GOM policy towards municipal infrastructure development, service delivery, cost recovery yield more extensive, more efficient and more equitable urban services.

Note: HG-004 will work with about 10 individual municipalities. Therefore, any indicators at macro-level should be of government policy and performance changes because of the Program. The exact indicators will be developed early in the Program.

Investment and Production...

Program output level:

1) Number of households moved from bidonvilles to serviced plots - 5500 by PACD
2) Number of households receiving better housing (sites and services) - 11,500
3) Number of individuals in improved housing conditions - 300,000 (directly from HG-004), 1.2 million from all ANHI programs during the period.

4) Number of houses built by private sector on lots developed by ANHI (TBD - sample surveys used)
5) Number of lots for which owners/builders have benefitted from private sector loans enabling faster completion of construction (TBD - baseline needed/sample surveys).

Improved provision of services...

Program output level:

1) Number of people in clandestine neighborhoods hooked to sewer and water under Program: 150,000.
2) Number/percentage of urban households (in target cities) with garbage collection (TBD) (as proxy for all services)
3) Increased percentage of municipal budgets used for urban services (TBD)
4) Increased private sector involvement in provision of services (TBD)

A note on "Affordability"

An important aspect of the objective is "affordability" of housing lots to be produced. The creation of "affordable" housing will be tracked through monitoring of payment records (delays, defaults at various price levels and lot types are considered direct indicators), and sample surveys to gauge success in achieving the 35% of income objective for price of finished lots (i.e., families should not have to pay more than 35% of income on an annual basis, as a higher percentage strains low income families' ability to maintain basic expenditures for food, health care, etc.). Socio-economic surveys are also needed to test the hypothesis of 35% as the correct objective for affordability, to assess turnover rates in housing among those rehoused from slums (whether they resell informally at profit and return to slums, as is the case in some countries), and to assure that delays/defaults in payment are actually a symptom of lack of affordability or not.

To achieve the objective of a below median income family paying no more than 35% of its annual income, there will need to be progress on the following factors (which can be combined variously, hence particular numerical targets are not set):

- Reduction of land acquisition unit prices through: land bank/reserve schemes, purchase of large blocks of land, purchase without individual pre-approval by MOF, reduction of taxes on land purchased by ANHI (as waiver of tax law);
- Improved financing to ANHI (bank loans, bonds, block sales of cross-subsidy land, other), to construction firms, to buyers (public/private mortgage, other);
- Reduction of unit costs of finished lots by: modification of zoning rules, utility construction standards, other.

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These factors will be monitored during Program life. Systems will be set up early in Program life to do so, and the maintainance/management of the systems will be part of the responsibility of the TA team, using elements prepared by various agencies (in particular ANHI's "observatory" system).

B. MONITORING SYSTEMS

USAID and the RHO will monitor the Program and its project component in a variety of ways. The RHO (representing the Office of Housing and RHUDO) will have primary responsibility for all aspects of the HG, calling on other Mission/A.I.D. resources as necessary. The HG is monitored formally and informally, through:

- Semi-annual reviews (within USAID, with GOM);
- Site visits, frequent meetings with counterpart agencies, review of records by specialists (under contract) and/or review of GOM inspectors'/auditors' reports.
- External evaluations/assessments.

Impact is monitored as described above.

All request for disbursement of funds under the HG (for a "borrowing") are formally reviewed using Office of Housing guidelines, and in light of Program-specific criteria for acceptability. The criteria for use of HG funds will be detailed in Implementation Agreements to be signed with borrowers (ANHI, through Finance, and FEC by itself).

Performance under the HG will be monitored in comparison with detailed plans to be prepared by the concerned agencies, and agreed to by the RHO prior to consideration of loan disbursement for the agencies involved. In the case of ANHI, a plan will be approved as attachment to the HG Implementation Agreement to be reviewed and modified, as necessary, semi-annually (to take into consideration factors outside of Program control). ANHI, in preparation for HG-004, has already presented to RHO a list and description of potential projects in its "pipeline" which could be subject to HG financing. See section VII.A for a description of such projects.

The installation in ANHI of a functioning "observatory" of data relevant to Program environment and success will ease monitoring at purpose level, as described above. USAID PRISM system for monitoring of program impact will be used as one of the monitoring instruments.

As in any program, quantitative outputs (housing lots produced and delivered, etc.) are easier to track than qualititative (improvements in performance of the agencies, in perceived quality of life beneficiaries, etc.). One of the tasks of the TA team will be to assist the GOM and USAID in developing and maintaining appropriate tracking systems for qualitative achievements.

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The RHO and USAID monitor specific Project activities in the same manner as for any other bilateral grant, through:

- Semi-annual review;
- Formal and informal evaluations;
- Controller reviews, audits (following A.I.D. regulations);
- Site visits and reviews with counterparts.
- Supervision of the institutional contractor.

Please see also the Logical Framework, which provides a statement of planned outputs, End of Program Status (EOPS), and the assumptions on which they are based.

C. EVALUATION PLAN FOR THE HG

The evaluation plan for the Project component is described in the section dealing strictly with the grant. To summarize, a mid-term and final evaluation of the Project are planned. These evaluations will cover issues relating to the whole Program, and to the delivery of Project-funded inputs, and other issues dealing solely with the grant (TA, training, studies, etc.).

It is important to distinguish the two components in discussing evaluation because the HG has no set life of project, as does a grant. Rather, disbursements can (with approval of A.I.D.) spread out over a longer period (and may have to if sufficient HG funds are not available), and the actions to be evaluated may not be completed fully until after the last disbursement. For example, in HG-001, the last disbursement is to be made in 1994, but the cost recovery of the loan, the final private sector development of lots produced under the program, etc. will not happen until years after formal Program completion. It is in the interests of A.I.D. to continue to monitor (and to carry out ex-post evaluations, if necessary) after last disbursement. Hence, evaluation plans for the HG include the mid-term and final evaluations planned for the Project component, formal reviews prior to each disbursement, and at least one ex-post evaluation to be conducted in the years 2000 and 2005 (if the first ex-post evaluation deems it necessary). However, no funds can be set aside for these evaluations at this time, as they fall beyond delegations of authority for project funding. This is not considered a major problem, assuming the continuation of programs in Morocco. Such evaluations could also be financed by the GOM or a third party as a publishable study.

D. AUDITS OF THE HG

Any audits of the HG itself will be carried out following regulations in force at the time. Audits of the grant (608-0221) will follow USAID project guidance, and their nature will depend on the final form the project will take (e.g., whether it will be implemented by a PVO, a for-profit firm, or other option).

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IV. PROGRAM FEASIBILITY - SUMMARY OF ANALYSES

A. TECHNICAL ANALYSIS

1. Background

a. Housing Conditions in Morocco

The housing shortage in Moroccan cities presents a complex and sizeable problem, and the population growth rate only continues to intensify it. Since the beginning of the 1970s, the médinas (the ancient cities within the cities themselves) have become vastly overpopulated, and there has been a significant increase in slum and substandard housing developments. Today, nearly 25% of the urban Moroccan families live in such substandard or unacceptable conditions.

Although the Moroccan government has engaged to improve these conditions, the measures have not been sufficient to eliminate the problem. In 1984, GOM (the Government of Morocco) created a land development company, ANHI (the National Shelter Upgrading Agency), whose specific goal is to improve these substandard and slum developments, but the problem remains severe. According to the available statistics, since 1982 the Housing Ministry has made 167,500 lots available to slum dwellers, yet because of the population growth there are still as many substandard housing and slum dwellers today as there were in 1989--nearly 160,000 families.

As far as upgrading substandard housing is concerned, it is largely due to lack of financing and the sheer complexity and scope of the problem that GOM's efforts have not been sufficient. There are cases where outside loans have helped to improve the housing and living conditions--notably, the PDU (Urban Development Project) in the city of Tetouan, which was made possible by a loan (HG-I) from USAID--but they are rare.

The GOM's aim is to eradicate the slum and substandard housing problem before the year 2000 by requesting international assistance from institutions such as USAID, World Bank, and the EEC. The government would also like to implement a strategy which would require the municipalities to play an important role in the upgrading, much in the same way as the endeavor that was effected in Tétouan.

b. Environmental Conditions in the Cities

Aside from the adverse environmental conditions that exist in the slums and substandard and under-serviced housing projects, there is a tremendous environmental problem in the médinas, as well. Many of the buildings are in decay, and the drainage and trash collection systems are frequently far less than adequate.

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The Economic and Social Development Plan (1988-92) attempted to effect studies and civil works in order to protect a number of médinas (notably Rabat, Salé, Fes, and Marrakech). Some (like those in Fes, Marrakech, and Rabat) have seen a measure of improvement; others, however (like those in Sale and Tetouan) did not benefit from this plan at all.

Generally speaking, one of the major environmental issues in Moroccan cities is that of both solid and liquid waste disposal. Many cities are located by the seaside and near rivers, where liquid waste is a matter of great concern, and its disposal can cost local collectivities a significant portion of their municipal budget.

The HG-004 Program (which builds on the policies of its predecessors, HG-001 and HG-003) is designed to enhance the effectiveness of the projects envisioned by GOM. It will address not only the problems of upgrading substandard housing and redevelopment, but will also create infrastructure and provide environmental services to new and existing urban zones.

2. Description of HG-IV

a. Presentation of the Program

Specifically, HG-004 will assist the Moroccan government in:

- eliminating slums and upgrading substandard housing and under-serviced areas;
- delegating more responsibility to the individual municipalities, particularly in regard to urban management and creating adequate infrastructure;
- encouraging the private sector to invest in subsidized housing;
- reducing housing costs for low-income families;
- providing environmental studies and services to the agencies responsible for urban planning;

The HG-IV program will also contribute to the following USAID objectives:

- to increase economic and social development;
- to improve productivity in public services;
- to eliminate slum areas and upgrade substandard housing, and to improve sanitary conditions on the urban scale (by providing environmental services).

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As far as the management of this program and its funding are concerned, ANHI[1], which has already proven to be an effective administrator, would be the most desirable and logical choice. It is capable of managing the large-scale urban housing operations both in terms of eliminating the slums that exist and preventing the construction of future substandard housing sites. Currently, HG-003 will allow ANHI to provide 10,000 plots per year by 1994-5. In order to effectively deal with prevention, however, ANHI's objective is to provide 15,000 plots per year, and HG-004 will help to accomplish this goal.

With $80 million ANHI will be able to create a revolving fund which will allow it to acquire new plots within the next ten years (totalling approximately 1,200 hectares) and supply approximately 5,000 additional fully equipped plots per year between 1994 and 1998. Seventy percent of this production will be designated for families whose incomes are lower than average (the average being estimated in 1993 at 3,500 Dh). The HG-004 loan will contribute what equates to 25% of the entire projected cost of the program.

Similarly, FEC, the only financial institution that lends to local governments in Morocco, will authorize loans to selected municipalities. Essentially, the municipalities that would qualify are those that agree to restructure substandard housing areas, supply acceptable infrastructures in order to open up new zones for construction, and engage in providing environmental services (by conducting needs studies and providing waste collection and plants for waste treatment).

With $40 million - 20 million supplied by an HG-004 line of credit and 20 million from FEC - municipalities which qualify would be able to make steps toward resolving the problems linked with substandard housing and the environmental complications which result.

Finally, USAID has approved a grant for technical assistance in the amount of $10 million.

Thus, the HG-004 program will increase ANHI and FEC's financial resources and further the objectives and activities of the technical assistance programs already put into effect by the HG-001 and HG-003 programs. HG-004 will not only help upgrade

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[1] ANHI, a financially autonomous public establishment, was created in 1984 to address GOM policy goal of eliminating slums and substandard housing. In its eight years of existence, ANHI has undertaken 82 operations offering 103,500 serviced plots to approximately 1,300,000 people. The majority of these operations were completed or are currently in progress. ANHI envisions 100 more such programs in the near future.

substandard housing conditions, but will also encourage improved relations between the ANHI and FEC and their potential partners[2]. The HG004 program will encourage those two institutions to work together on providing off-site infrastructure and restructuring; this will reduce both costs and time spent on carrying out individual and collective projects.

b. Selection of Sites

(1) Eliminating slums and prevention measures

ANHI will have primary responsibility for this component; some of the factors used in selection of beneficiary communities are those presented below:

- Cities identified as priorities: with a high rate of slum settlements and substandard housing, or where there is a high risk of such. For those that qualify, ANHI envisions both long- and short-term policies.

- Preliminary studies will involve socio-economic investigations, evaluations of feasibility, needs assessment and programming, and studies of environmental impact both on the prospective building sites and the city as whole.

- The land acquisition and development policy is to look at urban centers in their entirety and project growth for the next ten years, based on actual needs; the land cost will not be greater than 25% of the total land development costs, exclusive of the financial costs associated with the HG-004 loan.

- The technical aspects are as follows:

  - 70% of the plots supplied by ANHI will apply directly toward eliminating the slums and preventing further construction of substandard housing.

  - The CUS (Ground Use Coefficient) will be in the neighborhood of 50% of the land set aside for the re-housing of the slum and low-income families; the plots will vary between 80 and 100m2.

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[2] The Directorate General of Local Governments, selected municipalities, Directorate of Urban Planning, the Under-Secretary of State charged with Environmental Protection, Ministry of Finance, CIH and others.

- The total area of each increment will not exceed 50 hectares; and, depending on the factors involved in equipping a particular site, the time involved in carrying out these operations will vary between 30 and 48 months.

- ANHI will define a cost-reduction strategy to produce fully serviced plots at reduced costs. This will enable low-income families to buy a plot, construct their own homes, and, ideally, not spend more than 35% of their total income. The cost reductions will be on a technical, strategic, or financial level. On the technical level, ANHI will assist in the development phase by providing architectural plans, construction advice and assistance, and by helping families to obtain building permits. It will also assist on the financial level by helping families to gain access to a housing finance program through CIH or other institutions.

- Individual municipalities will be eligible for the program either by agreeing to provide off-site infrastructure for the proposed operations or by signing an agreement in accordance with the new law on land development, where ANHI would be responsible for the work and the municipality would be recover the costs.

- The private sector can participate - being in joint control of the operation with ANHI - by co-financing off-site servicing and/or by constructing economical housing for low-income families.

(2) Urban upgrading and infrastructure

In eligible cities, land development will be complemented by environmental services and urban infrastructure. On a technical and financial level, the preventive measures will stop the building of new substandard housing settlements, whereas cross-subsidy will reduce the actual costs to the residents of the areas to be upgraded.

ANHI and the municipalities will work more efficiently together if the municipality can assume its role as owner, as it is better equipped to recover the costs of upgrading activities, and ANHI can provide the technical assistance.

Given the difficulties involved in recovering costs, use of the National Budget (BGE) in certain upgrading operations would be a possibility. In this case, one-third of the financing would be supplied by government grants and/or the municipalities, another third by cross-subsidies, and the final third by the beneficiaries. The municipalities will borrow from FEC in order to enact the project and, in turn, be reimbursed by the beneficiaries.

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The upgrading operations will include technical and feasibility studies and construction works relating to the principal networks--electricity, water, sewage, and roads.

The preliminary studies will primarily involve socio- economic and urban investigations of the area to be restructured and the effects upgrading will have on the environment.

For the other services eligible to benefit from HG-004 (off-site servicing, studies, and environmental services), the priority is to give to eligible cities supporting land development (ANHI) and of restructuring under-serviced neighborhoods (municipalities).

c. Eligible Cities

Based on the above criteria and a review of ANHI and FEC's project pipelines, a preliminary list of eligible cities has been drawn up. Before the onset of the operations, more complete investigations will be conducted in order to gain a more exact understanding of the cities that will most benefit during the next five years of the proposed HG-IV program.

- Agadir: 180,000 inhabitants/6,000 slum households/ANHI in progress
- Tikiouine: 15,000 inhabitants/700 slum households/ANHI in progress
- Meknès: 450,000 inhabitants/4,500 slum households/ANHI in progress
- Khouribga: 200,000 inhabitants/1,000 slum households/ ANHI in progress
- Sefrou: 51,000 inhabitants/3,000 households in under-serviced areas
- Oujda: 350,000 inhabitants/19,800 households in under-serviced areas
- El Jadida: 150,000 inhabitants/2,000 slum households/ANHI in progress
- Tétouan: 300,000 inhabitants/20,000 households in under-serviced areas
- Ouled Taïma: 30,000 inhabitants/3,500 households in under-serviced areas
- Azilal: 16,000 inhabitants/1,200 households in under-serviced areas
- Khénifra: 91,000 inhabitants/2,620 households in under-serviced areas
- Khémisset: 110,000 inhabitants/1,650 households in under-serviced areas/310 slum households
- Marrakech: 580,000 inhabitants/6,500 households in under-serviced areas/2,000 slum households

These cities are characterized by a high rate of slum settlements (Agadir, Tikiouine, Khouribga, El Jadida, and

Meknès), substandard housing (Tétouan, Sefrou, Oujda, Azilal), or both at the same time (Marrakech). In these cities, the operators of the Ministry of Housing (ANHI is one of these) have already begun eliminating substandard housing.

The whole of the projected operations will involve nearly 1,320 hectares. Seven hundred thirty-five hectares must be equipped between 1994 and 1998; this first tranche will offer nearly 23,700 lots of which 72% will rehouse 5480 slum households and accommodate 11,580 lower-income families (as prevention). At the completion of the project, 300,000 persons will have been re-housed or otherwise accommodated.

For the upgrading proposal, the institutional arrangements and commitments will take place the first two years of the HG-004 in order to help municipalities integrate the program. This will particularly concern the cities of Khémisset, Sefrou, Oujda, and Oulad Taïma, and eventually Marrakech and Tangier. At completion of this program, between 200 and 375 hectares will have been upgraded, and the population affected between 100,000 and 180,000 persons.

B. FINANCIAL ANALYSIS

1. ANHI Financial Organization

a. Analysis of Financial and Accounting Functions

The Financial and Accounting Group of ANHI is currently responsible for the preparation and the execution of ANHI's investment and operating budgets, and for the management of treasury and accounting functions. This Group is also responsible for general administration, personnel, and ANHI buildings and supplies.

The financial function, as currently managed, is not adequate to permit the further rapid growth of ANHI's activities. Financial and cash-flow forecasting, and other pertinent management information systems, need to be developed; and the nature and inter-relationship of the various financial functions needs to be more clearly defined. Furthermore, an internal control or audit function does not exist, and should be created by the recruitment of a qualified Financial Controller, who would operate independently of the rest of the Financial and Accounting Group management.

A key issue for ANHI will be the accurate evaluation of its profitability and its present and future liquidity position. This is difficult at present because the accounting treatment of certain key ledger accounts (due to suppliers; advances from clients; and inventory/work-in-process) is not clear from the

current accounting procedures and financial statements. Accordingly, certain changes to clarify and reconcile these three accounts, combined with an independent audit of ANHI's 1992 accounts, should be a precondition for any loan disbursement under the new HG loan.

It is also indispensable to install an automated management information and budgeting system to enable it to capture and evaluate all pertinent information about existing activities and projects. Such a system can be integrated into the work of the Financial Planning unit, and will also be of major assistance to the Financial and Accounting Divisions and to the Financial Controller, as well as to senior ANHI management, Ministries and USAID, in assessing ANHI's financial condition and operational performance.

ANHI's budgeting process should be ameliorated to include specific operational budgeting procedures relating both to projects (new and existing) and to the costs of different ANHI units. Such a budgeting process should be accompanied by periodic performance reviews, highlighting variances in actual performance versus budget. Other financial management methods should go into place as soon as possible, in particular a system of monthly reporting of performance (revenues and expenses) by project and by operating unit, in consistent format making possible rapid assessment by ANHI management of any developing problems.

It is only by putting in place the processes described above that ANHI will ensure its Board, Ministries and lenders (USAID) of its capacity to continue to expand and to make appropriate use of the significant resources which the new HG loan will make possible.

b. ANHI Financial Performance

The financial results of ANHI over the past five years are very positive and encouraging. Production (inventory levels) went from Dh 135 million at 12/31/87 to Dh 1314.64 million at 12/31/92, an increase of 874% over five years. During the same period, the level of advances from clients grew from Dh 151.14 million to Dh 1,189 million, an increase of 687%. ANHI's annual operating profit grew progressively from Dh 7.64 million in 1988 to Dh 34.85 million in 1992. This growth is due to the increase in production levels, since revenues (the 7% commission) are a function of the cost of this production activity.

c. Financial Controls

ANHI's internal financial control function is not yet well developed. It has relied on external controls, such as the

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financial control function exercised by the Finance Ministry as well as by the External Auditor as required by ANHI's General Assembly and statutes. In addition, ANHI was independently audited for the years 1984-85-86-87 and 1988 at the request of its Board of Directors. But, to expand, it is desirable for ANHI to put internal control functions in place as soon as possible.

It is recommended that the controls exercised by the Finance Ministry be simplified (especially regarding project contracting) as and when a system of internal controls is put into place within ANHI. Although there is currently a process within ANHI for ensuring that adequate financial coverage and working capital for land acquisition and development is met (in particular as regards the use of funds from the current USAID HG loan), ANHI remains burdened by the cumbersome external control procedure which impedes its achievement of annual production targets and causes delays in project initiation.

ANHI is increasingly required to acquire land from small private landowners, requiring a growing number of individual negotiations which the current control procedures make very cumbersome. Agreement on selling prices in such situations are often achieved only after lengthy negotiations with the owners, and the long delays before settlement caused by the current control procedures (which require case-by-case approval of land acquisition decisions) can jeopardize the transaction, exposing ANHI to the risk of the landowner breaking the agreement. The current procedures have shown themselves to be counter-productive and inadequate to ANHI's current activities.

d. Assessment of Human Resources

ANHI has a higher proportion of professional staff (compared to total staff) than the other entities under the direction of the Housing Ministry:

- Professional staff: 47% of total staff (41 people);
- Technical staff: 40% (35 people);
- Other employees: 13% (11 people).

Of the professional staff, 50% are architects or civil engineers, who are responsible for the management of projects or of the regional offices, where they are assisted by commercial staff, all of whom are lawyers. The remainder of the professional staff are financial and accounting experts. Staff members at this level have been well-selected and show a high level of professional competence and experience.

Given its volume of activity (presently 15,000 units per year in production), ANHI is very well-managed. Senior management

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and professional staff have for the most part a level of skill and experience enabling to perform their functions competently. Thanks to this high competence level, ANHI and its staff enjoy a strong professional reputation on a national level.

e. Summary of Conclusions

One of the main issues facing ANHI is its need for working capital to finance the expansion of its activities, which by their nature immobilize financial resources for extended periods of time and with considerable risk of loss or illiquidity.

To properly manage ANHI's need for and use of its scarce financial resources, there are two financial functions which currently do not exist within ANHI and whose creation, at the earliest possible moment, should be conditions precedent to release of the first loan tranche to ANHI. These functions are:

- A Financial Planning function, which will develop and maintain a financial model for ANHI as a whole and for each specific project undertaken by ANHI (past, present and future).

- A Financial Control function should be established, and a Controleur de Gestion recruited, to provide the needed operational controls (both a priori and a posteriori) and financial performance evaluation required to ensure that financial resources are being employed properly.

The present financial and accounting functions would continue their present activities, which are (respectively): management of liquid funds (treasury) and of external borrowings; and accounting, bookkeeping and operational budgeting. These two functions would be strengthened by the addition, under Technical Assistance, of three financial management tools:

- Modification of ANHI's ledger accounts to include accounts for "due to suppliers" (liability), and "advances from clients" (liability), and the reconciliation of these accounts with the "inventory/work-in-progress" (asset) accounts. This change is key to permit meaningful financial reporting and should be a condition precedent to any HG loan disbursement.

- Introduce an automated management information and budgeting system (comptabilité analytique et budgétaire, or "CAB").

- Improve the automated information system of liquidity (cash flow) forecasting.

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In addition to the above recommendations, another condition precedent for any HG loan disbursement should be the preparation of an independent audit of ANHI's 1992 accounts, generating a December 31, 1992 balance sheet and income statement (this process can then be repeated for 1993 in due course). Such an audit, performed by a recognized firm acceptable to USAID, when coupled with the above-recommended changes (especially the ledger reconciliation; the Financial Planning unit; and the Financial Controller) will give ANHI the necessary control procedures and accounting transparency to permit USAID to clearly understand the use and the impact of the new HG loan proceeds.

2. Cash Flow Forecast for ANHI

That portion of the HG-IV loan reserved for ANHI ($80 million) is aimed at permitting ANHI to acquire and develop land for the 22 projects deemed eligible for HG financing. Of this amount, $25 million is aimed at permitting ANHI to acquire the necessary land for these projects during the years 1993-94-95; while the remaining $55 million is aimed at permitting ANHI to make the necessary infrastructure investments in preparing the land for habitation by low-income buyers.

The cash flow forecast for the HG-IV program is based on a project-by-project analysis of sources and uses of cash for each of the 22 eligible projects, as prepared by ANHI management and advisors. It is clear that the absorptive capacity of ANHI for the HG annual loan disbursements as scheduled over the five-year period 1994 through 1998 is adequate, since the timing of the disbursements is aligned with the timing of the cash needs for land acquisition and infrastructure development for the 22 eligible projects over this same period (net of cash inflows from client advances on these projects).

The cash flow forecasts in the attached table are based on the following assumptions:

HG-004 loan:

- First release of $20 million, followed by $20 million, $10 million, $10 million and $20 million over the succeeding years.

- Financial charges of 12% per annum interest payments applied to the average outstanding HG-004 loan principal during each year.

Uses of cash:

- Land acquisition: The costs and timing are based on a detailed analysis of the needs of each eligible projects.

These expenditures occur over a period of 3-5 years, depending on the project. The costs associated with the projects is fixed by ANHI, based on the reference cost (see Annex A, Technical Analysis).

- Technical studies and infrastructure development: the total forecast is the sum of detailed project by project analysis of required expenditures.

- Administrative costs include ANHI's 7% commission plus other project-related costs. They are assumed to be 13% of the total expenditure for studies and infrastructure development costs in a given year for a given project. The percentage is derived from the overall ANHI cost base and is an appropriate method of allocating ANHI's administrative costs to specific projects.

Sources of cash:

- Advances from clients for each project are forecast project by project, depending on the specific characteristics of each project. Client advances of 30% (50% for cross-subsidy lots) are collected in advance, followed by payment in installments, with final payment at completion (timing dependent on the project, may be 3-5 years).

3. ANHI Resource Mobilization Beyond Client Advances

To date ANHI has financed itself completely through the receipt of customer advances plus the HG loans. This has been a rational financing strategy from ANHI's perspective, since it keeps interest costs to a minimum (client advances are interest-free, even if the advance is subsequently returned to the client).

However, it now make sense for ANHI to begin to diversify its financing sources so as not to become dependent solely on HG loans and the timing of client advances to support its future growth. The three most obvious sources of financing are:

- Credit lines from local banks to ANHI (for example, banks could lend against client advances to be received by ANHI, with the advance payment assigned to the bank and with recourse to ANHI).

- Long-term financing through the issuance of bonds by ANHI through the financial markets (this would require Moroccan Finance Ministry approval for ANHI to join the list of government agencies mobilizing resources on the financial markets).

- Arrangements with local banks and other financial institutions to provide financing to private developers, and to ANHI clients, which would permit a more rapid cash flow turnover to ANHI from the projects so financed.

All three of these financing sources can be explored and developed by ANHI through a dialogue to be developed with banks and other financial institutions. The HG-004 technical assistance component can usefully include the identification of feasible external financing methods and alternatives, and assistance to ANHI management in developing its relationships with various potential external sources.

The benefits to ANHI of developing such external financing sources are the diversification of financing options (an "insurance policy" against possible future financing constraints and difficulties).

The most attractive financing option, from ANHI's standpoint, is to accelerate its cash cycle by developing arrangements for banks to finance private project developers and/or ANHI's clients. The most realistic near-term approach to arranging such financing is to arrange for one or several banks to provide credit to ANHI clients for the purpose of making the advance payments for the units to be purchased; such "advance payment financing" would become a long-term mortgage loan to the client as soon as title passes to the client.

4. The Municipalities and the FEC

a. Overview

In 1992, the FEC was transformed from a subsidiary of the Caisse de Dépôt et de Gestion (CDG) into an autonomous financial institution. Policy and financial control rests firmly with the Ministries of Interior and Finance although the new Board of Directors includes locally elected officials. Since only the FEC currently provides infrastructure financing to all local governments plus semi-autonomous public utilities or régies, the FEC's responsibilities are significant; the various programs for its strengthening and reorganization are underway, supported by the key ministries and external institutions including the World Bank and USAID.

However, there are other well-developed banking institutions in Morocco - notably the Banque Centrale Populaire (BCP) - which are potentially well-equipped to provide financing to municipalities and régies. It would be highly desirable for USAID to explore whether, and how, these other institutions could be encouraged to support the municipalities' activities in developing adequate low-cost housing and related infrastructure.

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b. Local Government Organization

Moroccan public administration has traditionally been highly structured and centralized. Key personnel appointments and responsibility for policy and financial controls rest firmly with the central government. There are 47 provinces and 13 préfectures each with an elected assembly and a Governor who is appointed by the King and reports to the Ministry of the Interior. These authorities are responsible for implementing policies and investments approved by the Central Government. The provinces and préfectures are divided into urban and rural communes, each governed by an elected Council and an elected President. The communes are primarily responsible for basic local services including road construction, maintenance, sewerage, solid waste, slaughterhouses, and markets.

Despite this tradition of strong central government controls, decentralization has been mandated in the Constitution, in recent policy statements, and in some administrative reforms. In 1992 the number of local governments was increased from 859 to 1,544 (including 47 provinces, 13 préfectures, 247 communes urbaines and 1297 communes rurales). In addition 10 new communautés urbaines (metropolitan authorities) have been created with separate administrations and budgets to respond to the common needs of neighboring communes urbaines. Formerly only Casablanca and Rabat, with six and three communes urbaines respectively, were designated as communautés urbaines.

c. Local Government Finance

The Moroccan local government financial system is dominated by the dual roles of MOF and MOI. The MOF General Treasury collects all local funds and makes all payments on behalf of local jurisdictions. In particular, the General Treasury along with the DGCL allocates the 30% portion of the value added tax which is specifically earmarked for the municipalities as a whole. MOF also administers the assessment and collection of the most important local taxes, the taxe urbaine (urban real estate tax), the patente (business tax), and the taxe d'édilité (urban maintenance tax). These taxes account for about two thirds of all taxes collected locally. In matters of budget control and investment decision the Councils prepare local budgets and list their priority investments, which then are submitted to MOI for approval. MOI also processes and must approve loan applications to the FEC. In practice, MOI determines investment policy and the Councils present proposals which fit the MOI criteria.

(1) Local Budgeting and Accounting

Local budget and accounting formats are standardized throughout the system, which offers significant advantages of

comparability and financial control. However, the accounting system is deficient in two significant respects. First, local governments do not prepare balance sheets, operating statements, and funds flow statements according to generally accepted accounting standards.

Second, local budgets carry forward investment credit approvals from prior years which may or may not represent available funds. Credit effectiveness tends to delay for reasons of fiscal constraint or to meet the cash flow needs of Central Government, processes over which local governments have little understanding and no control. This results in large artificial "surpluses" carried forward from year to year.

Local government financial reporting and budget systems have been the subject of much analysis and negotiation between the Government and the World Bank in recent years. The Government will soon cease granting subsidies on the basis of forecast current budget deficits and to implement a series of objective criteria for the distribution of transfer payments to local governments.

(2) Borrowing Capacity of Selected Municipalities

Although it is difficult to draw conclusions from a cursory analysis of municipal financial statements given the disparities between reported and actual revenues, it would appear that each of the three targeted cities has adequate additional borrowing capacity. Debt service as a percent of revenues was only about 2% in Agadir, 17% in Marrakech, and 12% in Meknès in 1991. These figures are well below the 40% debt service limit proposed in the new MOF/MOI/FEC guidelines (see below).

(3) Current and Capital Revenues

Local governments have three types of revenue to finance current operations and investments: (a) local tax and service revenues which accounted for 35% of effective revenues in 1990 (excluding prior "surpluses"); (b) transfers from the Central Government from the proceeds of the Value Added Tax which totalled nearly 60% in 1990; and (c) investment credits, 5% of 1990 revenues.

Current revenues fall into three categories: (a) the taxes administered by the central government, the taxe urbaine, the patente, and the taxe d'édilité, referred to above; (b) other taxes and service charges collected by local governments and deposited in the General Treasury account; and (c) VAT transfers. Capital revenues nominally fall into three categories: (a) transfers from VAT administered jointly by MOI

and MOF; (b) investment credits, primarily from the FEC; and (c) current account surpluses. Local government investments, in principle, are financed from these sources which are earmarked under strict budgetary controls described above.

FEC has provided only modest amounts of investment credit; for example, loan approvals in 1990 totalled Dh 490 million nationwide and about Dh 800 million in 1991. It is in this context that the Government and the World Bank have agreed to significant reforms, starting with the overhaul of the VAT transfer system and the institutional reorganization of FEC.

(4) Reform of the FEC & the VAT Transfer System

Under a complex set of agreements negotiated with the World Bank, the Government has agreed to eliminate the deficit subsidy by the year 1995, to replace it with a more rational system of VAT allocations, and to expand greatly the role of FEC as the primary instrument of municipal infrastructure financing.

(5) The FEC's Financial Condition

FEC's financial condition is far from ideal. An external audit was conducted in 1992 and concluded that the FEC should write off about Dh 76.0 million as uncollectible arrears from the Régies which would increase its Debt:Equity ratio to 70. The FEC's liquidity has also been inadequate as it has approved loans beyond its capacity to disburse. The balance in undisbursed loan approvals reached Dh 1,500 million in 1991, about twice its historical amount.

During World Bank loan negotiations the Government agreed to contribute Dh 75 million in fresh equity capital by the end of May 1993; and MOI has agreed to cause the local Councils to assume Régies outstanding debts as conditions of loan effectiveness. Further covenants set a maximum Debt:Equity ratio at not more than 15 to 1, which is similar to established financial institutions in Morocco and acceptable by international standards.

d. Conclusions and Recommendations

From the above financial analysis of the FEC and the municipalities the following conclusions and recommendations can be drawn:

(1) The Moroccan municipal financial system is characterized by dependence on central government controls. The movement toward decentralization will be more meaningful when local

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governments are given greater responsibility for their local revenue base and their investment programs.

(2) Investment credits constitute only a small part of municipal investment programs, averaging about 5% in past years and programmed to grow to about 10% in the period 1994-1998;

(3) Despite low levels of municipal revenue, municipalities appear to have substantial unused debt service capacity, reflecting low levels of past borrowing and outstanding investment credits;

(4) There is ample opportunity for USAID and World Bank cooperative financing of technical assistance and studies. Some of the areas suggested for cooperative study are:

i. Review of local government budgeting, accounting and financial reporting systems. The objective would be to create a shadow financial reporting system according to generally accepted international accounting standards which could serve as a basis for policy discussions and possible future implementation.

ii. Monitoring and analysis of levels of municipal income and expenditure; and development of comparative studies with other developed and less developed countries. These comparisons may suggest areas where revenue and investment performance can be improved.

iii. Review of the FEC's loan application and approval procedures by an external financial management consultant to determine whether the process can be simplified and made more efficient, consistent with the principles of sound credit management.

iv. Examination of possible alternatives or supplements to the FEC, i.e., those institutions that may have the capability of providing infrastructure financing for municipalities so as to achieve USAID goals and objectives without being wholly dependent on the FEC as an intermediary for such financing.

v. USAID should encourage comparative studies of local government tax and administrative systems in order to increase awareness of alternatives and to contribute to an acceleration of meaningful decentralization. Real estate and business taxes, which account for nearly two-thirds of locally attributed revenues, are prime candidates for further comparative studies.

Such studies could be conducted by the World Bank, using its funds, and/or using funding available under 608-0221. It may be that some of the studies will require no financial resources

(simply discussion of the issues) or may no longer be needed by the time that 608-0221 commences (in 1994).

C. ECONOMIC ANALYSIS

1. Impact on the Moroccan Economy

a. Employment and Income Effects

This section is based in large part on the results of the 1992 Program impact review of HG-001 and HG-003. It is assumed that economic impacts and rates of return estimated for the past projects will apply to the HG-004 sites.

As a result of the infrastructure provided under past programs, households gained access to new or better jobs, previously inaccessible from the marginal areas where they lived. Field interviews documented a 20% increase in the economically active population of Dersa, 30% in Larache and 10% in Taza, with a concomitant decline in the dependency ratio.

Over the 1990-2004 period, it is estimated that ANHI Phase 1 projects would generate close to 30,000 man-years of work and Tetouan over 40,000, the bulk of which would be in the Dersa-Samsa and ZAC areas. Given the manpower characteristics of the construction and micro-enterprise activities concerned, the employment generated will have a ratio of 2:3 between skilled and unskilled workers. If current patterns prevail, 70% to 90% of construction workers will be residents of the locality.

b. Private Sector Development

The leverage ratios highlight the magnitude of the private investment generated relative to the amount of public investment. The program impact review recorded high leverage ratios, demonstrating that once infrastructure is in place, the private sector finds it profitable to invest without any need for government subsidies.

The leverage ratios achieved by the ANHI projects were significant, 6.1 to 7.7 for Taza and Larache, respectively. The ratio was lowest for Oued Fès, due to the high cost land: 5.6 for the Phase 1 ANHI program.

The lowest value of 4.5, computed for the serviced sites area in Tetouan, reflects its low cost efficiency relative to ANHI projects. The ratio is highest for ZAC where it would reach 14.5 because of private sector sharing of infrastructure costs. The leverage ratio for the upgrading component is 3.0.

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The program impact review found that the projects foster creation of micro-enterprises with an average employment of 1.5 persons. Site development regulations have to be monitored constantly so that those who want to establish a business will not be inhibited from taking the risk.

2. Cost-benefit Analysis

The three sites documented in detail by the field survey showed positive net present value, using a 4.5% discount rate, the approximate real interest rate. Moreover, the EIRR is above 10% for all sites except for the serviced site zones in Tetouan, where it is around 9%. The 9% to 10% range represents a reasonable estimate for the social discount rate applicable to urban projects in Morocco. In making the estimations, the program impact review took as a benefit the rise in value of serviced land over unserviced land plus the cost of improvements. Also counted were the benefits of employment directly created by the projects. Based on the past estimations, it is expected that the HG-004 program will provide an economic rate of return of at least 9%.

The ANHI sites show excellent results given that they are totally new developments. It is expected that the economic indicators would be lower than on sites where economic activity already exists. In new sites, the costs of servicing are substantially lower, but economic activity is slow to evolve. In other words, the constraint of lack of infrastructure is felt more keenly in areas where people already live. The results also indicate that Taza and Larache are slightly better performers than the average ANHI Phase 1 sites.

a. Sensitivity Analysis

The performance of all project activities is far more sensitive to changes in the appreciation of property values than to changes in costs. Changes in the appreciation of property values would occur if the pace of development in the ANHI projects is slower than projected in the event of further delays in the implementation of public work in Tetouan. In particular, the performance of the ZAC would be eroded by the loss of land to unplanned sprawl.

3. Debt Risk Analysis

Since 1983, Morocco has pursued a structural adjustment program which has been successful in reducing the government deficit through:

- reform and institution of new taxes,
- re-establishing a correctly valued dirham,
- promoting non-traditional exports, and

- improving both the trade and current account balances.

In support of this program, major commercial and public debt rescheduling took place over the decade. The last London Club rescheduling of external commercial debt occurred in 1990, and the last Paris Club rescheduling of external public debt took place in 1992.

As of 1992, the GOM has pledged not to pursue further debt rescheduling. Recent macroeconomic performance gives proof that Morocco should be able to shoulder both the servicing of existing debt and new borrowings taken on to finance needed investment. Growth in aggregate demand has been carefully managed, with the government deficit reduced from a high of 12% of GDP in 1982 to a range of 4-5% in 1989 and 1990. In the last two years the deficit has fallen further to equal 2-3% of GDP.

With net repayments and growth in the economy, Morocco's stock of outstanding external debt (now $20 billion) represents less of a burden than previously. Current outstanding external debt is equivalent to 78% of GDP as against 123% in 1985. Further, successive debt reschedulings have stretched out repayment terms for this debt, allowing some margin for new additions external borrowing to finance needed investments. Yearly debt service payments on this stock of existing debt will decrease from just over $3 billion in 1992 to $2 billion in 1997.

The international financial community clearly believes Morocco has weathered its debt crisis, as evidenced by the sharp rise in price of Morocco's debt paper in external, secondary markets, up 20 points since the beginning of 1993 to 68 cents on the dollar. Given Morocco's current cushion of foreign exchange reserves and expected reduction in the importance of debt service, there is little risk that the country will require further debt rescheduling or a halt in meeting international payment obligations.

In conclusion, the additional HG borrowings totalling $100 million, with the customary thirty year term and ten year grace period should not burden Morocco's debt servicing. Servicing of the existing HG Program loans is current. In addition, the HG loan maturity falls outside the loan limitations accepted by Morocco in the IMF Stand-by arrangement.

Given the solid economic management followed by Morocco for more than a decade, the absence of restrictions on longer-term borrowing, and the appropriateness of investment in low-income shelter solutions, the HG-supported borrowings are reasonable. The level of country risk is moderate and should not preclude authorization of the Guaranty.

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D. SOCIAL SOUNDNESS ANALYSIS

1. Overview

The development of substandard housing in Morocco is related to one's ability to pay for and cover the costs of land, facilities, and construction. Based on a recent study, it was found that approximately 30 percent of the population (all of which are urban dwellers) have the capacity to financially develop lots. The HG program is designed to benefit those who can not afford to develop and maintain lots. These beneficiaries fall into two groups: the slum/shelter residents and the families living in underdeveloped districts.

The residents falling into one of these two groups and having an annual income of less than 3.500 Dh (the median income group for 1993) are to be helped by the identification of their credit preferences and needs through the HG-004 program.

From existing studies (studies by both the Ministry of Finance and the World Bank) estimations have been made to determine the groups capacity to pay for land and construction, as well as the capacity to contribute to and support the cost of services (water, sewage systems...) in under-equipped areas.

2. Substandard Housing Areas

a. General population statistics

- Of the 27 million inhabitants, 12.5 million live in urban areas. The urban population is growing at an annual rate of 3.7 percent.
- The average number of family members per family unit is 5.4.
- 53 percent of the population is under 20 years of age, and 75 percent is under the age of 35.
- The active population represents 33.2 percent of the total urban population. Unemployment in the urban sectors is estimated at 20.6 percent.
- The median income (1993) is 3,500 Dh.

b. General statistics on slum areas

- There are close to 1000 slum settlements that represent approximately 160,000 family units.
- Approximately 74 percent of family units living in slum settlements have an income of less than 1,500 Dh.

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The objective set by the Moroccan government is to eliminate slum settlements by the year 2000.

c. General statistics on "clandestine" settlements

- Family units living on areas marked "clandestine" represent between 15 and 20 percent of the total population.

- Between 60 and 70 percent of family units are owners or co-owners of their houses.

- Thirty-five percent of this population are laborers and civil servants; 30 percent are shopkeepers and tradesmen (mom and pop shops).

- The average monthly income for this population is estimated between 1,800 and 2,200 Dh. The median income is quoted at 1,300 Dh.

In general, Moroccan Government intervention for the development of these areas has been minimal. The strategy now being put in place gives the municipal authorities more of an active role in the development of these areas.

3. Eligible Beneficiaries

A preliminary list of eligible areas (at present 13 cities have been identified) to benefit from the financial and technical assistance of ANHI and HG-004 are characterized by the following:

- a strong presence of slum settlements, the strong presence of under-equipped sectors, or both and;

- the evidence rural exodus into the urban areas (specifically into the small and medium cities).

In order for the Moroccan government to meet it's objective, 25,000 housing units and 10,000 equipped (serviced plots) lots must be built and developed annually over the next 10 years.

4. Beneficiary Profile

On average, 14 percent of beneficiaries are professional single women (generally widowed or divorced) having the following occupations (the average of the six large cities targeted):

- Government employees (45 percent)
- Teachers (14 percent)
- Shopkeepers (17 percent)

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- Laborers (7 percent)
- Other profession (19 percent)
- Retired (3 percent)
- Housewives (5 percent)

The average declared income lies between 3,500 Dh and 4,500 Dh, but as recorded as low as 1,500 Dh in the slum settlements.

5. Income and Affordability

a. Financing of Serviced Plots

According to USAID the cost to a family unit for the acquisition of housing should not exceed 35 percent of the monthly income. This same logic can be applied to the acquisition of serviced plots. In practice the cost of buying is to be reduced as much as possible, falling in line with what is affordable for the family.

b. Construction Finance

Those families with incomes of less than 3,500 Dh will have to be subject to special subsidized interest rates on loans if they are to be in a position to pay their mortgages. In these cases an interest rate of seven percent is appropriate for such families. As lack of financing is the greatest cause of delayed construction (unless a partner, or co-owner can be found to buy a percentage of the house, lot, or both), making loans available with affordable interest rates should alleviate this problem.

6. Expected HG-004 Program Impacts

Based on the results of previous socio-economic studies, the impact of the program is expected to be positive.

a. Low-Income Housing

Over the next five years an estimated 23,720 serviced plots will be made available to the target population: 5,480 (23 percent) for slum dwellers thus enabling the construction of a total of 11,000 family housing units; 11,623 (49 percent) for the prevention of substandard settlements thus enabling the construction of a total of 30,000 family housing units; and 6,500 for cross-subsidies, to be sold to middle or upper class families, thus creating 25,000 family housing units, to be sold at a profit (thus generating resources to cover the costs of helping beneficiary groups). A total of 66,0000 family housing units will be created for approximately 320,000 people.

b. Neighborhood Upgrading

Approximately 250 hectares will be upgraded affecting 10,000 dwellings, which house about 100,000 individuals under this component.

c. Employment

In those cities targeted, it is estimated that the Program will generate employment, of which: 20 percent through job activity related to the restructuring (servicing) of city sectors, and 10 to 20 percent through job activity related to lot development and construction.

d. Investment

Each plot produced will generate an investment on the part of the owner: construction, improvements, and additions. It is estimated that each Dh invested in land development and servicing will generate Dh 3.5; and that for upgrading Dh 1.5, thus acting to stimulate the local economy.

E. ADMINISTRATIVE/INSTITUTIONAL ANALYSIS

1. Introduction

The HG-004 program is, in part, a synthesis of the HG-001 and HG-003 programs. It builds on the strategies and implementation methods developed under those programs for the re-housing of slum families and the restructuring of under-serviced and substandard neighborhoods. In preparation of the Project Paper, consultants representing different fields of specialization assessed the institutional capacity of the key agencies, and prepared proposals for ways in which the Program should be implemented to take advantage of relative strengths, and to help build capacity where found weak. The assessment was based on a thorough review of documents, interviews of experts (there are consultants in Morocco and elsewhere with strong knowledge of the various agencies), visits to the agency offices and projects, review of books and records. The conclusion of the analysis is that the lead agencies, ANHI and FEC, have (or will have by the time of loan effectiveness) sufficient capacity to manage the Program. There are ways in which they could better handle workload than in the past, and need to improve coordination with other entities, public and private, to achieve the real objectives of the Program. Following is a summary discussion of the roles of the agencies involved in the Program.

2. Principal roles of the Participating Agencies

a. The Role of ANHI

(1) Overview

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The roles of ANHI under the Program are described in the main body of the Project Paper. To summarize certain of its key roles, from an institutional perspective:

- Advisor to the Municipal Councils on strategy issues. It will provide the global approach and perspective on the problems concerning substandard housing. ANHI will also provide the project conception and financial and technical planning and programming.

- Technical assistant to the project management unit. Definition of required preliminary studies, contacts with external consultants and firms, examination and handling of loans requests to be submitted to the FEC, handling relations with the RDE, and the financial and technical management of the projects.

- Training advisor: for the tools and methods used by the project.

- Project Manager for both on-site and off-site infrastructure.

- Land developer in its own right: buying, servicing, and marketing of developed land.

These different roles and responsibilities, should the need arise, may be shared by ANHI and the municipalities involved, once the PDUs are fully operational.

(2) Technical Assistance

Technical assistance will be provided for ANHI in the following areas:

- Strategy development: studies concerning specific parameters of ANHI's activities - land acquisition, cost reduction, etc.; survey of those benefitting from re-housing operations.

- Financial management: training project managers in project evaluation and programming; development of medium- and long-term financial planning models; automation of project management and information systems.

- Internal organization: specifically the internal organizational structure and development of the organization chart.

- Financial control: negotiation with MOF administrators; the establishment of automated financial management and internal control systems.

- National observatory: monitoring substandard housing areas as well as monitor already developed areas.

b. The Municipalities

(1) Overview

The municipalities must be clearly positioned as the "owner" or contracting authority for the investments to be made under the infrastructure and environment (FEC) component of the Program. There is a pedagogical element to the HG-004 program that ties into the national policy of decentralization. The municipalities should be ready to take on their responsibilities, whether that be project definition, project management, relations with regulators, or the collection of taxes.

If, as is most likely the case, the municipalities lack the necessary structures and trained staff for them to assume effectively their responsibilities (in particular, assuring the financial support and management), it would be preferable to strengthen these areas than to delegate authority to another institution.

In most cases when dealing with programs of such scale and scope as HG-004 it would appear necessary to develop a management unit that is specifically designed to facilitate the implementation of the program (this aspect of the organization should be included in the program feasibility study). This unit, modeled after the Tétouan PDU, will include the number of qualified employees required for the success of the project. The unit should be attached to, and report to, a sufficiently high level local authority to ensure smooth functioning.

The level of competence, the tools and work methodology, and the collaboration of the various sectors will serve as a base out of which the collection of municipal services are to be restructured.

(2) Proposed Technical Assistance

- Preliminary studies: Urban Master Plan, Waste water Master Plan, etc.;
- Institutional/Organizational assessment outlining the project's plan of action;
- Automation needs assessment;
- Training of PDU staff.

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c. The Role of FEC

(1) Overview

The Fonds d'Equipement Communal, as a lending agency, exercises a secondary level of expertise over the technical and financial merits of a given loan request made by a municipality. This expertise consists of a more or less formalistic application of eligibility criteria. The number and complexity are due to be increased under the World Bank loan. Access to or availability of information required to complete a loan request has often led to delays in the review and approval process.

To avoid conflicts and blockage given the overlapping authority (ANHI and FEC), it may be advisable to seek resolution from a specified national board. Arbitration should strive to establish an equal and fair balance between the aggressive abilities of ANHI and the pragmatic concerns of the FEC, e.g., to reduce risk and ensure loan repayment.

(2) Technical Assistance

Technical Assistance will be provided in the following areas:

- Review of evaluation criteria. Development of a users' manual or guide for both consulting firms and the municipalities themselves. (Actually proposed by FEC Management.)

- Training for personnel of the Evaluation Division.

d. The Public Utilities - Water and Electricity

The Régies exercise a monopoly over the distribution and supply of potable water and electricity at municipal level. The experiences of the HG-001 and HG-003 programs have demonstrated that difficulties in technical coordination are frequent. One somewhat radical means of addressing the problem is to establish a single technical project manager, which can take the following forms:

- In certain municipalities responsibility for sewerage is vested in the Régies. This has occurred in some municipalities, though is not the case in general. In practice, municipalities have little control over the Régies, which are often organized by province and are report directly to the Governor. It is fairly well known that this monopoly situation has often led to cost overruns of up to 50% on the works performed.

- Place ANHI in charge of project management, including water works. This was the case in the Tétouan program.

Even when ANHI was assigned the responsibility, collaboration and coordination with the Régies was necessary. In order to carry out restructuring in the "clandestine" neighborhoods, the Régies were the only agency to possess knowledge of the existing networks.

Collaboration with the Régies can in such cases help to recover costs from the beneficiaries of the project. Such an agreement was signed between the two parties at Tétouan; however, was never applied.

e. The Regional Housing Delegations (DPH)

The HG-003 program is an example that collaboration between the various agencies can be fruitful. It is strongly recommended that HG-004 be modeled using past proven successes. The DPH should be entrusted, on a case by case basis, with the following functions:

- collection of beneficiary payments;
- soliciting approval of projects from the Urban Development Office;
- monitoring and reception of completed works; and
- marketing plots reserved for low-income families (prevention).

It has been agreed to that ANHI will contribute the equivalent of 0.5% of the cost of the works to cover such items as fuel, vehicles, and travel expenses.

f. The Private Sector

Neither the municipalities nor ANHI is responsible for directly carrying out studies and works. The two agencies contract the following:

- Private consulting firms: for technical studies, for help preparing requests for bids, and work-site supervision;
- Architects: for self-construction, etc.;
- Construction firms.

It is understood that contracting for these services follows standard business practices and procedures for procurement, as applied in Morocco.

3. Project Coordination

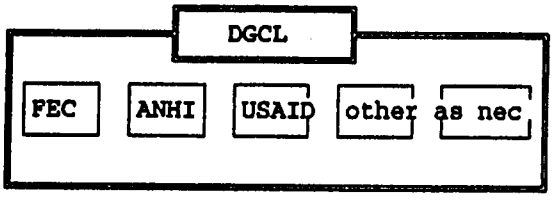
Administrative coordination mechanisms are vital for project implementation, and regroup representatives of responsible

agencies in urban development, which are responsible for defining national policy and regulations, developing the urban master plans, as well as controlling program orientation, approval, and authorizations.

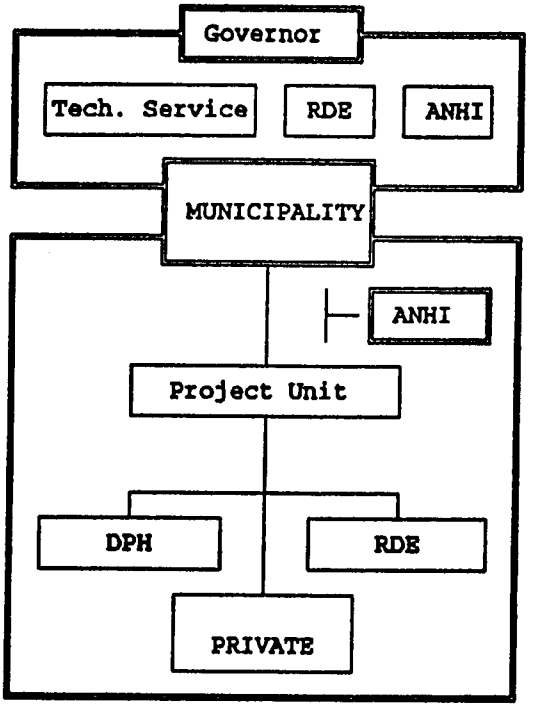
Central coordination, which includes the DGCL, the representatives of the Ministries of Housing and Finance, of the FEC, the ANHI, and USAID, will ensure overall coordination of the HG-004 program.

For those projects of a certain size and scope, local coordination is regrouped under the authority of the Governor, including regional services and the principal agencies concerned: Municipality, regional ANHI offices, the RDE, etc...)

ROLES OF PARTICIPATING AGENCIES



CENTRAL COORDINATION FOR WORK WITH MUNICIPAL GOVERNMENTS



LOCAL PROJECT COORDINATION

OWNER (MAITRISE D'OUVRAGE)

TECHNICAL ASSISTANCE

TECHNICAL COORDINATION OF WORKS

DELEGATED PROJECT MANAGERS

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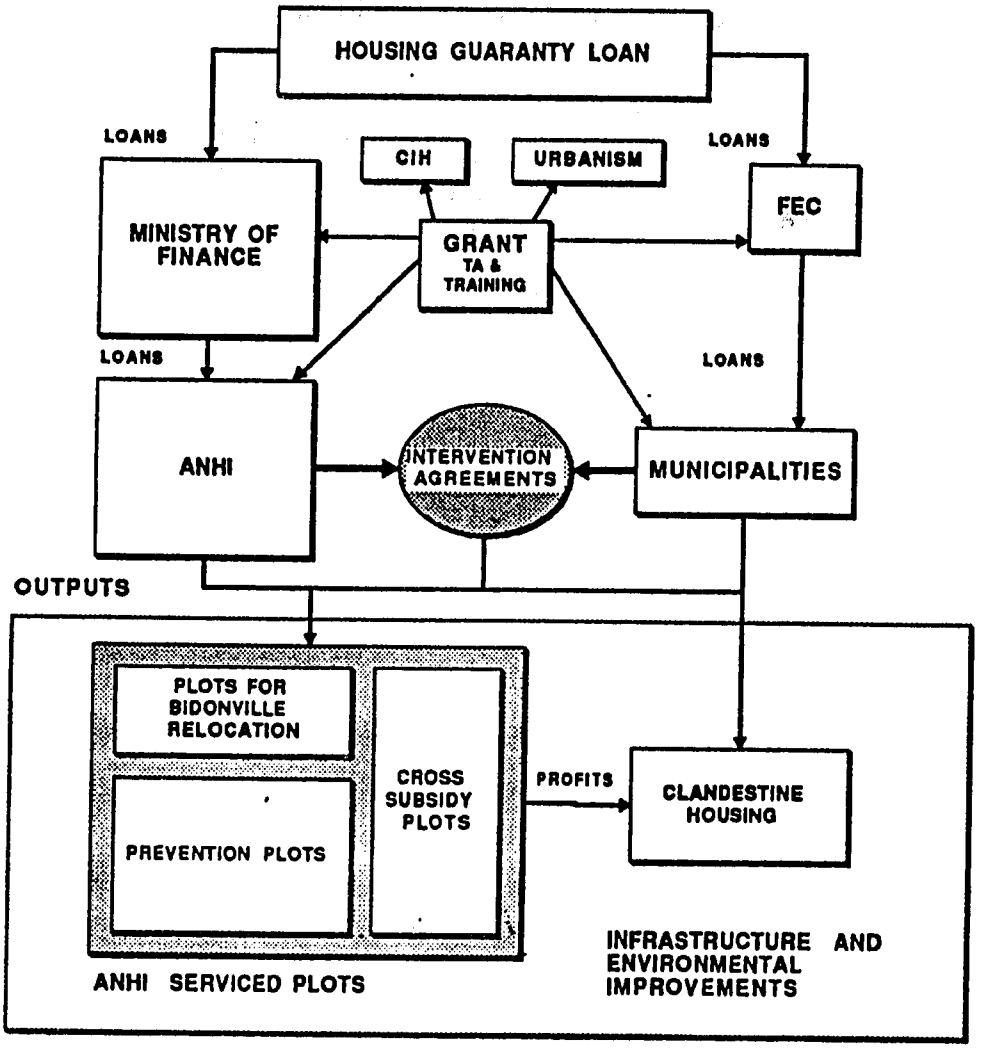
BASIC OUTLINE OF PROJECT



F. ENVIRONMENTAL ANALYSIS

The findings of this Programmatic Environmental Assessment are that no significant adverse impacts will be created as a result of projects receiving support under the Morocco Urban Infrastructure, Land Development and Financing Program (608-0221/HG-004). The unavoidable growth of Moroccan cities is having an adverse impact on the environment, in large part due to the persistence of uncontrolled urban growth in bidonville slums and clandestine neighborhoods. Projects financed and/or managed by the National Shelter Upgrading Agency (ANHI), the principal implementing organization for the 608-0221/HG-004 program, are intended to mitigate the adverse impacts of urban growth through slum removal and re-housing, clandestine neighborhood upgrading, and provision of serviced residential land affordable to middle and low income families who would otherwise settle in slums and clandestine neighborhoods. These projects cannot, by themselves, mitigate all the adverse impacts of urban growth. That would require liquid and solid waste treatment systems which are currently beyond the financial and managerial capacity of Moroccan municipalities.

ANHI's project planning and implementation process already incorporates measures that effectively mitigate all but two of the potentially significant impacts of its projects. Those impacts result from the discharge to the environment of untreated waste water collected by sewers installed in ANHI projects and inadequate collection and unsound disposal of solid wastes. These impacts would continue to exist even without ANHI's project interventions, albeit in different ways and locations in the target cities. However, the 608-0221/HG-004 program is supporting the long-term development of solutions to these problems through assistance to the municipal governments and the FEC. The full mitigation of these two impacts requires the development of the financial and managerial capacity of municipalities to install and operate liquid and solid waste treatment systems. This will be a long-term process but the requirement that municipalities, assisted by the proposed program, prepare a Sewage Master Plan (SDA) represents the most appropriate current step in this process. The program will also provide technical assistance and training to assure that these same participating municipalities prepare Solid Waste Management Studies appropriate to their needs.

The purpose of this analysis is to fulfil USAID's obligation under the USAID Environmental Regulations, 22 CFR Part 216, to ensure that environmental factors and values are integrated into the USAID decision making process. An Initial Environmental Examination (IEE) prepared for the proposed program in April 1993 resulted in a positive threshold determination because of potential negative environmental effects related to new lands development, resettlement

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projects, and issues related to potable water and sewerage projects. The IEE acknowledged, nevertheless, that the previous ANHI Program (608-0200/HG-003) received a Negative Environmental Determination and that no major environmental problems had been identified with ANHI projects. It also noted that ANHI utilizes good measures to ensure a low environmental impact during the land development process and that its efforts to mitigate impacts have increased over the past five years.

With respect to recent progress towards more environmentally-sound development, the IEE notes the Government of Morocco's recent establishment of an Under-Secretariat of State for the Environment and the encouragement being given to all municipalities tc prepare sewage master plans, together with the already-required integrated urban development plans. Looking toward the potential for additional progress under the proposed program, the IEE notes that ANHI's recent experience, especially in the city of Tétouan, suggests the potential for more comprehensive and efficient land development and housing improvement programs in cooperation with the municipalities.

With that background in mind, the practical purpose of the Programmatic Environmental Assessment (PEA) is to determine whether, in addition to the two noted above, there are significant impacts related to ANHI projects that may not be mitigated by current practices and to recommend measures, including programs of training and technical assistance, for their mitigation.

A combination of methods was used to prepare the PEA, including examination of relevant documents, including the environmental review procedures of affected agencies, municipal master plans, and sewage master plans, site visits were made to a number of ANHI projects in several cities, and a series of interviews with representatives of ANHI, and other relevant agencies, ministries, and local authorities.

The potential significant environmental impacts of the proposed program were evaluated and compared with existing slum and clandestine housing area conditions, the "No-Project" alternative. The evaluation was based on direct observation, the findings of the document review and interviews, as well as an understanding of the environmental, cultural and socio-economic characteristics of urban areas in Morocco. Consideration was also given to a revised "environmentally-superior" project alternative. The latter included sewage treatment plants, constructed to safely treat and dispose of liquid wastes from the new ANHI projects. Such construction by a majority of municipalities is presently infeasible and construction by ANHI is neither financially nor administratively feasible. Therefore, the alternative was

rejected as currently infeasible and given no further evaluation.

The pursuit of the proposed program would significantly reduce most of the impacts of the no-project alternative. However, it would displace rather than reduce or eliminate, certain impacts. These displaced impacts could be anticipated in the event of delays or difficulties in developing waste water treatment plants or prolonged ineffectiveness of municipal environmental services.

The evaluation of the proposed program identified certain other less-than significant impacts that would potentially result from program on-site activities or off-site construction and service provision. Measures that would mitigate impacts include, on the part of ANHI, more in-depth surveys and assessment of site characteristics and greater responsiveness to those characteristics in site planning, and improved construction practices and supervision, especially to control siltation and erosion and the use of construction materials from quarries, river bottoms and beaches, together with measures for water and energy conservation. On the part of municipalities, the principal measures are improved solid waste collection, the planning and construction of environmentally-sound landfills, and completion of plans for and construction of off-site liquid waste disposal systems. In advance of full treatment plant completion, pre-treatment ponds should be constructed wherever additional discharge of untreated liquid wastes would be an unacceptable cumulative impact.

A comprehensive range of training and technical assistance programs are recommended to assist in realizing these mitigation measures as well as to achieve additional improvements in project environmental quality not required for the reduction of identified potential significant impacts. These programs are presented in four categories: sanitation, including liquid and solid waste collection, treatment and disposal; sensitization, or environmental awareness training, for ANHI staff and consultants, municipality staff and elected officials, and project beneficiaries; environmental planning and impact assessment methodology; and environmental monitoring. Implementation of the integrated program of training and technical assistance should enhance the Government of Morocco's institutional capacity to integrate environmental considerations and review procedures more fully into its planning and decision-making process when investing in and designing urban infrastructure projects.

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V. CONDITIONS AND COVENANTS

Following are conditions and covenants which are additional to technical conditions (on eligibility) which are described in the Project Paper, and which will be included in the Implementation Agreements, as well as additional to standard terms and conditions tied to HG loans.

A. CONDITIONS PRECEDENT TO THE RELEASE OF THE FIRST TRANCHE OF LOAN TO ANHI

1. Program Implementation Plan

ANHI will prepare a plan for program implementation, indicating eligible expenditures which are to be covered or liquidated by the disbursement. The plan will include a plan for liquidating any advance received in the first disbursement, and a timetable for such liquidation. (Note: this plan will be updated and reviewed annually.)

2. Land Purchase

ANHI will present proof that 120 hectares of land for the Program use have been identified by ANHI and the legal procedures have begun for their acquisition. (NOte: to be updated and reviewed annually.)

3. Beneficiaries

ANHI will present a list of beneficiaries of eligible lots delivered since January 1992 (which can form the basis of reimbursement in the first tranche).

4. ANHI will contract an audit of 1992 financial statements.

ANHI will use its own funds, with potential contribution of funds from project 608-0200 or other donor funding, to commission an audit of year 1992 by the local branch of an internationally recognized audit firm, following procedures acceptable to USAID. USAID will review audit results as a precondition to release of the first loan tranche to ANHI. ANHI will covenant to implement audit recommendations which USAID and ANHI agree are valid.

(Note: ANHI's financial statements were audited in its early formative years, 1984-1988 at the request of a member of the Conseil d'Administration. As a parastatal organization, ANHI's books and records are inspected annually by the Commissaire des Comptes (a GOM auditor). Since 1988, however, there has been no business-style audit. In anticipation of the large HG-004 program it would be beneficial for ANHI to commission a

thorough current financial audit. The 1992 audit should be contracted with an internationally recognized accounting firm and performed according to auditing standards acceptable to USAID. The audit should include a complete set of recommendations addressing the issues identified in the financial analysis, including financial organization and controls, updated ratio analysis, and recommended monitoring indicators.)

5. ANHI will reconcile stocks and client accounts.

ANHI will present evidence that it has completed the exercise to reduce its stocks for lot deliveries on projects in which it is not owner.

(Note: The problem is complicated by the very slow administrative process in Morocco to deliver title to lots. This has means that Assets and Liabilities are artificially inflated by the value of lots fully paid for and delivered. To make financial monitoring indicators truly meaningful, ANHI's Balance Sheets should reflect true net current values of Work-in-Progress (Assets) and Avances Clients (Liabilities) [3]. ANHI recognizes this problem and has entered into a six month contract with a local accounting firm to help in the extraordinary task of reconciling clients' accounts.)

B. CONDITIONS PRECEDENT TO RELEASE OF THE FIRST TRANCHE OF LOAN TO FEC

The DGCL/FEC will conduct a review of its loan application process and approval procedures.

The DGCL/FEC will contract with an external financial management/audit firm to carry out a point-by-point review of FEC's loan application process and approval procedures. The purpose of the review will be to determine whether the process can be made more efficient. This assessment should include appropriate recommendations that may result in simplified loan application procedures, consistent with the principles of good credit management.

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[3] At 31 December 1992 ANHI's "Valeurs d'Exploitation" (Actif) show DH 1,314.6 million , and the account "Avances Clients et Mandants" (Passif) shows DH 1,189.1. These values reflect Work in Progress or work completed on about 103,000 lots, of which about 33,000 are fully paid for and delivered (Identification des Projets Eligibles, Tableau 2 & 3 de TUM), all of which must be analyzed and properly classified.

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The findings of this review should be incorporated in the FEC's loan application manual, which it plans to distribute to municipal governments.

C. COVENANTS

1. ANHI will install a financial planning capability.

ANHI will covenant to install a financial planning system within the first year of the Program.

(Note: Long Term Financial Planning (LTFP) is not presently performed at ANHI. LTFP will develop a financial model of ANHI's present and future operations over the 30 year life of the HG loans. The products of LTFP will be integrated income statements, funds flow statements, and balance sheets, and supporting schedules, with explicit detailed assumptions.

LTFP is especially important in developing separate cash flow statements for ANHI's own and for HG-003 and HG-004 program operations and in measuring the impact of HG-004 operations on ANHI's overall financial condition. This exercise is necessary to quantify the volume and timing of land acquisition and development, to measure the adequacy of operating margins, to measure future program needs and debt service requirements, and to quantify the timing and need for additional future financing in the form of debt or equity.

LTFP should be installed with grant-provided assistance, independent of ongoing computer training and other identified accounting priorities. One or two permanent staff should also be hired by ANHI and trained by the consultants, reporting to the Director of Finance or to the Controleur de Gestion (see below).)

2. ANHI will recruit a Controleur de Gestion.

ANHI will agree to hire a management controller within the first year of the Program life.

(Note: The financial analysis recommends that a Controleur de Gestion be recruited and that "la Comptabilite Analytique et Budgetaire (CAB)" be installed in the near term. The Terms of Reference for a Controleur de Gestion and for the development of CAB will be extensive. All CAB functions need not be in place for the HG-004 loan to become effective. However, a Controleur de Gestion should be hired and his terms of reference reviewed by USAID.)

3. The Ministry of Finance will review its procedures for financial oversight of ANHI's activities.

Following successful implementation of the above measures, ANHI will be better able to control its financial operations and will require less restrictive financial controls, as is the case with other successful, established government controlled companies/entities.

To this end ANHI, through its Conseil d'Administration, will prepare the terms of reference for an audit of financial management procedures. This audit will identify bottlenecks and propose recommendations with a view to alleviating day-to-day financial controls.

4. FEC Establishment of an Audit Function

FEC will covenant to establish an "audit function" or unit which should report directly to the Board of Directors.

(Note: This audit function should provide the needed transparency of that institution's activities. Audit coverage is part of the new plan for FEC, announced as part of the World Bank agreement. Therefore, USAID believes a covenant supporting this change is sufficient to assure that it is implemented.)

5. Establishment of a policy for marketing of cross-subsidy lots.

The Government of Morocco relevant agencies (Housing and Finance in particular) and ANHI will covenant to agree on a policy and guidelines for the marketing of cross-subsidy lots by ANHI, with the intention of allowing ANHI to gain maximum profit, which will be used for leveling out prices of lots destined for below median income families.

6. Review of zoning rules and infrastructure norms

The Government of Morocco covenants to review zoning regulations and infrastructure norms established by Water and Electricity Authorities, with the intention of identifying ways to reduce the cost of housing development for lower income families without endangering the environment or human life.

II. ANNEXES

A. TECHNICAL ANALYSIS

B. FINANCIAL ANALYSIS

C. ECONOMIC ANALYSIS

D. SOCIAL SOUNDNESS ANALYSIS

E. ADMINISTRATIVE / INSTITUTIONAL ANALYSIS

F. ENVIRONMENTAL ANALYSIS

THE HOUSING GUARANTY PROGRAM

STATUTORY CHECKLIST

NAME OF COUNTRY

PROJECT NO. -HG-

	ANSWER YES/NO AND/OR EXPLANATIONS WHERE APPROPRIATE
A. General Criteria Under HG Statutory Authority.	
Section 221(a)	
Will the proposed project meet the following criteria.	
(1) is intended to increase the availability of domestic financing by demonstrating to local entrepreneurs and institutions that providing low-cost shelter is financially viable;	yes
(2) is intended to assist in marshalling resources for low-cost shelter;	yes
(3) supports a pilot project for low-cost shelter, or is intended to have a maximum demonstration impact on local institutions and national policy; and,	yes
(4) is intended to have a long-run goal to develop domestic construction capabilities and stimulate local credit institutions to make available domestic capital and other management and technological resources required for effective low-cost shelter programs and policies.	yes
Section 222(a)	
Will the issuance of this guaranty cause the total face amount of guaranties issued and outstanding at this time to be in excess of $2,558,000,000? (not applicable for FY '93 appropriation).	no

Section 222(b)

Will the proposed guaranty result in activities which emphasize:

(1) projects providing improved home sites to poor families on which to build shelter, and related services; or — yes

(2) projects comprised of expandable core shelter units on serviced sites; or

(3) slum upgrading projects designed to conserve and improve existing shelter; or

(4) shelter projects for low-income people designed for demonstration or institution building; or

(5) community facilities and services in support of projects authorized under this section to improve the shelter occupied by the poor?

Section 222(c)

If the project requires the use or conservation of energy, was consideration given to the use of solar energy technologies, where economically or technically feasible? — N/A

Section 223(f)

Is the maximum rate of interest allowable to the eligible U.S. investor, as prescribed by the Administrator, not more than one percent (1%) above the current rate of interest applicable to housing mortgages insured by the Department of Housing and Urban Development? — yes

Section 223(i)

(For FY '93 appropriation, not applicable to programs for Eastern Europe)

(1) Will the proposed Housing Guaranty be coordinated with and complementary to other development assistance in the host country? — yes

(2)	Will the proposed Housing Guaranty demonstrate the feasibility of particular kinds of shelter or of financial or other institutional arrangements?	yes
(3)	Is the project designed and planned by A.I.D. so that at least ninety percent (90%) of the face value of the proposed guaranty will be for shelter suitable for families with income below the median urban income for housing in urban areas, in the host country?	yes
(4)	Will the issuance of this guaranty cause the face value of guaranties issued with respect to the host country to exceed $25 million in any fiscal year?	no
(5)	Will the issuance of this guaranty cause the average face value of all housing guaranties issued in this fiscal year to exceed $15 million?	no

B. Criteria Under General Foreign Assistance Act Authority.

(1)	Does the host country meet the general criteria for country eligibility under the Foreign Assistance Act as set forth in the country eligibility checklist prepared at the beginning of each year?	yes
(2)	Is there any reason to believe that circumstances have changed in the host country so that it would now be ineligible under the country statutory checklist?	no

Annex 1

MOROCCO URBAN INFRASTRUCTURE, LAND DEVELOPMENT AND FINANCING PROGRAM LOGFRAME

NARRATIVE SUMMARY	OBJECTIVELY VERIFIABLE INDICATORS	MEANS OF VERIFICATION	IMPORTANT ASSUMPTION
Program or Sector Goal: - Increase affordable housing opportunities for households with below median incomes.	**Measures of Goal Achievement:** - Improvement in housing indicators for urban areas.	- Comparison of 1991 and 2000 census data.	- No cataclysmic crises which cause flood poor migrants to cities - GOM continues to support program shelter goals with priority for low-income groups.
Project Purpose: - to increase the capability of ANHI to improve the shelter conditions in Moroccan cities, and to increase the capability of municipalities to provide shelter-related infrastructure and environmental services on a more sustainable basis.	**End of Project Status:** - Increased availability of affordable serviced land for housing. - Increased rate of production of affordable serviced land by ANHI. - ANHI functions as business, is credit-worthy for private sector financing (bonds, loans) - Attainment of improved coordination between agencies active in the production of affordable serviced residential land. - Improved conditions in unserviced, informal neighborhoods. - Improved access for low income families to housing credit. - more proactive norms and standards encouraging private sector participation in land development and housing production - Improved environmental conditions in target neighborhoods	- ANHI, FEC and MOPH reports, USAID evaluations and report. - field visits - objectives and activities.	- Continuation of political and economic conditions permit acquisition of appropriately priced land in principal Moroccan cities, and maintain effective demand for serviced lots: - continued GOM support for ANHI and FEC - continued GOM implementation of and support for decentralization program. - GOM willingness to adjust norms and standards - Financial markets favor construction mortgage lending
Outputs: - Fully serviced residential plots at prices affordable to low-income households, reduction is number of bidonville settlements. - Land bank for ANHI on 5-year rolling basis. - Off-site infrastructure, affordable serviced residential plots and upgraded clandestine housing financed by local governments. - Increased collaboration between national and local level agencies involved in low-income land and housing production.	**Magnitude of outputs:** - 5000 affordable serviced residential plots produced by ANHI on an annual basis. - 120 hectares of land purchased annually to enter five-year production cycle. - Off-site infrastructure, for new or clandestine housing areas in 10 cities. - Cooperative arrangements between ANHI and 10-15 local governments. - Funding of municipal activities by FEC	- Program records - cooperative agreements between ANHI and municipalities.	Continued GOM policy to discourage creation of slums settlements - Market demand exists for serviced plots; beneficiaries can afford payments - local governments continue to take steps to improve the provision of infrastructure and urban services. - private landowners adjacent to ANHI sites are willing to invest in connections to infrastructure before selling plots of land. - Beneficiaries will pay for improvements - banks are interested in housing finance

- Low-income land and housing produced by private builders, subdividers and developers. - Improved local government ability to manage growth. - Improved local governmental services and conditions. - Strengthened ANHI financial planning, internal controls; reduced GOM oversight of individual transactions Inputs: Disbursements of HG in tranches	- Loan to ANHI US$80 million - FEC Line of Credit US$ 20 million - Technical Assistance US$ 8.5 million - Training US$ 1.5 million - GOM Contribution (FEC Loan) US$ 20 million - Total US$ 130 million	Program agreements - ANHI, FEC and USAID records.	- Approval of program by USAID and GOM - HG loan authorized - Approval TA and training available.

TABLE 1.a

((0))

PERFORMANCE MONITORING PLAN FOR PROGRAM OUTCOME

Strategic Objective No. 4: Increased availability of Affordable Housing and Services for Low Income Urban Families.
Program Outcome No. 4.1 : Increased Investment and Production in Shelter and Urban Deve'opment

PROGRAM INDICATOR	PRECISE DEFINITION OF INDICATOR AND UNIT OF MEASUREMENT	DATA SOURCE/SET DATA QUALITY	EVAL. METHOD/ APPROACH	TIMING AND FREQUENCY OF DATA COLLECTION	FUTURE COSTS OF COLLECTING INFORMATION AND SOURCE OF FUNDS	RESPONSIBLE PERSON/ OFFICE
1. Number of serviced plots made available by ANHI to low income households.	1. Increased ANHI investment in production of new serviced plots. Measured as provision of low income plots.	ANHI/Annual report. Reliability of data is adequate.	Delivery of serviced plots.	Annually.	Cost\Source: No $ cost. 2 days staff time to collect Data and make analysis	RHUDO.
2. Number of clandestine housing units upgraded by ANHI and Municipalities.	2. Increased ANHI and municipality investment in upgrading clandestine neighborhoods and resettling slum dwellers. Measured as construction sites connected to sewerage and potable water and housing units resettled and connected to services.	A.N.H.I and municipality reports/statistics. Reliability of data is adequate.	Construction connected to services.	Annually. Annual/Survey	Cost/source: No $ cost 2 days staff time to collect Data and make analysis	RHUDO
3. Number of houses built on ANHI serviced plots by private owners and developers.	3. Greater private sector investment in the provision of low income housing and urban services. Measured as number of housing units by plots.	Progress reports by site. Reliability of data is good.				
4. Percentage of ANHI plots on which private developers have built houses.	4. Measured as Private dev/total lots.	ANHI reports/statistics. Reliability of data is good.	Building permits by municipalities and connection to water and electricity.	Annual calculation	Cost\Source: No $ cost. 2 days staff time to collect Data and make analysis	RHUDO
5. The amount of financing provided by C.I.H. to private developers for low income housing.	5. Increased financing available to private developers. Measured as the amount of C.I.H loans to private developers and Owners.	Rapport d'Habitat en chiffres/MOH/activité C.I.H. Reliable	Loan requests.	Annual	Cost/source: No $ cost. 2 days staff time to collect Data and make analysis	RHUDO

Comments/Notes:

ANHI: National Shelter Upgrading Agency

CIH: Credit Immobilier et Hotelier

TABLE 1.b

PERFORMANCE MONITORING PLAN FOR PROGRAM OUTCOME

Strategic Objective No. 4: Increased availability of Affordable Housing and Services for Low Income Urban Families.
Program Outcome No. 4.2 : Improved Provision of Infrastructure and Services

PROGRAM INDICATOR	PRECISE DEFINITION OF INDICATOR AND UNIT OF MEASUREMENT	DATA SOURCE/SET DATA QUALITY	EVAL. METHOD/ APPROACH	TIMING AND FREQUENCY OF DATA COLLECTION	FUTURE COSTS OF COLLECTING INFORMATION AND SOURCE OF FUNDS	RESPONSIBLE PERSON/ OFFICE
1. Percent of households connected to potable water supply and sewerage systems (ANHI site and services and upgrading areas).	1. Increased low income households hooked up into sewerage and potable water. Measured for Relocation: constructed and occupied houses and Upgrading: connected to sewerage and potable water and occupied.	Site & services: Legal hook-up to potable water. Upgrading Plan. Reliable	Site & services or upgrading plan Dossier abonnement du bénéficiaire à la Régie	Annually or periodically Annually or periodically	Cost\Source: No $ cost 2 days staff time to collect Data & make analysis	RHUDO
2. Percent of households on serviced plots and upgraded clandestine neighborhoods with garbage collection.	2. Improved provision of municipal environmental services and environmental management. Measured as Kg/household/day/collected tons by neighborhood. Tons evacuated by neighborhoods	MUN/Tétouan Environment Division	Number of Habitants by neighborhoods. Potential production per person/day.	Monthly	Cost/Source No $ cost 2 days staff time to collect Data & make analysis	RHUDO
3. The amount of revenues used by municipalities for capital development.	3. Increased generation of local revenues. Measured as increased percentage of MUN budget resources towards capital development investment.	MOI/DGCL/DFL reliable		Annually	Cost/Source No $ cost 2 days staff time to collect Data & make analysis	RHUDO

Comments/Notes:

TABLE 2

Baseline and Performance Targets

STRATEGIC OBJECTIVE, PROGRAM OUTCOMES/SPECIFIC RESULTS	PRECISE DEFINITION OF INDICATOR & UNIT OF MEASUREMENT	BASELINE YEAR & VALUE	PERFORMANCE TARGETS					CRITICAL ASSUMPTIONS
			1993	1994	1995	1996	1997	
Strategic Objective No.4 : Increased Availability of Affordable Housing and Services for Low Income Urban Families. Specific Results								
1. More low income households living in affordable and decent housing.	1. Percent of households that are living in bidonvilles & unserviced clandestine neighborhoods. Ratio of household living in slums & clandestine neighborhoods to total urban population	1982: 13% 1992: 6,8% Slums = 160,360 households Clandestine neighborhoods:450,000 households.	6,3% 150,000 household	5,8% 135,000				OOM maintains policy priority of Low Income Housing Production.
	2. Number of households moved from bidonvilles areas to serviced plots. Serviced plot - Household-	1992: 6920 households.	11.450 household					Availability of land for Low Income Residential Development.
	3. Number of households upgraded in clandestine neighborhoods. construction connected to the sewage and potable water.	1992: 9300 households	14,000 household					Severity of droughts and/or other agricultural disasters in the countryside do not increase the rate of rural to urban migration above the norm.

TABLE 2.a

Baseline and Performance Targets

STRATEGIC OBJECTIVE, PROGRAM OUTCOMES/SPECIFIC RESULTS	PRECISE DEFINITION OF INDICATOR & UNIT OF MEASUREMENT	BASELINE YEAR & VALUE	PERFORMANCE TARGETS					CRITICAL ASSUMPTIONS
			1993	1994	1995	1996	11997	
Program Outcome No 4.1. : Increased Investment and Production in Shelter and Urban Development								
Specific Results								
1. Increased ANHI investment in production of new serviced plots.	1. Number of serviced plots made available by ANHI to low income households. Serviced plot.	1992 7,545 serviced plots	12,541	14,664	16,079	15,436	10,646	Financial market makes resources available for Housing Investment
2. Increased ANHI and Municipality investment in upgrading clandestine neighborhoods and resettling slum dwellers.	2. Number of clandestine housing units upgraded by ANHI and Municipalities. Construction connected to sewage and potable water. Construction plot .	1992 ANHI: 9800 households	14,000					Local Government resources available for primary and offsite infrastructure.
3. Greater private sector role in the provision of low income housing and urban services.	3. Number of houses built on ANHI serviced plots by private owners and developers. Permis d'habiter. - Houses -	1992 13,800						
	4. % of ANHI plots on which private developers have built houses. Number of serviced plots divided by number of houses built	1992 68%						
	5. The amount of financing provided by C.I.H. to private developers for low income housing. Amount of loan provided to private developers and beneficiaries for low income housing programs.	1991 Régime HB84: 89 million de DH for private developers						Private sector developers Low Income Housing Market.

TABLE 2.b

Baseline and Performance Targets

STRATEGIC OBJECTIVE, PROGRAM OUTCOMES/SPECIFIC RESULTS	PRECISE DEFINITION OF INDICATOR & UNIT OF MEASUREMENT	BASELINE YEAR & VALUE	PERFORMANCE TARGETS					CRITICAL ASSUMPTIONS
			1993	1994	1995	1996	1997	
Program Outcome No.4.2 : Improved Provision of Infrastructure and Services Specific Results:								
1. Increased low-income household hooked in to sewerage and potable water.	1. Percent of households connected to potable water supply and sewerage/Systems (ANHI site and services and upgrading areas). Measured for relocation: constructed and occupied houses and upgrading: connected to sewerage and potable water.	1992:17,000 households	27,000 households					OOM maintains commitment to decentralization process.
2. Improved provision of municipal environmental services and environmental management.	2. Percent of households on serviced plots and upgraded clandestine neighborhoods with garbage collection. Measured as Kg/household/day/collected tons by neighborhood. Tons evacuated by neighborhoods.	Efficiency:85% of garbage collection.	90%					VAT resources are made available to local government for capital budgeting investment.
3. Increased generation of local revenues.	3. The amount of revenues used by Municipality for capital development. Measured as increased percentage of MUN budget resources towards capital development investment.							

608-0221

ACTION: AID-1
INFO: ECON-0

DISTRIBUTION: AID
CHARGE: AID

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UNCLAS SECTION 01 OF 02 STATE 059762

ACTION: RHUDO
DUE DATE: 03/02
INFO: DIR DIDIR
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AIDAC RABAT FOR MISSION; TUNIS FOR RHUDO

E.O. 12356: N/A
TAGS:
SUBJECT: URBAN INFRASTRUCTURE, LAND DEVELOPMENT AND FINANCING PID (608-0221) NEDAC REVIEW

1. SUMMARY: ON FEBRUARY 19, 1993 THE NEDAC APPROVED THE SUBJECT PID AND HEREBY DELEGATES AUTHORITY FOR PROJECT PAPER APPROVAL TO THE MISSION SUBJECT TO CONDITIONS OUTLINED BELOW. ISSUES RAISED INCLUDED THE INITIAL ENVIRONMENTAL EXAMINATION (IEE), U.S. PROCUREMENT, POLICY CONDITIONALITY, MOROCCOS CREDIT RATING, AND GRAY AMENDMENT PROVISIONS. END SUMMARY.

2. THE BUREAU NEDAC COMMITTEE MET ON FEBRUARY 19, 1993 CHAIRED BY ACTING ASSISTANT ADMINISTRATOR FOR THE NEAR EAST BUREAU DENNIS CHANDLER. THE MISSION WAS REPRESENTED BY THE REGIONAL HOUSING OFFICER HARRY BIRNHOLZ AND MISSION HOUSING ADVISOR TAHAR BERRADA. PRE/H WAS REPRESENTED BY DEPUTY DIRECTR MIKE LIPPE.

USAID/RABAT C&R 01 MARS 1993 04 RECEIVED

3. INITIAL ENVIRONMENTAL EXAMINATION. THE MISSION REQUESTED A NEGATIVE DETERMINATION FOR THIS PROJECT. BASED ON THE INFORMATION PRESENTED IN THE PID AND THE IEE

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THE BUREAU HAS DETERMINED THAT THE APPROPRIATE THRESHOLD DECISION SHOULD BE A POSITIVE DETERMINATION BASED ON THE

AGENCY ENVIRONMENTAL REGULATIONS (216). THE NEDAC AGREED THAT THE FOLLOWING STEPS SHOULD BE TAKEN:

-- THE MISSION WILL RESUBMIT TO THE BUREAU ENVIRONMENTAL COORDINATOR (BEC) AN IEE CALLING FOR A POSITIVE THRESHOLD DECISION FOR THE PROJECT WHICH REQUIRES PREPARATION OF AN OVERALL PROGRAMMATIC ENVIRONMENTAL ASSESSMENT(PEA). AS NOTED IN SECTION 216.3 (A) (4) THE MISSION SHALL THEN PREPARE A DETAILED SCOPE OF WORK FOR THE PEA FOR REVIEW AND APPROVAL BY THE BEC. THE PEA WILL BE REVIEWED AS AN INTEGRAL PART OF THE PROJECT PAPER AND CLEARED BY THE BEC. NO OTHER REVIEW OF THE PP WILL BE REQUIRED BY AID/W.

-- THE PROJECT PAPER WILL IDENTIFY ACTIONS THAT THE ANHI MUST CARRY OUT IN ORDER TO BRING THEIR ENVIRONMENTAL REVIEW PROCEDURES TO A STANDARD ACCEPTABLE TO THE BEC. THE PROJECT PAPER WILL ALSO INCLUDE A TECHNICAL ASSISTANCE PLAN TO ENHANCE ANHI ENVIRONMENTAL MONITORING CAPACITY.

-- WHEN AND AFTER THE LOCATIONS OF EACH SITE TO BE UPGRADED UNDER THE PROJECT HAS BEEN SELECTED, THE ANHI WILL PREPARE AN ENVIRONMENTAL REVIEW AND THIS WILL BE APPROVED BY THE MISSION ENVIRONMENTAL OFFICER. THE REGIONAL LEGAL ADVISOR OR GC/NE SHOULD BE CONSULTED FOR ESTABLISHING THE MANNER IN WHICH CONDITIONS PRECEDENT TO DISBURSEMENT WILL AVOID AN IRREVERSIBLE COMMITMENT OF RESOURCES BEFORE ENVIRONMENTAL REVIEW IS COMPLETED AND APPROVED. DURING THE IMPLEMENATION, CHANGES IN THE ENVIRONMENT, EITHER POSITIVE OR NEGATIVE, SHOULD BE MONITORED. COPIES OF ENVIRONMENTAL REVIEWS AND MONITORING REPORTS SHOULD BE SUBMITTED TO THE BEC FOR INFORMATION AND TRACKING.

~~4. U.S. PROCUREMENT. THE MISSION IS TO BE~~ COMMENDED FOR ITS SENSITIVITY TO THE U.S. PROCUREMENT ISSUE. THE NEDAC RECOGNIZED THAT THIS ISSUE HAS AGENCY-WIDE POLICY IMPLICATIONS AND CONCURS WITH THE PID RECOMMENDATION THAT THIS ISSUE BE STUDIED DURING PROJECT PAPER DESIGN. PRE/H ADVISED THAT A DECISION OF THIS NATURE COULD NOT BE MADE IN THE ABSENCE OF SPECIFIC PRE/H CONCURRENCE TO LANGUAGE PROPOSED. ANY DECISIONS REGARDING U.S. PROCUREMENT SHOULD BE MADE AFTER ANALYSIS IS CARRIED OUT TO UNDERSTAND SUPPLY AND DEMAND CONSIDERATIONS, THE NATURE OF COMMODITIES TO BE PROCURED, U.S. SOURCE COMPETITIVENESS, AND OTHER CONDITIONS AFFECTING PROCUREMENT. IT WAS NOTED BY GC/PRE AND GC/NE REPRESENTATIVES THAT IT WOULD NOT BE PRUDENT TO LINK FUNDS TO SPECIFIC PROCUREMENT, SINCE TO DO SO WOULD RAISE QUESTIONS RELATING TO AUDITS, COMPETITION, TRACKING, ETC. GIVEN THE AGENCY-WIDE IMPLICATIONS OF SUCH ACTIVITIES, CONSULTATIONS AMONG THE BUREAU, THE MISSION,

AND PRE/H WILL BE HELD BEFORE A FINAL DECISION IS MADE.

5. POLICY CONDITIONALITY. THE NEDAC NOTED THAT THE MISSION APPROACH OF SETTING THE POLICY AGENDA TO SPECIFIC BENCHMARKS THAT ARE CITED AS CONDITIONS PRECEDENT IN THE PROGRAM AGREEMENT HAS PROVIDED AN EFFECTIVE MEANS TO AFFECT POSITIVELY THE HOUSING POLICY ENVIRONMENT IN MOROCCO. THE NEDAC CONCURRED IN USING THIS PROJECT-TESTED APPROACH WHICH WILL INCLUDE AN EVALUATION BY THE MISSION OF PROGRESS TOWARD MEETING CONDITIONS PRECEDENT PRIOR TO DISBURSEMENT OF EACH HG LOAN TRANCHE. THE POLICY AGENDA
UNCLAS SECTION 02 OF 02 STATE 059762

AIDAC RABAT FOR MISSION; TUNIS FOR RHUDO

TO BE INCLUDED IN THE PROGRAM AGREEMENT WILL BE DEVELOPED DURING THE PROJECT PAPER DESIGN.

6. MOROCCOIS CREDIT RATING. SEPTEL WILL FOLLOW REGARDING THIS ISSUE.

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7. GRAY AMENDMENT PROVISIONS. A MAJOR PORTION OF THE ~~U.S. DOLLARS TEN MILLION THAT WILL BE USED FOR TECHNICAL~~ ASSISTANCE FOR THE PROJECT WILL BE CONTRACTED TO AN INSTITUTIONAL CONTRACTOR. SUBCONTRACTING OPPORTUNITIES FOR GRAY AMENDMENT FIRMS, AT A MINIMUM LEVEL OF TEN PERCENT, SHOULD BE INVESTIGATED DURING THE PROJECT PAPER DESIGN.

8. POTABLE WATER PROVISIONS. THE PID DID NOT DESCRIBE THE PROVISION OF POTABLE WATER TO AREAS TO BE DEVELOPED UNDER THE PROGRAM. THE REGIONAL HOUSING OFFICER EXPLAINED THAT ALL LAND DEV?LOPED FOR RESIDENTIAL PURPOSES MUST PROVIDE INFRASTRUCTURE SERVICES INCLUDING POTABLE WATER, SEWERAGE, AND ELECTRICITY NETWORKS. NEDAC REQUESTED THAT THE PROJECT PAPER DESIGN INCLUDE A DESCRIPTION OF THE PROVISION OF POTABLE WATER SERVICES IN ANHI PROJECTS.

9. THE NEDAC COMMENDED THE MISSION FOR EXCELLENT PID PREPARATION AND PRESENTATION AND THE CREATIVE MEDIA PRESENTATION WHICH GAVE THE NEDAC A BETTER FEEL FOR MISSION SHELTER ACTIVITIES IN MOROCCO.
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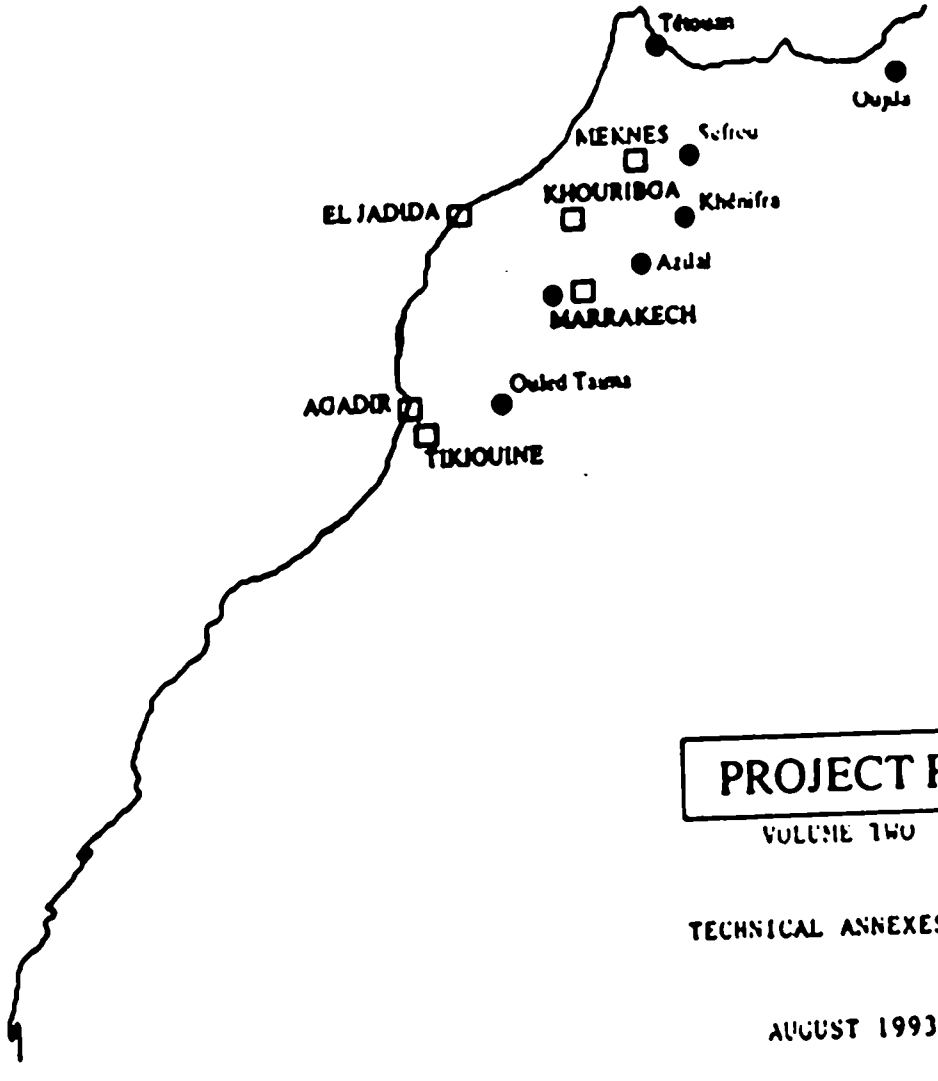
USAID MOROCCO

URBAN INFRASTRUCTURE, LAND DEVELOPMENT AND FINANCING PROGRAM (HG-IV / 608-0221)



PROJECT PAPER

VOLUME TWO

TECHNICAL ANNEXES

AUGUST 1993

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ANNEXES

A. TECHNICAL ANALYSIS

B. FINANCIAL ANALYSIS

C. ECONOMIC ANALYSIS

D. SOCIAL SOUNDNESS ANALYSIS

E. ADMINISTRATIVE / INSTITUTIONAL ANALYSIS

F. ENVIRONMENTAL ANALYSIS

ANNEX A

TECHNICAL ANALYSIS

SOMMAIRE

1- PROCESSUS D'AMENAGEMENT FONCIER

1.1- Rappel des activités de l'ANHI et prévisions de livraison
1.2- Analyse des projets financés par le FEC
1.3- Cycle de production de l'ANHI: Obstacles et recommandations
1.4- Les ratios techniques des projets ANHI
1.5- Modes de passations des marchés
1.6- Analyse des coûts de revient
1.7- Commercialisation et recouvrement des coûts

2- IDENTIFICATION DES PROJETS ELIGIBLES

2.1- Principes et critères d'éligibilité
2.2- Programme d'aménagement foncier
2.3- Programme des infrastructures urbaines
2.4- Récapitulatif général

ANNEXES: Fiches-projets éligibles

1- PROCESSUS D'AMENAGEMENT FONCIER:

1.1- Rappel des activités de l'ANHI et prévisions de livraison:

Depuis sa création en 1984, ANHI a connu trois phases de développement:

- Jusqu'à 1987, les projets étaient essentiellement réalisés en maîtrise d'ouvrage déléguée.
- De 1988 à 1991, il y a eu développement des opérations en maîtrise d'ouvrage directe (opérations propres) et ce, grâce au programme HG 003.
- Depuis 1991, on assiste à un développement d'une stratégie d'intervention à l'échelle urbaine pour mieux maîtriser le phénomène de l'habitat insalubre.

A fin 1991, l'ANHI gérait 82 opérations couvrant 2.654 hectares et offrant près de 103.500 lots équipés.

38% de ces opérations sont en maîtrise d'ouvrage directe (32 opérations) couvrant 47% de la superficie des terrains à aménager.

Tableau n°1: Production de l'ANHI de 1985 à 1991

TYPE D'INTERVENTION ET ETAT DES PROJETS	Nombre de projets	Nb de villes concernés	Superficie totale (ha)	CONSISTANCE		Coûts des opérations*
				Totale	Dt. Rés./Prév.	
RESORPTION DES BIDONVILLES						
1- Opérations achevées	15	8	267.47	15 594	13 495	323.041
2- Opérations en cours de travaux	15	13	603.30	21 185	16 874	1 370.194
3- Opérations en phase d'études	18	14	732.34	23 571	18 690	2 423.654
Total	48	35	1 603.11	60 350	49 059	4 116.889
RESTRUCTURATION/REHABILITATION						
1- Opérations achevées	0	0	0.00	0	0	0.000
2- Opérations en cours de travaux	2	2	383.65	18 452	17 726	35.729
3- Opérations en phase d'études	5	5	154.70	9 321	9 307	196.624
Total	7	7	538.35	27 773	27 033	232.353
LOTISSEMENTS DE PREVENTION/PROMOTION						
1- Opérations achevées	7	6	165.23	4 255	2 727	276.101
2- Opérations en cours de travaux	8	6	158.49	5 076	4 094	409.775
3- Opérations en phase d'études	8	7	184.70	5 493	3 165	666.202
Total	23	19	508.42	14 824	9 986	1 352.078
PROGRAMMES DE CONSTRUCTION						
1- Opérations achevées	0	0	0.00	0	0	0.000
2- Opérations en cours de travaux	3	2	3.29	455	109	192.237
3- Opérations en phase d'études	1	1	0.61	104	104	39.996
Total	4	3	3.90	559	213	232.233
TOTAL GENERAL	82	64	2 653.78	103 506	86 291	5 933.553

(*) En Millions de Dirhams

Source: Rapport d'activité de l'ANHI-1991

Par ailleurs, plus de 60% des superficies concernent des projets de résorption de bidonvilles; 19% des projets de prévention/promotion et 20% des projets de restructuration de quartiers sous-équipés (dont Dersa-Samsa- 450 ha).

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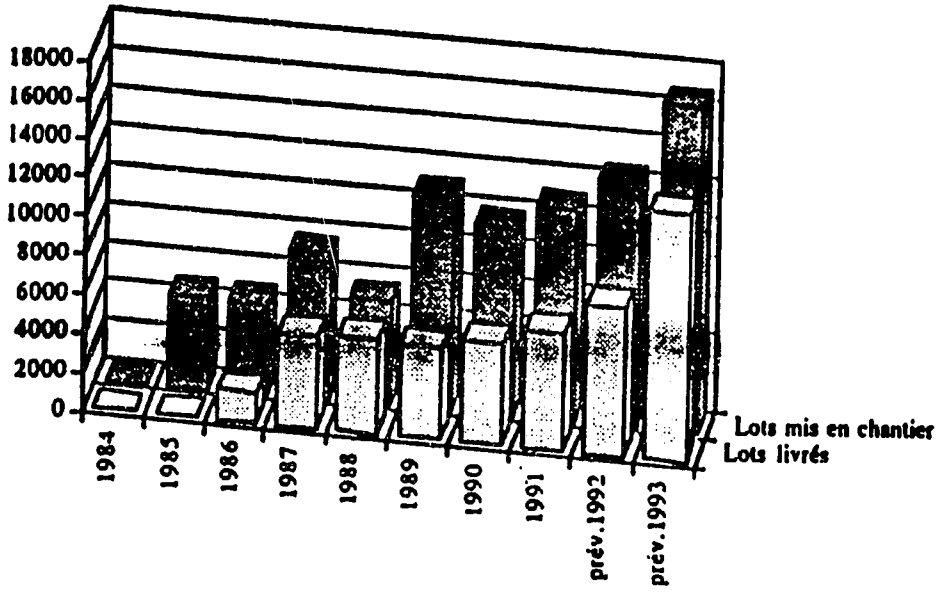
A fin 1991, 22 opérations étaient achevées et 28 en chantier; le rythme moyen de lots mis en chantier a été d'environ 10.000 unités entre 1988 et 1991; celui de livraison aux bénéficiaires n'a été que de 4.000 unités pendant cette période.

Le graphe ci-après montre l'évolution du nombre d'unités mises en chantier depuis 1985 ainsi que celle des lots livrés. Vue la "jeune" de la majorité des opérations de l'ANHI, le rythme de livraison des lots équipés tendra à croître logiquement pour atteindre celui de mise en chantier si ce dernier maintient son rythme annuel.

MISE EN CHANTIER ET LIVRAISON DES LOTS EQUIPES PAR L'A.H.N.I



D'après les prévisions de l'ANHI en matière de livraison des lots jusqu'à 1997, la situation se présente comme indiquée dans le tableau qui suit pour les opérations mises en chantier de 1985 à 1993 (prévisions).

Tableau n°2:Prévisions de livraison des lots équipés par l'ANHI (1992-97)

	Nombre d'opérations	A fin 1991	1992	1993	1994	1995	1996	1997 et plus	Total
Résorption des bidonvilles	48	18 623	3 010	5 650	8 180	10 930	8 540	5 417	60 350
Restructuration*	7	3 182	4 067	4 610	3 235	2 752	5 864	4 063	27 773
Prévention-promotion	23	3 477	423	1 947	2 910	2 340	1 852	1 875	14 824
Construction	4	0	40	242	88	154	35	0	559
TOTAL	82	25 282	7 540	12 449	14 413	16 176	16 291	11 355	103 506

(*) Y compris le PDU de Tétouan

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Au début de 1993, le pipe-line de l'ANHI comptait, pour l'ensemble des 9 antennes régionales, près de 200 opérations dont 10% sont totalement achevés, 25% en cours de travaux, 29% (59 opérations) en cours d'études techniques et le reste (72 opérations) en cours d'identification. Les projets éligibles à HG004 seront tirés de ces 2 dernières catégories du pipe-line.

En ce qui concerne les acquisitions foncières, sur les 5.870 ha identifiés, l'ANHI a acquis 1.244 ha dont près de 60% intéressent les projets achevés ou en cours de travaux.

1.2- Analyse des projets financés par le FEC:

L'analyse porte sur les états des prêts attribués entre 1988 et 1992 et sur les dossiers de prêts recensés à fin 1992 et non encore attribués.

Les clients du FEC sont constitués des Municipalités, des Centres Autonomes (devenus municipalités en 1993), des Communes rurales, des Provinces et Préfectures ainsi que des Régies autonomes.

Au cours des 5 dernières années, le nombre moyen de prêts attribués a été de 107 dont 33% pour les Municipalités et 46% pour les Communes rurales.

Tableau n°3: Nombre de prêts FEC par secteur et par institution (1988-92)

	Municipalités	Centres Autonomes	Communes rurales	Autres institutions	Ensemble	
					Nombre	%
- Lotissements/Restruct.	5	1	3	4	13	2%
- Travaux de voirie/assainis.	37	12	23	1	73	14%
- Etudes d'assainissement	6	5	15	0	26	5%
- Stations d'épuration	5	0	0	1	6	1%
- Travaux d'AEP et électricité	6	3	47	4	60	11%
- Déchets solides	34	26	65	0	125	23%
- Equipements "marchands"	59	17	78	2	156	29%
- Etudes diverses	8	3	8	0	19	4%
- Autres rubriques	16	3	23	15	57	11%
ENSEMBLE	176	70	262	27	535	100%

Source: FEC-1993

Par contre, les Municipalités ont emprunté des sommes plus importantes (52,5% des prêts attribués ces 5 dernières années) suivi des Communes Rurales.

En ce qui concerne les types de projets financés par le FEC (Tableau n°5), on notera, en particulier, que:

- le tiers du montant global des prêts a été consacré à des travaux de voirie et d'assainissement, davantage pour les Municipalités et les centres autonomes qu'ailleurs.

- 30% du montant fut consacré au financement des équipements "marchands" (abattoirs, souks, gares routières,...), proportionnellement davantage pour les Communes rurales.

(*) Il s'agit du nombre de prêts accordés et non du nombre de projets qui peut être différents (Financement en tranches distinctes).

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- les projets de lotissements et de restructuration de quartiers sous-équipés n'ont consommé que 5,4% du montant global des prêts attribués par le FEC: il s'agit, notamment, du PDU de Tétouan (HG001) et de celui de Kariat Oulad Moussa à Salé (prêt CEE à la RED).

- 23% des prêts sont attribués au financement relatif à la collecte et traitement des ordures ménagères; outre l'achat du matériel roulant de collecte, le FEC a financé la construction d'une usine de traitement à Agadir.

- depuis 1988, le FEC a contribué au financement de 4 stations d'épuration des eaux usées (Béni Mellal, Khouribga, Nador et Témara) pour un montant total de 54 Millions de DH (1,6% de l'ensemble des prêts).

Tableau n°4: Evolution des montants des prêts par secteur (1988/92)

	Municipalités	Centres Autonomes	Communes rurales	Autres institutions	Ensemble	
					Nombre	%
- Lotissements/Restruct.	75.00	8.20	12.35	88.10	183.65	5.4%
- Travaux de voirie/assainis.	762.56	124.44	184.04	39.00	1 110.04	32.8%
- Etudes d'assainissement	19.02	77.11	7.93	0.00	104.05	3.1%
- Stations d'épuration	49.12	0.00	0.00	5.00	54.12	1.6%
- Travaux d'AEP et électricité	50.81	3.60	237.02	78.96	370.39	10.9%
- Déchets solides	123.86	38.51	62.91	0.00	225.28	6.7%
- Equipements "marchands"	531.94	104.65	341.74	16.01	994.34	29.4%
- Etudes diverses	8.09	1.46	3.96	0.00	13.51	0.4%
- Autres rubriques	157.08	4.56	28.62	141.48	331.74	9.8%
ENSEMBLE	1 777.49	362.53	878.57	368.55	3 387.13	100.0%

Source: FEC-1993

Ainsi, par rapport aux objectifs du HG004, à l'exception de certains équipements liés à la protection de l'environnement (ordures ménagères, réseaux primaires d'assainissement, stations d'épuration,...) et des projets de restructuration de quartiers sous-équipés financés avec des emprunts extérieurs, les Municipalités n'ont pas eu recours, pendant les 5 dernières années, au FEC pour la réalisation de lotissements ou pour la restructuration de l'habitat clandestin.

1.3- Cycle de production de l'ANHI: Obstacles et recommandations

1.3.1- OBSTACLES DE PRODUCTION ET RECOMMANDATIONS:

L'ANHI, à l'instar de tout opérateur public ou lotisseur privé, rencontre un certain nombre d'obstacles qui réduisent ou ralentissent ses activités de production de lots d'habitat et ce, d'autant plus que l'Agence s'adresse à une grande clientèle à revenus faibles ou moyens. Ces obstacles réduisent la rentabilité des terrains à équiper et rallonge les délais d'exécution; d'où leur impact sur les prix de revient qui augmente. Le programme HG 003 a, de son côté, aidé l'ANHI à apporter des solutions à quelques obstacles, mais il importe à HG 004 de les compléter et de les renforcer.

Ces différents goulots d'étranglement dans le cycle de production de l'ANHI peuvent être cités brièvement comme suit :

A- Phase d'identification du projet :

A1- *Sollicitation de l'ANHI:* Jusqu'à une date récente, ce furent les Délégations Provinciales de l'Habitat (DPH) et les Autorités Locales qui incitaient l'ANHI à intervenir sur ne ville pour recaser un tel ou tel bidonville; ces Autorités proposaient, en même temps, un site pour le projet. L'intervention n'avait pas une vision globale de lutte contre l'habitat insalubre à l'échelle urbaine et la maîtrise d'ouvrage a été surtout déléguée à l'ANHI.

Par ailleurs, l'ANHI reste réticente à l'acceptation des opérations de restructuration des quartiers sous-équipés en maîtrise d'ouvrage directe car elle estime que celles-ci incombent à la Collectivité locale à cause essentiellement des problèmes de financement dont le recouvrement des coûts en particulier.

A2- *Importancce de l'habitat insalubre dans la ville justifiant l'intervention de l'ANHI:* Face aux peu d'informations sur les bidonvilles à recaser et sur leur rythme de développement, le Ministère de l'Habitat a organisé, en 1982 et 1992, deux recensements nationaux sur les bidonvilles des différentes villes marocaines. L'ANHI organise, dorénavant, ses interventions sur la base de ces deux recensements.D'où la nécessité dune banque de données informatisée sur les bidonvilles à l'échelon national pour le suivi de ses actions contre la formation et le développement des bidonvilles.

Concernant les quartiers clandestins au Maroc et à l'exception d'une étude spécifique sur le phénomène financée par la Banque Mondiale en 1983, l'ANHI ne dispose pas de données récentes, d'autant plus que le phénomène tend à croître au Maroc. Une enquête nationale est nécessaire*; ses résultats doivent intégrer la Banque de Données citée ci-dessus.

La connaissance des besoins en logements dûs à la croissance démographique d'une ville devient aussi un argument pour intervenir et résoudre le problème de la crise locale de logements.

A3- *Recherche du site du projet:* Les critères de choix du site du projet sont variables et dont notamment :

- *Statut foncier* : face à l'épuisement des réserves de l'Etat qui ont permis, jusqu'à ces dernières années, de réaliser à des prix abordables de nombreux lotissements d'habitat au Maroc, l'ANHI est, de plus en plus, obligée de recourir aux terrains de propriété privée, généralement très morcelée et non immatriculée;

- *Prix des terrains* : par le recours au secteur privé, les prix deviennent chers et évoluent très rapidement par rapport au rythme de réalisation des travaux et alors que le projet est de caractère social;

- *Nature des terrains et possibilités de raccordement aux réseaux d'infrastructures urbaines communales* : tout en évitant les terrains non accidentés et non occupés, et par des raretés de terrains urbanisables à proximité des tissus urbains existants, l'ANHI se trouve, parfois, dans l'obligation de retenir des sites relativement éloignés des tissus existants, ce qui nécessite alors la réalisation des équipements hors-site.

- *Dispositions d'urbanisme* : absence ou ancienneté de documents d'urbanisme réglementaires et servitudes contraignantes, notamment au niveau de l'affectation des emprises de voirie et des équipements socio-collectifs.

(*) Une réactualisation des données de 1983 est, semble-t-il, en cours dans le cadre de l'étude sur le secteur de l'habitat au Maroc menée actuellement par le Ministère de l'Habitat

Tels sont les principaux obstacles au choix d'un site du projet: ce qui entraîne, généralement, de longues négociations avant le choix définitif; pendant ce temps, l'habitat insalubre continue de croître. La collaboration des autorités et élus locaux avec l'ANHI est très sollicité à ce stade.

Le Programme d'Assistance technique et de formation prévu dans le cadre du HG 004 doit tendre à remédier à ces obstacles préliminaires; notamment au niveau de:

- la création d'une Banque de données informatisée sur, d'une part, les principales villes du Maroc, et d'autre part sur les bidonvilles et les quartiers sous-équipés afin de mieux connaître le développement de ces villes et y maîtriser les mutations et les croissance de l'habitat insalubre;

B- La question foncière: Vers de nouvelles approches

La question foncière est d'importance dans les activités de l'ANHI qui considère, à juste titre, que les terrains lui sont de la "matière première". Elle tente de définir de nouvelles approches pour remédier aux obstacles divers touchant cette question, tant au niveau des acquisitions qu'aux niveaux de l'apuration foncière pour permettre l'attribution de titres individuels dès la livraison des lots aux bénéficiaires (relations à développer davantage avec les services de la Direction de la Conservation Foncière et de Travaux Topographiques (DCFTT).

Par ailleurs, l'ANHI a institué un service foncier dans son organigramme, mais vue l'ampleur des transactions actuelles, il importe de le renforcer davantage tant en cadres qu'en matériel de gestion (notamment, développement d'un Observatoire foncier à lier à celui envisagé sur l'habitat insalubre).

Cependant, c'est au niveau des acquisitions des terrains que les obstacles sont plus contraignants.

La nature juridique des terrains identifiés et l'importance du nombre de propriétaires concernés rendent difficiles et longues les transactions et ce, d'autant plus si l'ANHI n'a pas encore mobilisé les fonds nécessaires à l'achat du terrain.

Dans la majorité des cas où les terrains sont privés, si le site est convenu avec les autorités locales et après accords de principe d'achat avec les propriétaires, l'opération est classée en maîtrise d'ouvrage déléguée (MOD) pour le compte de la Délégation Provinciale de l'Habitat (DPH), même si elle initiée par l'ANHI; cette procédure facilite le démarrage de l'opération en attendant d'acheter les terrains après quoi l'opération devient alors "propre" à l'ANHI.

Ainsi, par manque de ressources de préfinancement des terrains, un certain nombre d'opérations initiées par l'ANHI demeure classer en MOD. Les notions de MOD et d'opérations propres se trouvent ainsi confondues, d'autant plus que c'est l'ANHI, centralisant les recettes dégagées par la vente des lots équipés, qui régle en fin de compte les terrains pour le compte de la DPH.

Cette situation fréquente crée des confusions, voire des retards dans les transactions; d'où la volonté de l'ANHI d'engager le processus d'acquisition de terrains plus tôt (constitution de réserves foncières) pour ses interventions à court et moyen termes à l'intérieur d'une ville.

Au début de 1993, près 5.800 ha sont en cous d'aménagement ou identifiés à l'acquisition dans près de 50 villes et dont 20% est déjà payé par l'ANHI.

Par ailleurs, certains projets (de forte parcellisation) souffrent des réticences des propriétaires privés à céder leur terrain pour des raisons de prix, mais aussi parfois du souhait de les valoriser soi-même; vue leur non viabilité à se constituter en lotisseur (sites de petite taille), l'ANHI tente

de développer une politique d'échanges de lots équipés (essentiellement de type économique) contre du terrain brut. Ces propriétaires deviennent alors de véritables petits promoteurs potentiels.

Après cette phase de négociations avec les propriétaires privés, un autre obstacle apparait souvent: c'est celui au niveau du contrôleur financier de l'ANHI (Ministère des Finances) qui tarde à viser les contrats d'achat sur de longues périodes (4 mois et plus, semble-t-il); ce qui préjudiciable à la négociation avec les propriétaires privés qui peuvent alors s'abstenir de vendre ou demander d'autres prix à la hausse. L'opportunité d'aquisition foncière de localisation et à des prix acceptables se trouve alors aussi compromise.

Enfin, à l'initiative des recommandations du HG 003, l'ANHI a introduit le critère de renouvellement foncier dans la fixation des prix de cession des lots (voir chapitre 3).

C- Etudes techniques :

Elles sont généralement ralenties à deux niveaux; d'une part, à cause de l'acquisition des terrains de plus en plus longue, voire parfois incertaine, et d'autre part à cause de la procédure d'approbation du plan-masse du lotissement et des études techniques par les services de l'urbanisme et de la Municipalité. Les délais réglementaires de response de l'adminsitration ne sont pas souvent respectés.

Alors que l'ANHI souhaite valoriser au mieux les terrains au profit d'un maximum de familles à bas revenus, elle se trouve confronter aux exigences de l'Administration en matière de terrains à affecter aux équipements socio-collectifs, grands consommateurs d'espace; d'où parfois, la présence de coefficients d'utilisations des sols (CUS) cessibles très faibles.

Se pose ici le problème des normes minimales de voirie et d'équipements socio-collectifs qui n'existent pas ou qu'il faudrait réadapter par rapport à la population-cible, même si le projet est intégré, c'est-à-dire comprenant d'autres lots pour les familles plus aisées (péréquation).

D- Equipement hors-site du projet :

Du fait du niveau d'équipement en infrastructures urbaines atteint par une grande partie des villes marocaines (notamment de tailles moyennes et petites) et de disponibilités de grands terrains assez éloignés des réseaux communaux (valable aussi pour les quartiers sous-équipés situés à la périphérie des villes), un projet de lotissement ou de restruturation de quartiers clandestins nécessite la réalisation de grands travaux hors-site. Ceux de voirie et d'assainissement incombent, par les textes en vigueur, à la Collectivité locale et ceux d'eau potable et d'électricité aux régies de distribution de ces services.

Cependant, la Collectivité locale, par manque de ressources financières conséquentes et par priorité accordée à d'autres services municipaux dans les zones déjà urbanisées, pousse le lotisseur à réaliser lui-même les travaux hors-site (en moyenne estimé à 25% des coûts des travaux in-site de voirie et d'assainissement); mais là où le bât blesse, c'est que le lotisseur est amené, parfois, à payer des taxes de branchements aux réseaux de la ville à la commune, ce qui augmente encore davantage le coût de revient du projet.

La nouvelle loi sur les lotissements (Dahir du 17 Juin 1992- Art. 20) stipule, cependant, que "le lotisseur qui se substitue à la Commune pour réaliser les réseaux principaux de voirie et d'assainissement peut, sur la base d'un accord conclu avec la Commune, percevoir des propriétaires de terrains bénéficiant de ces nouveaux réseaux, une indemnité calculée comme en matière de taxe de

premier établissement. Cette indemnité sera recouvrée par la Commune selon les modalités prévues par la dite taxe, auprès des dits propriétaires et reversée au lotisseur à concurrence du montant des travaux qu'il a effectués en lieu et place de la commune". A ce jour, l'ANHI n'a pas pu signé aucune convention de ce type.

D'un autre côté, les régies de destibution d'eau et d'électricité facturent, en même temps, les travaux hors-site (réservoires d'eau potable, conduites, poste de transformation,...) avec ceux d'in-site. La facturation est généralement très élevée sans que l'ANHI puisse la "vérifier"; les régies, exerçant le monopole de ces services, réalisent elles-mêmes ces travaux sur la base d'un devis accepté par l'ANHI.

E- Travaux d'infrastructures in-site :

L'exécution de ces travaux est confrontée, selon les cas, soit à l'acquisition définitive des terrains, soit aux problèmes de préfinancement (suite, notamment, au ralentissement du recouvrement des avances des bénéficiaires), soit à l'incapacité des entreprises des travaux à mobiliser les fonds nécessaires pour l'approvisionnement en matériaux du chantier avant réglement par l'ANHI.

Malgré les efforts menées par l'ANHI en matière de recouvrement des avances (Voir ci-dessous), le problème reste posé quant à la capacité des entreprises de travaux.

Comme autre obstacle assez fréquent à cette étape est celui du manque de coordination entre les travaux de voirie et d'assainissement (gérés directement par l'ANHI) et ceux d'eau potable et d'électricité (réalisés par les régies).

Ces obstacles entraînent fréquemment des retards non négligeables dans l'exécution du projet et par conséquent, il y a augmentation des coûts de revient. Si le délai des travaux d'un lotissement moyen de 40 ha est de 24 mois, il est fréquent qu'il dépasse les 30 mois.

Dans le cadre du Prêt HG 003, il a été recommandé que l'ANHI prenne en charge directement la réalisation de ces travaux, laissant aux régies la fonction de contrôle (peines et soins); cette pratique ne fut pas systématiser à ce jour. Il importe d'y insister encore, voire de généraliser cette procédure à toutes les activités de l'ANHI sur la base d'une convention nationale avec la Direction des Régies du Ministère de l'Intérieur.

F- Commercialisation :

Le principe de commercialisation adopté par l'ANHI consiste généralement en trois versements successifs, s'étalant en fonction de l'état d'avancement des travaux. Dans la pratique et surtout pour les bénéficiaires de la résorption, les délais ne sont jamais restés, dûs à l'incapacité d'épargne de cette catégorie de familles sur de courtes durées. Le financement des travaux se fait essentiellement par les produits de prévention et de la péréquation dans lesquels le rythme de recouvrement des avances est également long, mais plus régulier. Le fonds de HG 003 a servi à couvrir ces retards dans certaines opérations propres de l'ANHI (Marjane 2 à Meknès, Ain Hayat à Skhirat...).

De plus amples informations sur la commercialisation sont présentées dans le Paragraphe 1.7.

Notons toutefois que, quelque soit la stratégie arrêtée, de nombreuses difficultés peuvent perturber le rythme de commercialisation des opérations de l'ANHI; il s'agit notamment de:

- la faiblesse des ressources des ménages
- le manque de soutien des Autorités et des élus locaux
- la forte demande qui complique la procédure d'attribution, etc...

Par ailleurs, afin d'améliorer le système de recouvrement des avances des bénéficiaires et à partir des recommandations du programme HG 003, l'ANHI a sollicité et obtenu des mesures dérogatoires de la part du Ministère des Finances en vue d'ouverture de comptes bancaires auprès du système bancaire privé (Wafabank, SGMB,... à ce jour); de même qu'auprès du Crédit Immobilier et Hôtelier (CIH) pour promouvoir ses relations avec cette institution spécialisée dans le financement de l'habitat, notamment au profit de sa clientèle d'habitat économique.

G- Réception et valorisation des lotissements :

A ce niveau, l'ANHI est confrontée parfois à "l'excès de zèle" des communes à réceptionner le lotissement achevé (procédures administratives).

Quant à la valorisation du lotissement produit et face à des critiques d'ordre esthétique urbaine souvent émises sur ses opérations, l'ANHI fournit à chaque bénéficiaire un dossier complet (Plans d'architecture et de béton armé) pour recevoir son permis de construire; elle a institué en outre des contrats d'assistance technique avec des architectes privés pour le suivi de la construction pendant une longue période.

Enfin, comme cité précédemment, l'ANHI a mené des contacts récents avec le CIH pour le financement de l'auto-construction dans les opérations de l'ANHI; rien ne semble découler de ces contacts.

H- Autres obstacles :

Comme autres obstacles, on peut citer les contraintes générées par les contrôles courants effectués par les agents du Ministère du Finances (contrôleur financier et agent comptable) affectés à l'ANHI dans les passations des marchés d'études et de travaux, dans les transactions foncières et le règlement des factures; l'ANHI gagneraient en performance si le processus de contrôles se fait à postiori comme c'est le cas dans d'autres établissements publics (Royal Air Maroc, ONEP, Office Chérifien des Phosphates,...).

De même, le nombre élevé des opérations de l'ANHI qui ne cesse de croître et de se disperser à travers le territoire national, est rendu difficile à gérer et à suivre, notamment pour les chefs de projets. L'agence a embauché récemment de nouveaux cadres et à créer des antennes régionales. L'introduction de techniques modernes de gestion de projets devient une nécessité pour renforcer les capacités des cadres de l'ANHI. Le programme HG 003 prévoit plusieurs actions en ce sens et l'équipement informatique du siège de l'Agence à Rabat est déjà opérationnel.

2.3.2- RESEAU THEORIQUE DU CYCLE DE PRODUCTION:

Le réseau PERT tel que présenté dans le cadre dans le programme du prêt HG 003 établie à partir de quelques opérations de l'ANHI, peut être reconduit pour le présent dossier de HG 004.

Ainsi, l'application du réseau PERT tel que proposé porte sur une opération en *maîtrise d'ouvrage directe* par un organisme similaire à celui de l'ANHI et d'une *superficie moyenne de 30 ha en réalisation intégrale* (toutes les composantes et étapes interviennent).

La méthode utilisée a permis l'évaluation quantitative de la *durée de réalisation du projet* ainsi que la définition du *"chemin critique"* qui mène à son achèvement (Etablissement du titre foncier par le bénéficiaire -C6). Elle aboutit à un phasage optimale des étapes de réalisations tout en tenant compte de certains goulots d'étranglement couramment constatés et susceptibles de se manifester.

En effet, les démarches et résultats sont les suivants:

A- *L'identification de toutes les composantes et étapes associées* pour la réalisation du dit-projet. Les étapes concernent tant la réalisation physique des études et travaux que celle de prise de décision, d'approbation ou de passation de marchés.

La composante *"Identification du projet"* qui comprend, généralement, la reconnaissance du site, la définition du programme, l'identification du financement et l'agrément de l'opération par le Conseil d'administration de l'ANHI, est à considérer, pour notre cas, réalisée avant d'engager le réseau.

Les étapes les plus délicates quant à l'exécution "normale" (selon les durées prévisionnelles pré-établies) du cycle concernent, souvent, certaines tâches relevant d'autres administrations (approbation des études d'urbanisme par L'administration concernée et l'établissement des devis par les concessionnaires d'eau et d'électricité) ou des bénéficiaires du projet (les différentes tranches de versement jusqu'au dernier qui donne accès à la livraison du lot).

En ce qui concerne les projets réalisés en tranches, on retient que l'acquisition foncière ainsi que les études sont menées en un seul bloc, contrairement au travaux et à la commercialisation. Les étapes retenues dans ce cas sont les tranches de réalisation.

B- *L'identification des liens d'interdépendance entre les étapes* a permis, particulièrement, de déterminer, pour chaque étape, celles qui la précédent, c'est-à-dire celles qui doivent être achevées avant qu'elle puisse commencer.

Dans le cas d'une opération de 30 ha, il est proposé que certaines étapes soient engagées *avant l'achèvement totale* de celle qui la précède; c'est, notamment, les cas pour les *adjudications* (ou contrats) des marchés d'études et travaux.

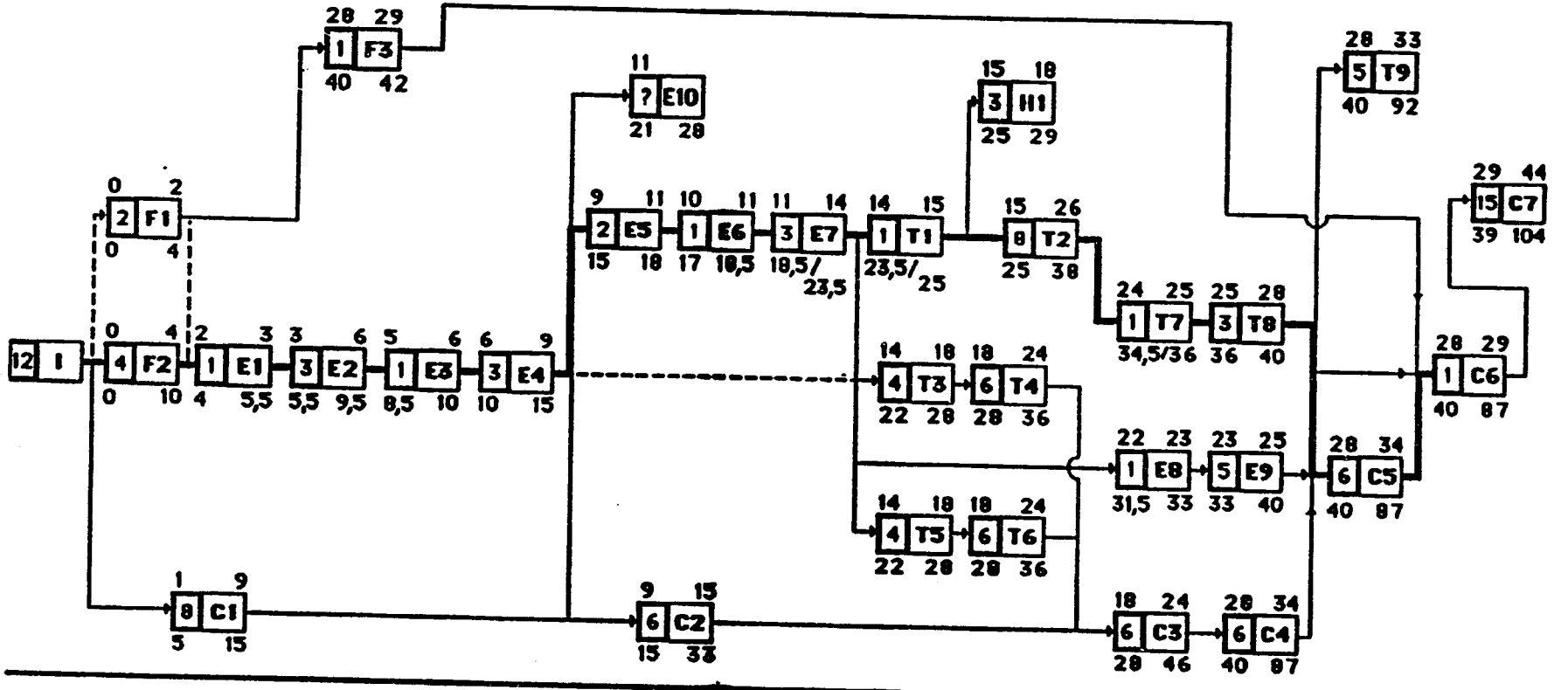
D'autres étapes peuvent se contenter (pour être engagées) de certaines tâches réalisées bien avant mais considérées insuffisantes; c'est le cas de *l'établissement des devis et études d'eau potable et d'électrification* avec seulement les études d'urbanisme non approuvées et avant l'achèvement de celles de la voirie et assainissement.

Enfin, dans le cadre des activités de l'ANHI, *les travaux de VRD demeureront très dépendants des étapes de la commercialisation*, notamment, en ce qui concerne le dernier versement avant livraison du lot au bénéficiaire.

Le graphe ci-après illustre les différentes relations entre les étapes de réalisation d'une opération de 30 ha et montre le "chemin critique" du cycle.

Pour les réalisations en tranches, les études (à l'exception possible des études architecturales) s'achèvent avant l'engagement des travaux. Le "chemin critique" de la phase des travaux demeurent dépendant de ceux d'eau potable et d'électrification (concessions en monopole) dans les tranches suivantes.

GRAPHE DE REALISATION (30 Ha)



ACQUISITION TERRAIN

- F1 "Affectation de principe"
- F2 Négociation et achat
- F3 Immatriculation Titre mère

ETUDES TECHNIQUES

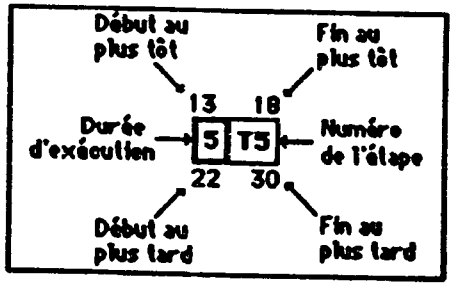
- E1 Trav. topo./Adjudication
- E2 Trav. topo./Etablissement
- E3 Urbanisme/Contrat
- E4 Urbanisme/Etablissement
- E5 Urbanisme/Approbation
- E6 Voirie et assainis./Adjudic.
- E7 Voirie et assainis./Etabl.
- E8 Architecture et BA/Contrat
- E9 Architecture et BA/Etabl.
- E10 Autres études

TRAVAUX

- H1 Voirie et assainis./Trav.H.S
- T1 Voirie et assainis./Adjudic.
- T2 Voirie et assainis./Travaux
- T3 Eau Potable/Etabl. devis
- T4 Eau Potable/Travaux
- T5 Electrification/Etabl. devis
- T6 Electrification/Travaux
- T7 Bornage, Des. cadas./Adjudi
- T8 Bornage, Des. cadas./Travaux
- T9 Aménag. des abords/Travaux

COMMERCIALISATION

- C1 Ident. bénéficiaires et attrib.
- C2 1e versement bénéficiaires
- C3 2e versement bénéficiaires
- C4 Derniers versements
- C5 Livraison des lots
- C6 Etab. Titre individuel
- C7 Valorisation des lots



Chemin critique

Cheminement possible

C- *L'estimation de la durée d'exécution de chaque étape*, exprimée en mois, a été faite sur la base des travaux réalisés par l'ANHI, des opérations similaires réalisées au Maroc et, enfin, sur les estimations du quantitatif à réaliser. Pour chaque étape (ou tranche) de réalisation, il a été déterminé la *durée "normale" ou "de fait"* (considérée comme minimale) et *sa marge de flottement* qui donne ainsi la *durée maximale*.

L'analyse du "chemin critique" indique que les durées de réalisation totale (jusqu'à la valorisation totale des lots) d'une opération d'habitat d'une superficie moyenne de 30 ha peuvent s'étaler entre *41 mois (durée minimale) et 101 mois (durée maximale)*. Ces délais sont ventilés comme suit:

- **la phase de l'acquisition foncière** peut durer entre **5 et 12 mois** si les terrains supports de l'opération sont déjà immatriculés (question de mise à jour du titre foncier). Face aux problèmes fonciers que l'on rencontre souvent sur les opérations de l'Etat, cette phase peut donner lieu à l'engagement des études par le fait que l'ANHI, en tant qu'administration, peut bénéficier de "l'affectation de principe" en attendant de régulariser l'achat des terrains et ce, avec l'appui des Autorités Locales. Par ailleurs, l'ANHI peut s'engager aisément à acheter des terrains auprès des propriétaires privés et ce, sans l'intervention des Services des Domaines et, au besoin, aux prix du marché foncier urbain.; les retards éventuels dans ce cas peuvent être provoqués par la lenteur des négociations avec les propriétaires, par la disponibité des fonds propres et/ou par le contrôle financier au niveau de l'Agence.

- **les phases des études techniques et de réalisation des travaux** (sans tenir compte des questions foncières et de commercialisation) durent au **minimum 26 mois** et au **maximum 36 mois** (avec toutes les marges cumulées) et ce, en application des relations ou **séquences définies précédemment.**

- **la phase de commercialisation est très aléatoire à programmer.** Elle dure, en principe, bien au-delà des réalisations physiques du projet si l'on intègre la notion de la part des lots invendus. Il est courant d'admettre au Maroc qu'une opération d'habitat n'est, en moyenne, totalement valorisée qu'au bout de 4 à 5 années. A partir de là, il a été estimé les durées des versements dont dépend la livraison des lots et leur immatriculation par les bénéficiaires du projet. Dans ce cadre, il importe de mettre en place un système pour déchoir les attributaires n'ayant pas régularisés leurs situations.

En ce qui concerne la valorisation des lots, il est recommandé de maintenir l'octroi par l'ANHI (en coordination avec les Autorités Locales) du "Certificat administratif pour l'obtention du permis construire" en cas de retards enregistrés dans les étapes de l'acquisition foncière.

Le tableau n°5 ci-après fournit, pour chaque étape, la durée "normale" d'exécution, le numéro des étapes qui la précédent, la chronologie de démarrage et d'achèvement au plus tôt et au plus tard, la marge de flottement ainsi que l'organisme qui directement responsable de l'exécution de l'étape considérée.

1.4- Les ratios techniques des projets ANHI :

L'analyse de ces ratios a été faite sur le base des études détaillées d'opérations récentes en cours de réalisation par l'ANHI. Ces opérations sont de caractéristiques diverses* (superficie, nature, topographie du site,...) pour appréhender en mieux la question des ratios techniques qui portent sur le CUS, sur les consistances du projet et densités ainsi que sur les linéaires des voiries.

(*) Al Qods III à Taza (36 ha); Marjane II à Meknès (84 ha); Sahel à had Soualem (20 ha); Sidi Abdelkrim à Safi (25 ha); Meftah El Kheir à Safi (17 ha); Riad à Bouznika (26 ha); Zaitoune à Tikiouine (74 ha); Ain Aghbal à Azrou (100 ha); El Mers à Kabat Tadla (22 ha) et Al Hamra à Marrakech (15 ha).

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Tableau n°5: Chronologie de démarrage et d'achèvement des étapes (sup. 30 ha)

COMPOSANTES ET ETAPES	N°	Durée (mois)	N° Etape préc. 1e	2e	Démarrage au+tôt	au+tard	Achèvement au+tôt	au+tard	Marge	Respon-Sabilité
IDENTIFICATION PROJET*	I	12	-	-	-	-	-	-	-	ANHI
ACQUISITION TERRAIN										
- "Affectation de principe" (a)	F1	2	I	-	0	0	2	4	2	AUTOR.
- Négociation et achat	F2	4	I	-	0	0	4	10	6	PROPR.
- Immatriculation (b)	F3	1	F2	T8	28	40	29	42	1	C.F.
ETUDES TECHNIQUES										
- Trav. topo./Adjudication	E1	1	F1	F2	2	4	3	5.5	0.5	ANHI
- Trav. topo./Etablissement	E2	3	E1	-	3	5.5	6	9.5	1	BET 1
- Urbanisme/ Contrat	E3	1	E2	-	5	8.5	6	10	0.5	ANHI
- Urbanisme/Etablissement	E4	3	E3	-	6	10	9	15	2	ARCH.1
- Urbanisme/Approbation	E5	2	E4	-	9	15	11	18	1	S. URB.
- Voirie et assainis./Adjudication	E6	1	E4	E5	10	17	11	18.5	0.5	ANHI
- Voirie et assainis./Etablissement	E7	3	E6	-	11	18.5	14	23.5	2	BET 2
- Architecture et BA/Contrat	E8	1	T2	-	22	31.5	23	33	0.5	ANHI
- Architecture et BA/Etablissement	E9	5	E8	T8	23	33	28	40	2	ARCH.2
- Autres études	E10	-	E4	E5	11	21	-	28	10	BET 3
TRAVAUX HORS SITE										
- Voirie et assainis./Travaux	H1	3	T1	E7	15	25	18	29	1	ENTR.1
TRAVAUX IN SITE										
- Voirie et assainis./Adjudication	T1	1	E7	-	14	23.5	15	25	0.5	ANHI
- Voirie et assainis./Travaux	T2	11	T1	E7	15	25	26	38	2	ENTR.1
- Eau Potable/Etabl. devis	T3	4	E6	E4	14	22	18	28	2	CONC.1
- Eau Potable/Travaux	T4	6	T3	T2	18	28	24	36	2	CONC.1
- Electrification/Etabl. devis	T5	4	E6	E4	14	22	18	28	2	CONC.2
- Electrification/Travaux	T6	6	T5	T2	18	28	24	36	2	CONC.2
- Bornage, Dos. cadas./Adjudic.	T7	1	T2	T6	24	34.5	25	36	0.5	ANHI
- Bornage, Dos. cadas./Travaux	T8	3	T7	-	25	36	28	40	1	BET 4
- Aménag. des abords/Trav. (c)	T9	5	T9	C8	28	40	33	92	65	ENTR.2
COMMERCIALISATION										
- Ident. bénéficiaires et attribution	C1	8	I	-	1	5	9	15	2	ANHI
- 1e versement bénéficiaires	C2	6	E4	-	9	15	15	33	12	BENEF.
- 2e versement bénéficiaires	C3	6	T4	T6	18	28	24	46	12	BENEF.
- Derniers versements	C4	6	T8	-	28	40	34	87	41	BENEF.
- Livraison des lots	C5	6	C4	-	28	40	34	87	41	ANHI
- Etablis du Titre foncier (d)	C6	1	C5	T8	28	40	29	87	46	C.F.
- Valorisation des lots	C7	15	C5	T6	29	42	44	104	45	BENEF.

(*) Y compris l'identification du site et des ressources de financement

(a) "Remise" des terrains au M.O. pour engager l'opération; procédure engagée dans l'identification

(b) Etablissement du Titre-mère au nom du MO

(c) Aménagement des abords pouvant être engagés avant réception du lotissement par la Collectivité Locale et au plus tard à 70% de la valorisation des lots.

(d) Etabli par la Conservation Foncière à la demande du bénéficiaire

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1.4.1- TAILLE DES OPERATIONS

L'échantillon des opérations étudiées fournit une superficie moyenne de près de 42 ha, variant entre 15 ha (Al Hamra à Marrakech) et 100 ha (Aïn Aghbal à Azrou, réalisée en 3 tranches).

La taille moyenne des opérations reste aléatoire et dépend bien évidemment des spécificités de chaque projet et des objectifs à moyen terme de l'intervention de l'ANHI: la tendance est à l'accroissement de la taille des projets au niveau des acquisitions foncières. Au delà des contraintes budgétaires, la gestion technique du projet, la maîtrise des délais et les incertitudes de la commercialisation hypothèquent sérieusement les chances de réussite toute opération d'envergure.

La répartition par tranche d'exécution d'une trentaine d'hectares reste la garantie d'un bon déroulement du projet dans toutes ses composantes.

1.4.2- COEFFICIENT D'UTILISATION DES SOLS

Les données limites sur l'utilisation des sols dans les opérations étudiées sont présentées dans le tableau n°6.

Ainsi, le Cœfficient d'Utilisation des Sols (CUS) moyen utile- comprenant les équipements socio-collectifs- est d'environ 48,5%, légèrement supérieure à ce qu'il a été trouvé en 1988 lors de l'établissement du programme de prêt HG 003 (47,8%).

Le CUS varie selon la taille et nature de l'opération, la topographie du site (très fortes pentes, lits d'oueds,...) et les servitudes des documents d'urbanisme matérialisées, notamment, par les emprises de voirie et par les zones non ædificandies.

Le CUS minimum constaté est de 31,4% (Meftah Al Kheir à Safi) et le maximum (62%) à Al Hamra (zones de villas sur 14,7 ha de terrain plat).

Tableau N° 6: CUS moyens des opérations étudiées

OPERATIONS	Superficie brute	Nombre de lots	% Superficie utile par type de lots					CUS utile	Lot/ha
			Recas.	HBM	Immeuble	Villa	Equipem.		
AL QODS III	36.1	1 244	32.2	58.3	1.0	7.2	1.5	53.7%	35
MARJANE II	84.0	2 207	68.0	11.3	19.3	-	1.5	48.2%	26
SAHEL	20.4	603	30.8	38.8	-	29.0	1.4	50.6%	30
SIDI ABDELKRIM I	25.1	1 097	35.0	96.1	-	3.3	0.6	50.1%	44
MEFTAH EL KHEIR	17.2	531	-	99.6	-	-	0.4	31.4%	31
RIAD	26.4	1 378	47.2	51.9	-	-	1.0	49.4%	52
ZAITOUNE	74.3	1 945	33.3	55.0	0.4	10.5	1.0	49.0%	26
AIN AGHBAL	99.9	3 520	11.8	83.4	-	2.6	2.2	48.4%	35
EL MERS	21.5	622	-	81.5	-	16.9	1.6	41.9%	29
EL HAMRA I	14.8	248	-	4.0	-	95.6	0.4	62.13*	17
MOYENNE	42.0	1 340	37.2	58.0	6.9	23.6	1.1	42.3%	32

Source: ANHI

Quant à la proportion des terrains cessibles (non compris les équipements socio-collectifs), elle a atteint en moyenne 45% de la superficie totale du projet.

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Ce dernier CUS (cessible) est souvent l'élément déterminant dans la réduction des coûts de l'opération. Aussi, doit-il, pour une superficie moyenne de 30 ha d'une opération intégrée-type, être au minimum de 45% et variable entre 40 et 50% selon la taille de l'opération.

1.4.3- CONSISTANCE ET DENSITES:

Les opérations réalisées par l'ANHI sont, généralement, de type intégré, c'est-à-dire comportant différents types de lots (lots de recasement ou très économique; lots économiques ou Habitat Bon March -HBM- avec ou sans rez de chaussée commercial; villas; immeubles, commerces et lots d'équipement socio-collectifs).

Avec la taille moyenne des opérations étudiées (42 ha), on a 1.340 lots de différents type, soit 32 lots par hectare, variable aussi en fonction de la nature du projet; ce ratio peut atteindre 50 lots à l'hectare comme dans l'opération Riad à Bouznika (exclusivement, des lots de recasement, d'HBM et de commerces) ou baisser à 17 lots/ha comme à Al Hamra de Marrakech (exclusivement, des villas de tailles supérieures à 200 m^2), la moyenne souhaitable étant de 35 lots à l'hectare pour une opération intégrée.

Le tableau n°7 qui suit illustre les caractéristiques moyennes par type de lots issues de l'échantillon des opérations étudiées.

Les pourcentages de superficie par type de lot varie d'une opération à une autre, mais ils peuvent se ventiler comme indiqué sur le tableau ci-dessus. Les lots de recasement représentent en moyenne pondérée près de 31% des lots produits dans l'échantillon, mais près de 18% de sa superficie totale utile. Cumulés aux lots économiques (éligibles au prêt HG 004), les pourcentages sont respectivement alors de 89% et 68%. Ces lots offrent, en moyenne, plus de 2,3 logements par lot ce qui fait que chaque lot de recasement ou économique peut concerner près de 15 personnes.

Tableau n°7: Caractéristiques de la consistance moyenne des opérations

TYPES DE LOTS	TAILLES DES LOTS (en m2)			% de la S.U.T	%/Nb total de lots	Nb moyen logements/lot
	Moyenne	Minimum	Maximum			
- Lots de Recasement	80	60	100	17.9%	31.0%	1.8
- Lots économiques	120	80	160	50.2%	58.0%	2.5
- Lots de villas	280	180	1 200	19.2%	9.5%	2.0
- Lots d'immeubles	300	150	500	1.3%	0.6%	8.0
- Lots de commerces	700	20	5 000	2.0%	0.4%	0.0
- Lots d'équipements	2 600	300	30 000	9.4%	0.5%	0.0

(*) Superficie Utile Totale

Au total, pour une opération de taille moyenne de 30 hectares et avec un CUS de 50%, il est possible d'équiper environ 1.100 lots d'habitat de différents types qui génèreront près de 2.430 logements pour 12.500 personnes (1 ménage/logement). Il va de soi qu'il est possible d'augmenter le nombre de lots d'économique en réduisant ceux des villas; tout dépendra de la structure de la demande de lots équipés dans la ville d'intervention.

Par contre, la tendance actuelle est à l'accroissement du nombre d'étages par lot économique, donc de logements. Il importe de renforcer cette tendance pour ces lots eu égard à l'accroissement des coûts des terrains aménager et pour répondre aux besoins du système locatif de logements.

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Par ailleurs, avec les nouvelles classifications des lots adoptées par l'ANHI (lots de résorption, de prévention et péréquation), les pourcentages des lots varient.

Celles-ci ont été estimées sur un échantillon beaucoup large (l'ensemble des opérations propres engagées par l'ANHI de 1985 à 1991) :

- Lots de résorption (recasement)	: 27,8%
- Lots de prévention (lots très économiques et économiques)	: 43,9%
- Lots de péréquation (HBM, villas et immeubles)	: 26,1%
- Lots de commerces (péréquation)	: 1,5%
- Lots des équipements socio-collectifs	: 0,7%
	100,0%

Dans le cadre du programme HG004, on retiendra approximativement les mêmes proportions, sachant que la proportion des lots de péréquation est importante pour l'équilibre financier de chaque opération (voir Chapitres 3 et 4).

1.4.4- EMPRISES DE LA VOIRIE

La variation des CUS est fonction également des superficies de la voirie (carrossable et piétonne) conçue sur les plan-masses de lotissement et souvent imposés par le Plan d'Aménagement ou par les autorités compétentes.

Les données brutes issues des opérations étudiées sont résumées dans les tableaux n°8 et 9 ci-après.

Tableau n°8: Pourcentage de superficie de voirie des opérations étudiées

OPERATIONS	SUPERF. TOTALE	VOIES CARROSSABLES		VOIES PIETONNES		TOTAL VOIRIE	
		Superficie	%	Superficie	%	Superficie	%
- AL QODS III	36.05	7.68	21.3%	2.16	6.0%	9.84	27.3%
- MARJANE II	84.00	21.92	26.1%	7.37	8.8%	29.29	34.9%
- SAHEL	20.35	8.90	43.7%	0.70	3.4%	9.60	47.2%
- SIDI ABDELKRIM I	25.08	5.85	23.3%	1.71	6.8%	7.56	30.2%
- MEFTAH EL KHEIR	17.23	4.05	23.5%	1.09	6.3%	5.14	29.8%
- RIAD	26.41	9.10	34.5%	3.15	11.9%	12.25	46.4%
- AL KOUCHA	4.75	0.79	16.6%	0.56	11.8%	1.35	28.4%
- AL WAHDA	36.50	9.47	26.0%	4.35	11.9%	13.82	37.9%
MOYENNE	*31.30*	*8.47*	*27.1%*	*2.63*	*8.4%*	*11.11*	*35.2%*

On retiendra, essentiellement, que la superficie moyenne de voirie est d'environ 35% dont 27% pour la voirie carrossable et 8% pour la voirie piétonne.

Les types d'emprise sont nombreux et oscillent entre 8 et 30 mètres pour la voirie carrossable et entre 4 et 20 mètres pour la voirie piétonne; les emprises inférieures ou égales à 15 m représentent 51% du total, et celles supérieures à 15 mètres représentent 49%.

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Tableau n°9: Pourcentage de voirie par groupe d'emprises

OPERATIONS	VOIRIE CARROSSABLE		VOIRIE PIETONNE	
	≤15	>15	≤10	>10
- AL QODS III	67.18	32.82	100.00	-
- MARJANE II	48.21	51.79	81.15	18.85
- SAHEL	10.62	89.38	86.29	13.71
- SIDI ABDELKRIM I	60.74	39.26	92.37	7.63
- MEFTAH EL KHEIR	44.16	55.84	100.00	-
- RIAD	39.02	60.98	100.00	-
- AL KOUCHA-EXT.	100.00	-	100.00	-
- AL WAHDA	41.00	59.00	95.28	4.72
MOYENNE	51.37	48.63	94.39	5.61

Pour la voirie piétonne, la part des voies d'emprises inférieures ou égales à 10 mètres est de 94% contre 6% pour les emprises supérieures à 10 mètres.

A la lumière des opérations étudiées et des pratiques usuelles, le pourcentage de 35% de la superficie réservée à la voirie est optimal pour les catégories de projets réalisées par l'ANHI.

Les dispositions des Plans d'Aménagement réglementaires et la conception des plan-masses de lotissement restent la base, avec les études techniques, d'une utilisation optimale des terrains supports du projet. Au-delà des contraintes des Plans d'Aménagement, à l'examen des pratiques courantes, un effort important est à engager par l'ANHI pour une plus grande attention de la part des maîtres d'œuvre (les architectes) lors de la conception du projet.

Cette attention est à orienter vers une meilleure adéquation entre les indicateurs moyens, les dispositions des documents d'urbanisme, le confort du futur acquéreur et les contraintes liées à la protection de l'environnement.
Il est récapitulé ci-après les ratios conceptuels de base pour la consistance des opérations d'aménagement foncier:

- Cœfficient d'Utilisation des sols utile : 45 à 55%
- Voirie carrossable : 25 à 30%
- Voirie piétonne : 5 à 8%
- Autres utilisations (places, espaces verts,...) : 15 à 20%

1.5- Modes de passations des marchés publics:

L'analyse des modes de passation des marchés d'études et travaux est établie dans le but d'examiner les possibilités d'optimisation des procédures en vue d'une meilleure rentabilité des projets du point de vue de la qualité d'exécution, du délai de réalisation et du coût du projet.

1.5.1- PROCEDURES ACTUELLES:

Actuellement, trois types de marchés d'études et de travaux sont pratiqués par l'ANHI :

A- *Marchés par entente directe* :

La procédure de passation des marchés par entente directe est entreprise, soit par bon de commande, soit par marché établit directement avec le contractant.

La dernière Circulaire du Ministère des Finances, du 16 Septembre 1996, fixe le montant plafond des marchés par entente directe à 2.000.000 DH pour les marchés des travaux et à 500.000 DH pour les marchés d'études et de prestations de services.

Les prestations passées par Bon de commande sont, quant à elles, plafonnées à 250.000 DH.

Cette procédure a toujours concerné, jusqu'à présent, toutes les prestations d'études d'architecture et d'aménagement, ainsi que certaines études de VRD, de topographie, socio-économiques et de faisabilité.

En revanche, très peu de marchés de travaux ont été passés par entente directe.

Avec le re-plafonnement du montant à 2.000.000 DH, il est à prévoir que certains travaux mineurs seront exécutés par entente directe, en particulier pour les travaux d'aménagement des abords, de curage et de réfections diverses.

Nous retiendrons donc, que tous les contrats d'Architecte sont passés par entente directe, qu'une partie des autres études le sont de la même manière et que très peu de marchés de travaux ont été, jusqu'à présent, exécutés sous marché par entente directe.

B- *Appels d'offres restreints* :

Ce type d'Appel d'offres, lancé sur la base d'une pré-sélection initiale des sociétés et entreprises, a été, jusqu'à présent, pratiqué essentiellement pour les prestations d'études (autres qu'architecturales et d'aménagement), et pour certains marchés de travaux spécifiques.

La procédure d'Appel d'offres restreint est basée sur une pré-sélection des entreprises à consulter dans le but de garantir la qualité et les moyens nécessaires à l'exécution des prestations, avec cependant le souci de maintenir les effets de la concurrence. Le nombre de prestataires sélectionnés n'est généralement jamais inférieur à 5.

C- *Appels d'offres ouvert* :

Ce type d'Appel d'offres par voie de presse s'adresse à toutes les entreprises nationales et il est pratiqué exclusivement pour tous les travaux de voirie, d'assainissement, d'électricité, d'eau potable, de construction et d'aménagement des abords et, dans deux ou trois cas, à certaines études topographiques et générales. Le nombre moyen de dossiers d'Appel d'offres retirés est de 15, pour une dizaine de réponses en moyenne.

Les termes de référence de ce type d'Appel d'offres exigent la présentation d'un dossier technique des références techniques des entreprises en complément du dossier financier.

1.5.2- COMMENTAIRES:

La procédure actuelle de passation des marchés d'études et travaux a fait ses preuves et permet une gestion de la sous-traitance dans des conditions plus ou moins satisfaisantes.

Ceci dit, deux remarques s'imposent à l'examen de la pratique des choses :

1- Le marché par entente directe permet, indiscutablement, une maîtrise des délais, de la qualité et du coût des prestations envisagés.

En matière de délai, la réalisation de la prestation n'est pas tributaire de procédures règlementaires et de visas par plusieurs intervenants, mais est immédiatement engagée sur la base d'une commande directe.

Cette procédure permet également la liberté de choix du prestataire et garantit en conséquence la qualité du service.

De même, en matière du coût, la célérité de la procédure et du règlement conduit à une attitude plus souple de la part du prestataire.

Dans le contexte actuel de transparence et d'efficacité en vigueur à l'ANHI, la réalisation de prestations par entente directe reste performante et devrait être généralisée à toutes les prestations d'études et de menus travaux.

2- L'Appel d'offre ouvert permet, indéniablement, la réduction des coûts des prestations. Cette procédure est à généraliser en réservant l'Appel d'offres restreint aux travaux spécifiques faisant appel à une technicité élevée ou à des moyens importants, ou bien encore dans le cadre de conjonctures spéciales.

La limite en est le risque, avec la pratique actuelle du "moins-disant" systématique, d'adjudication de marchés à des entreprises défaillantes incapables de mener le projet à son terme et dont les conséquences financières, à terme, sont autrement plus importantes que l'économie initiale.

La procédure d'Appel d'offre ouvert, autant performante qu'elle est, doit s'accompagner obligatoirement d'un examen minutieux des références des entreprises et d'une analyse avertie des sous-détails des prix de l'offre financière.

Aussi, le critère de "moins-disant" ne doit pas être prédominant dans le choix d'un adjudicataire; dans le cadre des commissions d'ouverture des plis des études et travaux; il est à recommander de développer d'autres critères de sélection et d'évaluation plus "rationnels" .

1.6- Analyse des coûts de revient:

Ce paragraphe porte sur les coûts de revient moyens d'équipement ramenés à l'hectare brute; les valeurs exprimées, réactualisées pour 1993, serviront de prix de référence.

L'objectif de rationnaliser les coûts se heurte, dans un premier temps, à la grande variété de projets en fonction de leur type, de leur nature et de leur localisation aux échelles urbaine et régionale.

Le second point concerne la conception des projets, les variantes d'équipement adoptées avec leurs conséquences financières et l'établissement de quantitatifs prévisionnels des travaux.

Ainsi, le principe retenu consiste en l'établissement de ratios moyens, avec des approximations acceptables, rapportés à la superficie brute du projet.

Pour ce faire, il a été exploité les marchés des études et travaux de certaines opérations achevées par l'ANHI; les résultats réactualisés pour 1992 ont été confrontés à la grille des prix de référence établie par l'ANHI en 1992 pour les différentes rubriques de réalisation d'une opération. Les coûts cités sont de 1993 et comprennent les imprévus physiques estimés entre 10 et 15%.

1.6.1- CAS DES OPERATIONS D'AMENAGEMENT FONCIER:

Le tableau n°10 synthétise les différentes investiagtions menées et fournit par rubrique les coûts unitaires ramenés à l'hectare à viabiliser.

Tableau n°10: Coûts unitaires de viabilisation (en DH- 1993)

COMPOSANTES	DH/ha brut Moyenne constatée	DH/ha brut Moyenne retenue	%
A- ETUDES ET SUIVIS :			
- Etudes préliminaires (faisabilité, socio-écon...)	500	1 500	0.1%
- Enquête foncière et études topographiques	2 500	2 500	0.1%
- Etudes d'aménagement et urbanisme	5 700	7 500	0.4%
- Etudes d'architecture et de structures	100 000	110 000	5.5%
- Etudes de Voirie-Assainissement	10 000	14 500	0.7%
- Contrôle LPEE et études géotechniques	300	1 000	0.0%
- Autres études	4 000	3 000	0.1%
TOTAL ETUDES ET SUIVIS	*123 000*	*140 000*	*6.9%*
B- TRAVAUX IN-SITE:			
- Travaux d'assainissement	307 000	315 000	15.6%
- Travaux de voirie	281 000	285 000	14.1%
- Travaux d'adduction en eau potable	305 000	325 000	16.1%
- Travaux d'électrification et d'éclairage public	428 000	450 000	22.3%
- Travaux d'aménagement des abords	98 000	150 000	7.4%
- Bornage et dossiers cadastraux	16 000	25 000	1.2%
- Autres travaux*	50 000	150 000	7.4%
TOTAL TRAVAUX IN-SITE	*1 485 000*	*1 700 000*	*84.4%*
C- TRAVAUX HORS-SITE (Voirie- assainisse.)	*110 000*	*175 000*	*8.7%*
TOTAL ETUDES ET TRAVAUX	*1 718 000*	*2 015 000*	*100.0%*
Coût ramené au m2 cessible (CUS=45%)	*382*	*448*	-

(*) Télécommunications et autres imprévus

Ainsi, d'après ce tableau, on constate qu'entre les coûts constatés et les coûts retenues, certaines rubriques changent sensiblement (Etudes préliminaires, Travaux d'aménagement des abords et ceux autres, notamment); celà vient du fait que l'ANHI tente d'introduire depuis peu de nouvelles prestations à ses activités de production de lotissement et en particulier les études de faisabilités de projet, l'extension des aménagements des abords à davantage d'espaces verts et de mobiliers urbains et enfin, les Collectivités locales exigent de plus en plus que le lotisseur réalise aussi les réseaux de télécommunication sur ses projets. En outre, pour le futur, l'ANHI se doit d'avoir des préoccupations d'ordre environnemental, notamment au niveau des études préliminaires (études d'impact et autres).

Avec un CUS de 45% cessible, le coût du revient du mètre vendable est de 448 DH pour les études et travaux.

Par ailleurs, si l'on rajoute à ces coûts d'études et travaux d'une part, l'achat des terrains supports des projets (retenu sur la base de 800.000 DH / hectare brut) et comprenant les frais fonciers (frais de notaires, enregistrement, immatriculation...., au taux de 25% du foncier) et d'autre part, les frais divers de gestion au taux de 13% des coûts des études et travaux, comprenant les frais d'intervention de l'ANHI (7%) et les frais annexes (TVA, frais commerciaux, programmes

d'emploi,...) fixés à 6%, le coût global de référence est alors de 3.277.000 DH/hectare brut ou 728 DH par mètre carré vendable (Tableau n°11).

Tableau n°11: Coût unitaire global d'aménagement foncier

COMPOSANTES	DH/ha brut (Référence)	%
A- CHARGES FONCIERES DU PROJET:		
- Achat des terrains	800 000	24.4%
- Frais fonciers (enregistrement, notaire... 25%)	200 000	6.1%
TOTAL FONCIER	*1 000 000*	*30.5%*
B- ETUDES ET SUIVIS :		
- Etudes générales (faisabilité, topograp...)	4 000	0.1%
- Etudes techniques (Urbanisme, archi., VRD...)	132 000	4.0%
- Autres (Contrôle LPEE, Etudes d'impacts....)	4 000	0.1%
TOTAL ETUDES ET SUIVIS	*140 000*	*4.3%*
C- TRAVAUX IN-SITE:		
- Travaux de voirie et d'assainissement	600 000	18.3%
- Travaux d'eau potable et d'électrification	775 000	23.6%
- Autres travaux (aménag. abords, Bornage...)	325 000	9.9%
TOTAL TRAVAUX IN-SITE	*1 700 000*	*51.9%*
D- TRAVAUX HORS-SITE (Voirie- assainisse.)	*175 000*	*5.3%*
E- FRAIS DE GESTION DU PROJET:		
- Frais d'intervention de l'ANHI (7% Et.+trav.)	141 000	4.3%
- Frais annexes (6% des Etudes+travaux)	121 000	3.7%
TOTAL FRAIS DE GESTION	*262 000*	*8.0%*
TOTAL GENERAL	*3 277 000*	*100.0%*
Coût ramené au m2 cessible (CUS=45%)	*728*	-

D'après le tableau ci-dessus, le coût global est réparti alors comme suit:

- Charges foncières : 30.5%
- Etudes et travaux : 61.5%
- Frais de gestion : 8.0%

Ainsi, les charges foncières représentent près de 30% du coût global de l'opération, ce qui doit être considéré comme un plafond limite pour les opérations d'habitat social (Voir Paragraphe 1.7).

L'évolution des coûts de revient du mètre carré vendable ne cesse de croître depuis 1985 et ce, quelque la nature de l'opération; la charge foncière (par le recours à l'achat auprès du marché foncier privé) est en grande partie responsable de cette augmentation des prix.

Tableau n°12: Evolution des coûts de revient des opérations ANHI (1985-93)

Opérations	1985	1986	1987	1988	1989	1990	1991	1992	1993
Recasement/Péréquation	382	247	265	363	550	532	484	670	818
Prévention/Péréquation		323	295	383	667	477	546	747	769

1.6.2- CAS DES OPERATIONS DE RESTRUCTURATION:

On précise, tout d'abord, que dans le cadre de la restructuration des quartiers sous-équipés, le programme HG 004 s'intéresse particulièrement aux composantes des études et travaux des réseaux principaux de voirie, d'assainissement et d'éclairage public: équipements, en principe, à la charge du lotisseur "clandestin" et de la Commune.

En ce qui concerne les autres équipements, les concessionnaires d'eau potable et d'électricité prendront en charge ces infrastructures à l'instar dans ce qui se passe dans des projets similaires (Tétouan, Fès ou Salé).

Concernant les indicateurs des coûts, l'échantillon disponible de projets de restructuration en cours de réalisation par l'ANHI en 1992 (Laarissa et Ijenane à Safi . Tizi à Azrou et non compris le cas de Dersa-Samsa de Tétouan) ne permet pas, en toute rigueur, de définir des ratios pratiques, fiables des coûts unitaires à l'hectare. Néanmoins, il permet d'apprécier les surcoûts induits de la restructuration par rapport à des projets de lotissements. Ce qui a été fait dans la proposition ci-dessous des coûts de référence pour ce volet (Tableau n°13).

Ainsi, le coût de revient global de la restructuration (y compris les frais de gestion maintenu à 13%) est d'environ 1.424.000 DH l'hectare brut; soit 260 DH par mètre carré d'emprise de la construction à équiper ou, en moyenne, 26.000 DH par propriétaire de la dite-construction.

D'après le tableau ci-dessus, ce coût global est réparti comme suit:

- Etudes et suivis : 2,8%
- Travaux d'équipement : 85,7%
- Frais de gestion : 11,5%

Dans ce genre de projets, les frais de gestion doivent être plus élevés si l'on compte l'encadrement technique à assurer par le maître d'ouvrage à la population dans le cadre de l'amélioration de leur construction.

Tableau n°13: Coût unitaire global de restructuration

COMPOSANTES	DH/ha brut (Référence)	%
A- ETUDES ET SUIVIS :		
- Etudes générales (faisabilité, topograp...)	12 000	0,8%
- Etudes techniques (Urbanisme, VRD,...)	25 000	1,8%
- Autres (Contrôle LPEE, Etudes d'impacts,...)	3 000	0,2%
TOTAL ETUDES ET SUIVIS	*40 000*	*2,8%*
C- TRAVAUX IN-SITE:		
- Travaux de voirie et d'assainissement	750 000	52,7%
- Travaux d'éclairage public	150 000	10,5%
- Autres travaux (aménag. abords, Bornage...)	100 000	7,0%
TOTAL TRAVAUX IN-SITE	*1 000 000*	*70,2%*
D- TRAVAUX HORS-SITE (Voirie- assainisse.)	*220 000*	*15,4%*
E- FRAIS DE GESTION DU PROJET:		
- Frais d'intervention de l'ANHI (7% Et.+trav.)	88 400	6,2%
- Frais annexes (6% des Etudes+travaux)	75 600	5,3%
TOTAL FRAIS DE GESTION	*164 000*	*11,5%*
TOTAL GENERAL	*1 424 000*	*100,0%*
Coût ramené au m2 cessible (CUS=45%)	*260*	.

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1.6.3- LA QUESTION DE REDUCTION DES COUTS:

En ce qui concerne cette question, les possibilités sont diverses et connues depuis longtemps.

Tant du point de vue technique qu'autre, l'expérience de ces dernières années et malgré les recommandations du HG 003, il a été difficile, tant pour l'ANHI que pour d'autres opérateurs publics similaires, de maîtriser les coûts en vue de les réduire ou, simplement, atténuer leur évolution.

Cette incapacité s'explique, d'une part, par l'incohérence des possibilités connues et leur dispersion et d'autre part, par la diversité des facteurs et acteurs qui interviennent dans la formation des coûts du foncier urbain et de son équipement.

Si les aspects techniques d'une opération de lotissement (et, notamment au niveau des CUS et des équipements en infrastructures) sont devenus évidents dans la réduction des coûts; leur application l'est beaucoup moins.

Il est, peut être, opportun de reétudier cette politique de réduction des coûts en définissant une stratégie d'ensemble de maîtrise du problème. Cette stratégie fera appel, sûrement, à des initiatives, certes techniques, mais surtout politiques, foncières et fiscales.

On propose que, dans le cadre du programme HG 004, l'AID contribue à ces réflexions en faisant mener des recherches détaillées et diversifiées en la matière, au-delà des aspects de normes et standards d'équipements pour les projets sociaux.

1.7- Commercialisation et recouvrement des coûts:

1.7.1- PRINCIPES DE COMMERCIALISATION:

Dans le cadre de la "réorganisation" de ses interventions, l'ANHI a réaménagé ses principes de commercialisation. A côté du recasement et de la prévention constitués essentiellement en la livraison des lots d'habitat économiques destinés à des familles de revenus modestes, il est produit des lots spécifiques à la péréquation (habitat économique avec commerces, villas, immeubles,...) dont la commercialisation dégagerait un surplus financier pour couvrir les déficits attendus de la cession des lots de recasement.

La phase de commercialisation peut être scindée en 3 grandes étapes :

- Identification des bénéficiaires et attribution des lots
- Emission et recouvrement des recettes
- Livraison des lots

A- <u>Attributions des lots</u>:

Alors que les bénéficiaires des lots de recasement (les bidonvillois) sont recensés et listés par les Autorités Locales, les attributions des autres lots à usage d'habitation sont, en principe, régies par la Circulaire Interministérielle du 20 Janvier 1983 fixant leurs modalités dans le cadre des opérations de lotissement réalisées par l'Etat.

Les procédures et conditions d'attribution fixées par la dite circulaire sont les suivantes:

1- *Publicité* par voie d'avis affichés aux sièges des administrations locales;

2- *Constitution et dépôts des dossiers* de candidature par les postulants dans un délai de 2 mois à compter de la date de l'avis; la *date des dépôts* intervient dans l'ordre des études et sélections des dossiers ainsi que dans la phase des attributions;

3- *Etude et sélection préalable des dossiers* par le maitre d'ouvrage (ANHI, Délégation provinciale du Ministère de l'Habitat....);

4- *Principales conditions d'attribution* :

- Etre âgé d'au moins de 21 ans;
- Constituer un ménage (couple, veuf ou divorcé- quelque soit le sexe) avec au moins un enfant de moins de 21 ans;
- Ne pas être propriétaire d'aucun logement, ni de lot de terrain destiné à la construction;
- Etre résident dans la localité de l'opération ou à proximité.

5- *Réunion de la Commission d'attribution* (présidée par le Gouverneur de la Province ou son représentant) ayant fonction de réexaminer les dossiers de candidature et de désigner par tirage au sort les attributaires ainsi que les candidats devant figurer sur la liste d'attente (utilisée dans les cas de déchéance ou de désistement).

La *Commission d'attribution ne statue que sur 80% des lots* d'habitation du programme; pourcentage pouvant varier de 70 à 90% en fonction des décisions de Gouverneur de la Province relatives aux quotas à réserver aux catégories particulières d'attributaires (travailleurs marocains à l'étranger, familles de martyrs,...).

La procédure, ci-dessus décrite, n'a pas lieu dans deux cas:

- *Résorption de bidonvilles* : l'attribution s'effectue sur la base d'une liste de recensement des familles existantes au moment de l'dentification de l'opération; cette liste est contresignée par l'Autorité Locale afin d'assurer une stabilité des données recceuillies.

- *Maître d'ouvrage semi-publics* (ANHI, ERAC,...) aux cas où l'offre des lots est supérieure à la demande, la Commision d'attribution n'étant pas obligatoire.

Pour "rentabiliser" ou accélérer au mieux ses interventions, l'ANHI tente de modifier cette procédure administrative en ne la retenant que pour l'attribution des lots de prévention.

Concernant les produits de la péréquation qui financent, enfin de compte, tant les déficits créés par la cession des lots à des bidonvillois qu'éventuellement les travaux hors-site de voirie et d'assainissement, l'ANHI tente de réaménager sa procédure d'attribution des lots afin de favoriser la promotion immobilière privée tout en pratiquant des prix de cession proches de ceux du marché foncier local. Les grandes lignes de ce réaménagement qui est en cours sont, d'après l'ANHI:

- procéder à l'attribution des unités de péréquation à "guichet ouvert" en dehors de la Commission instituée par la Circulaire interministérielle de 1983.

- retarder, si faire se peut, la commercialisation des lots de péréquation (notamment ceux des immeubles et des commerces) après achèvement des travaux pour pratiquer des prix de cession en rapport avec le produit offert sur le marché "réactualisé" et assurer un rythme de collecte des fonds plus rapidement.

- permettre la cession de plusieurs lots ou îlots à un même bénéficiaire (notamment, à des promoteurs privés) pour la construction de logements selon le cahier des charges du lotissement.

B- Emission et recouvrement des coûts:

Jusqu'à ce jour, et pour la majorité de ses opérations, le recouvrement des recettes se fait en trois versements successifs (30%, 30% et 40%) s'étalant en fonction de l'état d'avancement des travaux. Dans la pratique et surtout pour les bénéficiaires de la résorption, les délais ne sont jamais respectés dûs à l'incapacité d'épargne de cette catégorie de familles sur des courtes durées.

Pour remédier à cette situation et dans le cadre de la refonte de la procédure de la commercialisation, par l'ANHI, de nouvelles directions sont mises en place selon le type de lots :

- *Unités de recasement* : en 4 versements successifs, arrêtés chacun à 25% du prix fixé et 6 mois d'intervalle entre chaque versement
- *Unités de prévention* : en 3 versements successifs étalés sur 2 ans
- *Unités de péréquation* : en 2 versements égaux pour les lots autres que commerces et immeubles qui sont cédés en comptant.

D'autres modalités sont retenues comme le règlement préalable intégral qui donne lieu à des réductions, notamment pour les unités de prévention et de péréquation.

Pour les opérations propres de l'ANHI le lancement de la commercialisation n'a lieu sur une opération qu'après acquisition des 2/3 du support foncier.

C- Livraison des lots :

D'une manière générale, la livraison effective des lots aux bénéficiaires est subordonnée en règlement intégral des sommes dues.

A la livraison des lots, les bénéficiaires recoivent tous les documents (comprenant l'acte notarié, le titre foncier et les plans de construction) nécessaires pour démarrer la construction et éventuellement s'adresser aux institutions financières existantes (notamment le CIH) pour son financement.

Concernant les contrats de cession, l'ANHI a établi des conventions avec des notaires à cet effet. De même, l'ANHI a institué des contrats avec les architectes privés pour assister sa clientèle dans la phase de la construction et ce, sur une longue période.

L'étape de livraison des lots avec les documents qui s'y attachent est importante dans le cadre du prêt HG 004 puisqu'elle conditionnera les déboursements des prêts à effectuer par l'AID.

1.7.2- FIXATION ET EVOLUTION DES PRIX DE CESSION:

A- Fixation des prix de cession:

Alors que ces dernières années, la fixation des prix n'obéissait pas systématiquement à une règle, mais se faisait de manière empirique, l'ANHI tente d'introduire une rationalité dans cette procédure.

Le prix de vente des lots est fonction alors du marché foncier local, de la localisation du lotissement, du coût d'achat des terrains et des caractéristiques du lot (type et destination, nombre de façade, nombre de niveaux, accès aux voies piétonnes et carrossables,...).

D'après les recommandations du HG 003, la fixation des prix tient compte également d'une estimation du coût de renouvellement du support foncier en fin de réalisation dans les mêmes conditions de localisation de l'opération.

Ainsi pour cette nouvelle procédure de commercialisation, la définition des prix de cession des lots de recasement des bidonvilles est convenue avec les Autorités Locales en tenant compte des capacités contributives de la population-cible.

Pour les unités de prévention, il a été retenu que les prix ne doivent pas être inférieurs à 115% du coût de revient prévisionnel alors que les lots de péréquation seront cédés à 85% du coût du marché local dans les conditions similaires, mais réajustables en fonction de l'évolution des prix du marché.

L'objectif de définition des prix de cession reste toujours la recherche de l'équilibre financier de l'opération en recourant au système de péréquation et en favorisant l'accession d'un lot équipé aux bidonvillois à des prix compatibles avec leur capacité financière.

B- Evolution des prix de cession :

Le tableau qui suit montre la moyenne des prix de vente (DH/m²) par type de lots et par année de mise en chantier des opérations de l'ANHI lancées en 1985 et 1992.

Tableau n°14: Evolution des coûts de cession (1985-92)

Lots \ Années	1985	1986	1987	1988	1989	1990	1991	1992	Moyenne
Résorption	172	164	137	124	149	132	186	213	160
Prévention	296	318	402	388	598	484	707	788	498
Péréquation	555	597	840	626	830	892	840	1146	791
Commerces	1460	1063	1114	1450	1147	1334	1126	1212	1238

On constate d'après ce tableau que les écarts entre les coûts de cession des unités de résorption et celles de prévention peuvent aller jusqu'à 270% 1992 et les écarts entre la prévention et la péréquation jusqu'à 110% (1987).

A travers ces variations entre les prix de cession des lots, on voit l'intérêt du recours au système de péréquation, puisque seuls les prix des lots de prévention avoisinent les coûts de revient moyens de l'opération.

Cependant, le recours au système de péréquation à des limites notamment au niveau de la dynamique du marché foncier dans la ville (besoins de la croissance urbaine, valeurs foncières,...) donc au niveau des délais de commerciali- sation des lots de péréquation dans ce marché.

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2- IDENTIFICATION DES PROJETS ELIGIBLES

2.1- Principes et critères d'éligibilité:

2.1.1- RAPPEL DES PRINCIPAUX OBJECTIFS DU HG 004:

Au dernier recensement national des bidonvilles de 1992, les villes marocaines comptaient encore près de 160.000 familles qui vivaient dans cette forme d'habitat insalubre aux caractéristiques environnementales médiocres.

De même, on estime à près de 20% la population urbaine qui résident dans des quartiers sous-équipés d'infrastructures de base (assainissement, eau potable, voirie....).

Les actions de résorption menées à ce jour par le Gouvernement Marocain (GOM) restent insuffisantes pour radier ces phénomènes et ce, à cause de la croissance urbaine accélérée que connaissent les villes marocaines, alimentées en grande partie par l'exode rural d'une population à revenus modestes.

La finalité du programme HG004 est d'aider le GOM dans sa politique de:

- résorption de l'habitat insalubre selon une vision globale à l'échelle urbaine et avec des actions préventives, l'objectif étant d'éliminer l'ensemble des bidonvilles avant l'an 2000*, d'améliorer les conditions d'habitation dans les tissus urbains sous-équipés et de stopper la formation de ces quartiers insalubres.

- renforcement de la décentralisation dans le domaine de la gestion urbaine locale par la prise en charge, par les Collectivités Locales, de la maîtrise d'ouvrage des opérations de restructuration des quartiers sous-équipés et de réalisation des infrastructures de base à l'ouverture de nouvelles zones à l'urbanisation et/ou par une participation plus active dans les actions de lutte contre l'habitat insalubre, en général.

- encouragement de la participation du secteur privé dans la production des terrains équipés et/ou de logements pour les familles aux revenus modestes.

- réduction des coûts de réalisation de lots économiques équipés et de restructuration des quartiers sous-équipés.

- protection de l'environnement par une sensibilisation plus accrue des acteurs urbains et par une évaluation des impacts éventuels de l'urbanisation engagée sur le milieu naturel.

2.1.2- PRINCIPES RETENUS:

Ils sont de différents ordres dans l'exécution du programme HG:

1- Intervention à l'échelle urbaine avec une vision à moyen et long termes: ce qui amène à la constitution de réserves foncières dès les premières années du programme et ce, notamment dans les centres urbains présentant des risques importants de prolifération rapide de l'habitat insalubre: les constitutions de réserves foncières a, également, pour finalité de réduire les charges foncières des coûts des futurs projets sociaux.

(*) La Banque Mondiale participe également, par un prêt d'un montant de 130MS, à cette politique de résorption des bidonvilles et de viabilisation de lots équipés destinés à des familles de bas revenus...

2- Recherche des possibilités de coopération active entre les communes urbaines et l'ANHI dans la lutte contre l'habitat insalubre avec, notamment, la prise en charge de la maîtrise d'ouvrage par la Municipalité de certaines opérations de restructuration d'habitat clandestin, de réalisation d'équipements hors-site et/ou de protection de l'environnement. Vu le nombre réduit des opérations de type PDU de Tétouan (HG 001) et les expériences retenues de ce dernier, il est proposé de consacrer les 2 premières années du programme en montage institutionnel des opérations de restructuration de quartiers clandestins susceptibles d'intégrer HG004 via un financement par le FEC.

3- Le montant du prêt HG004 (100 Millions US$) est réparti entre:

- l'ANHI, à raison de 80 Millions US$ pour servir de fonds de roulement à ses activités de recasement de bidonvilles et de prévention de l'habitat insalubre et,

- le FEC, à raison de 20 Millions US$, majorés d'une somme équivalente de fonds propres, pour servir de ligne de crédit à mettre à la disposition des Communes urbaines éligibles, c'est-à-dire ayant des projets liés à la restructuration de quartiers sous-équipés, à la réalisation des équipements hors-site et/ou à la protection de l'environnement.

3- Aménagement par l'ANHI de terrains d'une superficie moyenne annuelle de près de 120 ha sur un cycle de 3 à 5 ans selon la taille du projet; soit avec une production annuelle, à terme, de l'ordre de 5.000 lots dont 70% sont destinés au recasement et à la prévention (lots économiques destinés à des familles de revenus inférieurs au revenu médian estimé en 1993 à près 3.500 DH).

4- Recherche de différentes possibilités (techniques, fiscales et stratégiques) pour réduire les coûts des opérations, notamment au profit des bénéficiaires éligibles. Dans ce cadre, l'application du système de péréquation par la vente de certains lots d'habitat et de commerces à des prix avoisinants le marché foncier local permettra essentiellement de combler les déficits générés par la réduction des coûts de cession au profit des familles de bidonvilles recasés; les lots de prévention cédés aux prix de revient (Voir Paragraphe 1.7).

5- Possibilités d'utilisation du Budget Général de l'Etat (BGE) dans certaines opérations de restructuration des quartiers sous-équipés, eu égard aux difficultés de recouvrement de l'ensemble des coûts auprès des bénéficiaires et selon un principe, en cours d'expérimentation, basé sur un financement de ce type d'opérations à raison du tiers (1/3) en provenance des subventions de l'Etat et/ou des Collectivités Locales, du tiers (1/3) en provenance des produits de la péréquation et du reste (1/3) des bénéficiaires. Ces derniers rembourseront les Municipalités qui auront emprunté auprès du FEC pour réaliser le projet.

6- Selon la vision globale d'intervention à l'échelle urbaine, le programme HG004 aidera l'ANHI à achever ses activités dans certaines villes, notamment en matière de résorption de bidonvilles comme à Khouribga et à Agadir. Toutefois, l'ANHI activera ses interventions dans d'autres centres où la présence des bidonvilles est élevée. Le choix des opérations éligibles pour le démarrage du Plan d'exécution du HG004 tient compte de ces deux principes.

7- Dans le même esprit, il y aura complémentarité avec les opérations retenues dans le programme HG003 pour soutenir le principe d'intervention à l'échelle urbaine (Oujda et El Jadida, par exemple); cependant, ces opérations sont exclues du présent programme HG004 .

2.1.3- CRITERES D'ELIGIBILITE DES PROJETS:

A- Critères généraux :

- Villes à forte présence ou à haut risque de prolifération de l'habitat insalubre (bidonvilles et habitat clandestin) et définition de stratégies d'actions à l'échelle urbaine par l'ANHI*.

- Possibilités de participation au programme HG de la Municipalité pour la restructuration des quartiers sous-équipés et/ou pour la réalisation de l'équipement hors-site.

- Possibilité de participation du secteur immobilier privé à l'aménagement foncier et/ou à la réalisation de logements économiques pour les familles aux revenus inférieurs en médian.

- Les opérations de restructuration porteront, notamment, sur les étude et travaux des réseaux principaux et de desserte des constructions liés à l'assainissement, à la voirie et à l'éclairage public; les concessionnaires d'eau potable et d'électrification prendront en charge ces équipements à l'instar de ce qui se passe actuellement dans des projets similaires.

- L'ANHI sera le maître d'ouvrage propre dans les opérations d'aménagement foncier et maître d'ouvrage délégué ou assistant technique dans les opérations de restructuration d'habitat sous-équipé.

- L'intervention déjà engagée par l'ANHI dans la ville avec identification ou acquisition en cours des terrains supports des opérations éligibles.

B- Critères techniques :

Les opérations éligibles doivent présenter les caractéristiques suivantes :

- 70% des lots produits par l'ANHI seront destinés à la résorption des bidonvilles et à la prévention de l'habitat insalubre (lots économiques); le Cœfficient d'Utilisation des Sols (CUS) utile (y compris les équipements socio-collectifs non vendables) sera voisin de 50%; celui cessible (non compris les équipements socio-collectifs) sera au minimum de 45%, variable entre 40 et 50% selon la taille de l'opération. Ce CUS fournira, selon la consistance-type et la taille de l'opération, un ratio variant entre 35 et 45 lots à l'hectare.

- La taille des lots de recasement sera au maximum de 80 m^2; celle des lots de prévention prévus dans des villes à haut risque de prolifération de bidonvilles sera en moyenne de 90 m^2 (entre 80 et 100 m^2); elle ne dépassera pas les 120 m^2 ailleurs.

Ce souci de réduire la taille des lots de prévention se justifie par la nécessité de préparer des structures d'accueil adéquats aux familles susceptibles de loger un bidonville dans le futur et et bénéficiant de lots identiques à ceux réservés aux familles recasées dans le projet.

- Comme pour HG003, l'évaluation des délais d'exécution des projets de lotissements économiques s'est basée sur un projet type de 30 ha par le moyen de réseaux PERT et l'identification de "Chemins critiques" correspondants (voir Chapitre 2) et selon les objectifs de réduction des durées d'exécution du programme HG. Ces délais du cycle de réalisation d'une opération variera entre 36 mois (pour moins de 20 ha) et 48 mois (pour 40 ha) selon sa taille et comprenant la phase d'identification; la situation actuelle étant, respectivement, de 40 et 68 mois.

(*) Avec ou sans la présence d'autres opérateurs publics dont la SNEC qui bénéficie du prêt de la Banque Mondiale.

Le délai d'exécution du programme HG 004 sera de 5 ans comprenant les phasages des acquisitions foncières des besoins globaux de 10 années et le démarrage annuel des opérations éligibles. Quant à la réalisation physique de cette première partie de l'utilisation du fonds de roulement octroyé à l'ANHI par le prêt, elle s'étalera sur une dizaine d'années.

C- Critères financiers :

Le tableau qui suit fournit, en milliers de DH-1993, les coûts unitaires moyens de l'aménagement foncier ramenés à l'hectare brut :

Tableau n°15: Coûts unitaires de référence

	LOTISSEMENT		RESTRUCTURATION	
	Montant	%	Montant	%
- Terrains et frais correspondants	1 000.00	28.0%	-	-
- Etudes et suivi des travaux	140.00	3.9%	40.00	2.8%
- Trav. Voirie/Assainis. In-site	600.00	16.8%	750.00	52.7%
- Trav. AEP/Electricité In-site*	775.00	21.7%	150.00	10.5%
- Autres travaux	325.00	9.1%	100.00	7.0%
- Frais annexes et divers	237.00	6.6%	134.00	9.4%
- Equipement hors-site (V/A)**	200.00	5.6%	250.00	17.6%
TOTAL	3 277,00	91,6%	1 424,00	100,0%
- Frais financiers	300.00	8.4%	-	-
TOTAL GENERAL	3 577,00	100,0%	1 424,00	100,0%
DH/m2 cessible	795 DH (CUS=45 %)		260 DH (CUS=55 %)	

(*) Restructuration: Eclairage public seulement
(**) Voirie et assainissement, y compris les frais annexes correspondants

La réduction des coûts au profit des familles à bas revenus est l'un des principaux objectifs du programme HG, tant au niveau de la réalisation de lotissements économiques qu'au niveau de la restructuration des quartiers sous-équipés.

Si cet objectif s'appuie, généralement, sur des critères techniques (notamment, au niveau du CUS cessible) et de stratégiques de commercialisation (Voir Paragraphe 1.7), face au rythme d'accroissement des coûts des terrains, il importe, dans le choix des opérations éligibles à HG 004, d'exiger une proportion adéquate des charges foncières du projet à ne pas dépasser (Voir Annexe: Analyse socio-économique).

D- Autres conditionnalités :

1- La stratégie d'intervention de lutte contre l'habitat insalubre à l'échelle urbaine basée, entre autres, sur une politique de constitution de réserves foncières pour le moyen et long termes, nécessite une bonne connaissance de la ville considérée et de son rythme de croissance et ce, afin de ne pas y mobiliser des ressources irrationnellement.

Dans ce sens, l'ANHI élaborera les études de faisabilité avant son intervention dans la ville et n'y engagera éventuellement des acquisitions foncières que pour les besoins de 10 années au plus.

Grâce au programme du Don, l'AID aidera l'ANHI, d'une part, à élaborer une stratégie opérationnelle de constitution de réserves foncières et d'autre part, à suivre l'évolution de l'habitat insalubre dans les principales villes du Maroc (Observatoire de l'habitat insalubre).

2- Avant toute restructuration de quartier sous-équipé dont l'ANHI sera, d'une manière ou d'une autre, amenée à contribuer (péréquation, utilisation du BGE, assistance technique,...), l'Agence mènera, en collaboration avec les Municipalités, des Enquêtes socio-économiques et urabines définissant les caractéristiqes de la population, les capacités de contribution financière, les conditions d'habitation, l'état de l'environnement,...

3- Quoique la protection de l'environnement incombe, en premier lieu, à la Municipalité, gestionnaire de l'espace urbain, l'ANHI mènera pour les grands projets d'habitat (de superficie supérieure à 30 ha) des études d'impacts sur l'environnement, notamment au niveau des répercussions éventuelles sur le milieu naturel et de la capacité des collectivités locales à assurer, d'une part, la maintenance des réseaux d'assainissement et des espaces verts à réaliser et d'autre part, la collecte des ordures ménagères à générer par l'occupation totale du lotissement à réaliser.

2.2- Projets éligibles :

2.2.1- PROGRAMME D'AMENAGEMENT FONCIER:

D'après le PID, ce programme concernera principalement l'ANHI et comportera d'une part, un volet relatif à l'acquisition foncière pour les équiper sur une période de 10 ans et d'autre part, un volet relatif à l'équipement des terrains pour une période de 5 ans, débutant par les études techniques et s'achèvant par la livraison des lots aux bénéficiaires.

D'après les principes et critères d'éligibilité définis ci-dessus et après étude du pipe-line des projets de l'ANHI de 1993, il est proposé les villes suivantes (avec leurs caractéristiques estimées) pour engager le programme HG004:

- Agadir : 180.000 habitants avec 6.000 ménages bidonvillois (ANHI y est active)
- Tikiouine : 15.000 habitants avec 700 ménages bidonvillois (ANHI y est active)
- Meknès : 450.000 habitants avec 4.500 ménages bidonvillois (ANHI y est active)
- Khouribga : 200.000 habitants avec 1.000 ménages bidonvillois (ANHI y est active)
- Sefrou : 51.000 habitants avec 3.000 ménages en quartiers sous-équipés
- Oujda : 350.000 habitants avec 19.800 ménages en quartiers sous-équipés
- El Jadida : 150.000 habitants avec 2.000 ménages bidonvillois (ANHI y est active)
- Tétouan : 300.000 habitants avec 20.000 ménages en quartiers sous-équipés
- Ouled Taïma : 30.000 habitants avec 3.500 ménages en quartiers sous-équipés
- Azilal : 16.000 habitants avec 1.200 ménages en quartiers sous-équipés
- Khénifra : 91.000 habitants avec 2.620 ménages en quartiers sous-équipés
- Khémisset : 110.000 habitants avec 1.650 const. à restructurer et 310 à recaser
- Marrakech : 580.000 habitants avec 6.500 const. à restructurer et 2.000 à recaser

Ces villes, de différentes tailles, se caractérisent soit par une forte présence de bidonvilles (Agadir, Tikiouine, Khouribga, El Jadida, et Meknès), soit une forte présence d'habitat clandestin (Tétouan, Sefrou, Oujda, Azilal), soit les deux à la fois (Marrakech). Dans ces villes, les opérateurs du Ministère de l'Habitat (dont l'ANHI) ont, en général, engagé les processus de résorption de cet habitat insalubre. Voir fiches-projets en annexe.

Ainsi, dans certaines villes, l'ANHI mène déjà des opérations de résorption de bidonvilles ou de prévention d'habitat clandestin; le prêt HG004 l'aidera à achever ses interventions dans ces centres urbains.

A- Acquisition foncière :

Comme il est dit par ailleurs, la stratégie d'intervention à l'échelle urbaine nécessite que l'ANHI ait une vision à moyen et long termes basée sur la constitution de réserves foncières.

Le prêt HG 004 aidera l'ANHI à compléter ses achats dans les villes "éligibles" au programme et cette aide concernera **uniquement les terrains affectés au recasement des bidonvilles et à la prévention destinés aux familles au revenu inférieur au médian, soit environ 65% de l'assiette foncière de chaque opération.**

Le tableau n°16 fournit la situation des acquisitions foncières réalisées ou prévues par l'ANHI dans les projets éligibles proposés.

Tableau n°16: Programme des acquisitions foncières de l'ANHI

Ville	Nom de l'opération	Sup. des terrains (ha)		PROGRAMMATION (ha)				
		Total	Dont acquise	1994	1995	1996	1997	1998
AGADIR	Bikkaren 1	200.00	0.00		100.00	100.00		
TIKIOUINE	Assaka	47.00	0.00			47.00		
MEKNES (1)	Marjane 1	120.00	32.00	28.00	20.00	40.00		
MEKNES	Zaïtoune 2	41.00	2.00			39.00		
MEKNES	Marjane 3	59.00	14.00		30.00	15.00		
MEKNES	Zaïtoune 1	30.00	0.00			30.00		
KHOURIBGA	Al Fath	41.00	20.00	10.00	11.00			
KHOURIBGA	Al Inbiat	34.00	17.00		17.00			
SEFROU	Ermchad	27.00	0.00		27.00			
OUJDA (2)	Ennajd 2	70.00	70.00					
EL JADIDA (3)	Essalam	100.00	45.00	5.00			50.00	
TETOUAN	Tamouda	60.00	0.00	15.00	15.00	15.00	15.00	
OULED TAIMA	Al Ouahda	11.00	11.00					
KHENIFRA	Mouha ou ha.	21.00	21.00					
AZILAL	Lotissement	14.00	0.00		14.00			
MARRAKECH	Lot. Sraghna	150.00	0.00			50.00	50.00	50.00
KHEMISSET	Dayat Bagra	95.00	95.00					
AUTRES	A identifier	190.00	0.00				120.00	70.00
TOTAL (en hectares)		1310.00	327.00	58.00	234.00	336.00	235.00	120.00
TOTAL (en MDH)		*1 104,05*	*206,85*	*55,35*	*153,75*	*283,10*	*260,00*	*145,00*

(1) En complément à l'opération Marjane 2 retenue dans HG 003

(2) En complément à l'opération Ennajd 1 retenue dans HG 003; la superficie de cette dernière n'étant pas incluse

(3) En complément à l'opération Essalam 1 retenue dans HG 003; la superficie de cette dernière n'étant pas incluse

Sur les 1.310 hectares du programme, l'ANHI a déjà payé près de 327 ha pour un montant de 206,85 MDH (22,98 M$US); il lui reste à identifier, encore, environ 190 ha pour 1997-98.

L'échéancier d'acquisitions des terrains proposé suit les investigations menées actuellement par l'ANHI; cependant, leur règlement peut se faire en 2 ou 3 tranches.

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Ce volet d'acquisition foncière nécessitera une enveloppe de près de 225 M DH (25 M$US) pour le complément d'achat de près de 300 hectares* comme contribution au démarrage des premières tranches du programme sur une assise foncière de près 480 ha. dont la moitié sera équipé lors des 5 premières années du HG 004 (Tableau n°17).

Tableau n°17: Programmation d'exécution de la première partie des acquisitions

Ville	Nom de l'opération	Sup. des terrains (ha)		PROGRAMMATION (ha)				
		Total	Dont acquise	1994	1995	1996	1997	1998
AGADIR	Bikkaren 1	100.00	0.00		50.00			50.00
TIKIOUINE	Assaka	47.00	0.00			47.00		
MEKNES	Marjane 1	80.00	32.00	40.00				40.00
MEKNES	Zaïtoune 2	41.00	2.00			41.00		
MEKNES	Marjane 3	29.00	14.00		29.00			
MEKNES	Zaïtoune 1	30.00	0.00			30.00		
KHOURIBGA	Al Fath	41.00	20.00	20.00			21.00	
KHOURIBGA	Al Inbiat	34.00	17.00			34.00		
SEFROU	Errachad	27.00	0.00	27.00				
OUJDA	Ennajd 2	40.00	40.00				40.00	
EL-JADIDA	Essalam	50.00	45.00				50.00	
TETOUAN	Tamouda	60.00	0.00	30.00				30.00
OULED TAIMA	Al Ouahda	11.00	11.00		11.00			
KHENIFRA	Mouha ou ha.	21.00	21.00		21.00			
AZILAL	Lotissement	14.00	0.00		14.00			
MARRAKECH	Lot. Sraghna	50.00	0.00				50.00	
KHEMISSET	Dayat Bagra	60.00	60.00	30.00				30.00
AUTRES	A identifier	0.00	0.00					
TOTAL (en hectares)		735.00	262.00	147.00	125.00	152.00	161.00	150.00
TOTAL (en MDH)		*571.05*	*183.85*	*106.80*	*76.65*	*116.90*	*163.70*	*107.00*

Avec une enveloppe globale de 1.104 Millions DH (123 M$) pour les acquisitions foncières prévues, le prêt HG 004 y contribue à hauteur de 20%.

B- Equipement des terrains:

En matière d'équipement des terrains, le prêt HG 004 table sur le démarrage annuelle des opérations (à partir des études techniques) sur une période de 5 années.

Les opérations éligibles pour cette période sont extraites du programme des acquisitions foncières; il a été tenu compte de l'état actuel des acquisitions par l'ANHI. On montrera également que les grandes opérations ont été généralement divisées en tranches de réalisation de superficie variant entre 30 et 50 hectares et ce, en égard à la situation du marché foncier local et à la dynamique de la ville considérée.

(*) Sur la base de 65% des acquisitions des terrains prévus en 1994 et 1995

B1- *Consistance des projets et caractéristiques* :

La Tableau n°18 fournit la consistance des différentes opérations selon les programmes de lancement annuels.

Tableau n°18: Caractéristiques des opérations éligibles

Ville	Nom de l'opération	Superficie terrains (ha)	NOMBRE DE LOTS					CUS %
			Recasem.	Préven.	Péréqua.	Eq. s-col.	Total	
PROGRAMME 1994								
MEKNES	Marjane 1.1	40.00	450	550	410	5	1 415	49.0%
KHOURIBGA	Al Fath 1	20.00	300	430	154	6	890	58.6%
SEFROU	Errachad	27.00	200	400	201	7	808	51.3%
TETOUAN	Tamouda 1	30.00	200	450	232	6	888	50.3%
KHEMISSET	Dayat Begra 1	30.00	150	350	221	8	729	50.4%
TOTAL 1994		147.00	1 300	2 180	1 218	32	4 730	
PROGRAMME 1995								
AGADIR	Bikkaren 1	50.00	500	500	520	5	1 525	51.5%
MEKNES	Marjane 3.1	29.00	150	200	302	6	658	46.8%
O. TAIMA	Al Wahda	11,00	0	300	51	1	352	50.5%
KHENIFRA	M.O. Hamou	21.00	0	380	201	2	583	50.2%
AZILAL	Lot. Azilal	14.00	0	250	132	8	390	51.1%
TOTAL 1995		125.00	650	1 630	1 206	22	3 508	
PROGRAMME 1996								
AGADIR	Assaka	47.00	250	1 000	503	5	1 758	49.4%
MEKNES	Zaïtoune 2	41.00	70	1 200	302	6	1 578	50.2%
MEKNES	Zaïtoune 1	30.00	300	500	270	6	1 076	51.6%
KHOURIBGA	Al Inbiat	34.00	850	450	227	13	1 540	50.5%
TOTAL 1996		152.00	1 470	3 150	1 302	30	5 952	
PROGRAMME 1997								
KHOURIBGA	Al Fath 2	21.00	310	470	154	6	940	58.0%
OUJDA	Ennajd 2	40.00	0	700	553	6	1 259	50.6%
EL JADIDA	Essalam 2	50.00	250	800	356	8	1 414	48.7%
MARRAKECH	Sraghna 1	50.00	200	800	357	6	1 363	50.5%
TOTAL 1997		161.00	760	2 770	1 420	26	4 976	
PROGRAMME 1998								
MEKNES	Marjane 1.2	40.00	450	550	410	5	1 415	49.0%
TETOUAN	Tamouda 2	30.00	200	450	232	6	888	50.3%
KHEMISSET	Dayat Begra 2	30.00	150	350	221	8	729	50.4%
AGADIR	Bikkaren 2	50.00	500	500	520	5	1 525	51.5%
TOTAL 1998		150.00	1 300	1 850	1 383	24	4 557	
TOTAL GENERAL		735,00	5 480	11 580	6 529	134	23 723	

Ainsi, l'ensemble des opérations à réaliser lors des 5 prochaines années offrira près de 23.700 lots équipés dont 23% pour recaser 5.480 familles de bidonvilles, 49% pour la prévention et 27% pour la péréquation.

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Avec une moyenne annuelle de 4.750 lots mis en chantier, le prêt HG 004 aidera l'ANHI à atteindre son objectif de production de 15.000 lots environ par an.

Les opérations retenues représentent un Cœfficient d'Utilisation des Sols (CUS) moyen utile (y compris les équipements socio-collectifs, non vendables) de l'ordre de 50%; celui cessible (non compris les équipements socio-collectifs) est de 46%.

La taille moyenne des lots est conforme aux conditions d'éligibilité; cependant, pour les lots de prévention, il importe à l'ANHI de revoir certains plan-masses de lotissements pour y projeter des lots de 80 m² à cet effet.

B2- *Coûts de réalisation et échéanciers des dépenses* :

La réalisation des études et travaux des opérations retenues dans le plan quinquennal du HG004 nécessitera une enveloppe financière de 1.843 MDH (205 MUS), non compris l'achat des terrains, ni les frais financiers liés au prêt HG.

Cette enveloppe est répartie comme suit :

- Etudes et suivi techniques	: 5,8 %
- Travaux In-site	: 68,9 %
- Travaux Hors-site	: 6,9 %
- Frais annexes et autres	: 18,4 %
	100,0 %

Le détail de ces coûts est présenté dans le Tableau n°19, ci-dessous.

Avec les 55 MSUS (495 MDH) du prêt envisagés pour l'exécution de l'équipement des terrains achetés par l'ANHI, le prêt HG 004 contribue à 27% du montant total nécessaire.

Avec le terrain et selon l'opération, le coût de revient en mètre carré cessible (non compris les équipements socio-collectifs) varie entre 576 DH à Agadir et 875 DH à Marrakech. La variation de ces coûts est liée essentiellement au prix d'achat des terrains supports de l'opération.

La moyenne des coûts est de 715 DH/m² cessible et 645 DH/m² utile (y compris les équipements socio-collectifs non vendables).

En ce qui concerne l'échéancier des dépenses, il s'étale entre 1994 et 2002 comme indiqué sur le tableau n°20. Cette programmation des dépenses tient compte de la taille des opérations* et des pratiques courantes de l'ANHI en la matière, notamment lors de la coordination des travaux de voirie avec ceux d'adduction en eau potable et d'électrification.

Ainsi, 1994 et 1995 verront des dépenses relatives aux charges foncières aux études techniques et aux démarrages des travaux de voirie et d'assainissement; elles représentent près 8% du montant total; ce n'est qu'entre 1997 et 2000 que les proportions deviennent plus importantes (entre 15 et 20%, annuellement).

(*) Environ 3 ans pour les opérations de moins de 20-25 ha et 5 ans pour celles de plus de 40 hectares.

Tableau n°19: Estimations des coûts de l'équipement (en Milliers DH- 1993)

Ville	Nom de l'opération	EQUIPEMENT DES TERRAINS							
		Ch. fonc.	Etudes	Eq. IS	F. annexes	F. Interv.	*Sitotal*	Eq. HS	*TOTAL*
PROGRAMME 1994									
MEKNES	Marjane 1.1	10 000	4 560	67 600	4 320	5 040	*91 520*	6 800	*98 320*
KHOURIBGA	Al Fath 1	3 500	3 140	33 800	2 212	2 580	*45 232*	3 400	*48 632*
SEFROU	Errachad	2 700	4 239	45 630	2 986	3 483	*59 038*	13 560	*72 598*
TETOUAN	Tamouda 1	7 500	4 710	50 700	3 317	3 870	*70 098*	5 100	*75 198*
KHEMISSET	Dayat Begra 1	3 000	4 710	50 700	3 330	3 870	*65 610*	1 469	*67 079*
TOTAL 1994		26 700	21 359	248 430	16 165	18 844	*331 497*	30 329	*361 826*
PROGRAMME 1995									
AGADIR	Bikkaren 1	6 250	7 850	84 500	5 550	6 450	*110 600*	8 500	*119 100*
MEKNES	Marjane 3.1	7 250	3 480	43 500	2 813	3 277	*60 320*	4 930	*65 250*
O. TAIMA	Al Wahda	2 338	1 727	18 590	1 221	1 419	*25 295*	1 870	*27 165*
KHENIFRA	M.O. Hamou	1 575	3 297	35 490	2 331	2 709	*45 402*	3 570	*48 972*
AZILAL	Lot. Azilal	1 750	2 198	23 660	1 554	1 806	*30 968*	5 650	*36 618*
TOTAL 1995		19 163	18 552	205 740	13 469	15 661	*272 585*	24 520	*297 105*
PROGRAMME 1996									
AGADIR	Assaka	8 225	7 379	79 430	5 217	6 063	*106 314*	7 990	*114 304*
MEKNES	Zaïtoune 2	8 200	5 740	77 900	5 002	5 863	*102 705*	9 266	*111 971*
MEKNES	Zaïtoune 1	6 000	4 200	57 000	3 660	4 290	*75 150*	6 780	*81 930*
KHOURIBGA	Al Inbiat	6 800	6 120	57 460	3 821	4 441	*78 642*	5 780	*84 422*
TOTAL 1996		29 225	23 439	271 790	17 700	20 657	*362 811*	29 816	*392 627*
PROGRAMME 1997									
KHOURIBGA	Al Fath 2	3 675	3 297	35 490	2 322	2 709	*47 493*	3 570	*51 063*
OUJDA	Ennajd 2	6 000	4 800	76 000	4 840	5 640	*97 280*	13 560	*110 840*
EL JADIDA	Essalam 2	12 500	5 500	95 000	6 050	7 050	*126 100*	11 300	*137 400*
MARRAKECH	Sraghna 1	18 750	9 000	84 500	5 600	6 550	*124 400*	8 500	*132 900*
TOTAL 1997		40 925	22 597	290 990	18 812	21 949	*395 273*	36 930	*432 203*
PROGRAMME 1998									
MEKNES	Marjane 1.2	10 000	4 560	67 600	4 320	5 040	*91 520*	6 800	*98 320*
TETOUAN	Tamouda 2	7 500	4 710	50 700	3 330	3 870	*70 110*	5 100	*75 210*
KHEMISSET	Dayat Begra 2	3 000	4 710	50 700	3 330	3 870	*65 610*	1 469	*67 079*
AGADIR	Bikkaren 2	6 250	7 850	84 500	5 550	6 450	*110 600*	8 500	*119 100*
TOTAL 1998		26 750	21 830	253 500	16 530	19 230	*337 840*	21 869	*359 709*
TOTAL GENERAL		*142 763*	*107 777*	*1 270 450*	*82 676*	*96 341*	*1 700 006*	*143 464*	*1 843 470*

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Tableau n°20: Echéancier des dépenses d'équipement (en Milliers DH- 1993)

Nom de l'opération	TOTAL	ECHEANCIER DES DEPENSES								
		1994	1995	1996	1997	1998	1999	2000	2001	2002
PROGRAMME 1994										
Marjane 1.1	*98 320*	16 169	27 478	23 947	19 172	11 554	0	0	0	0
Al Fath 1	*48 632*	10 973	21 391	8 692	4 982	2 593	0	0	0	0
Errachad	*72 598*	6 114	18 735	22 927	12 411	12 410	0	0	0	0
Tamouda 1	*75 198*	4 814	18 327	28 711	14 531	8 814	0	0	0	0
Dayat Begra 1	*67 079*	16 055	19 316	18 252	6 726	6 730	0	0	0	0
TOTAL 1994	*361 826*	54 126	105 246	102 530	57 822	42 101	0	0	0	0
PROGRAMME 1995										
Bikkaren 1	*119 100*	887	12 892	25 770	41 531	23 786	14 234	0	0	0
Marjane 3.1	*65 250*	2 206	14 242	12 823	20 442	7 770	7 765	0	0	0
Al Wahda	*27 165*	2 143	7 472	8 988	4 393	2 182	1 985	0	0	0
M.O. Hamou	*48 972*	1 554	5 149	21 170	9 132	5 985	5 981	0	0	0
Lot. Azilal	*36 618*	0	4 483	12 125	8 766	5 625	5 619	0	0	0
TOTAL 1995	*297 105*	6 790	44 238	80 876	84 265	45 348	35 585	0	0	0
PROGRAMME 1996										
Assaka	*114 304*	0	0	12 699	34 375	26 163	27 262	13 805	0	0
Zaïtoune 2	*111 971*	0	0	16 250	31 061	32 107	18 470	14 084	0	0
Zaïtoune 1	*81 930*	0	0	11 890	22 727	26 713	10 294	10 306	0	0
Al Inbiat	*84 422*	1 700	3 400	16 069	25 498	14 359	13 321	10 075	0	0
TOTAL 1996	*392 627*	1 700	3 400	56 909	113 660	99 342	69 346	48 270	0	0
PROGRAMME 1997										
Al Fath 2	*51 063*	919	1 838	919	8 766	17 532	8 755	6 168	6 168	0
Ennajd 2	*110 840*	1 500	3 000	1 500	18 261	36 522	26 825	11 616	11 616	0
Essalam 2	*137 400*	0	0	0	15 128	51 676	25 838	27 742	17 017	0
Sraghna 1	*132 900*	0	0	4 688	6 722	37 401	44 916	24 358	14 817	0
TOTAL 1997	*432 203*	2 419	4 838	7 106	48 876	143 130	106 333	69 883	49 618	0
PROGRAMME 1998										
Marjane 1.2	*98 320*	2 500	2 500	2 500	2 758	8 412	24 973	31 570	11 554	11 554
Tamouda 2	*75 210*	0	0	3 750	1 875	8 669	19 319	23 975	8 811	8 811
Dayat Begra 2	*67 079*	750	1 500	750	0	6 794	19 319	23 975	6 996	6 996
Bikkaren 2	*119 100*	0	1 563	3 125	1 563	11 323	32 197	39 961	14 684	14 686
TOTAL 1998	*359 709*	3 250	5 563	10 125	6 195	35 196	95 808	119 481	42 044	42 046
ENSEMBLE	*1 843 470*	*68 285*	*163 285*	*257 546*	*310 818*	*365 118*	*307 071*	*237 633*	*91 662*	*42 046*

B3- *Commercialisation et livraison des lots* :

Le principe de commercialisation est celui pratiqué par l'ANHI en fonction d'une part, des lots de recasement et de prévention et d'autre part, de la dynamique du marché foncier local (voir Paragraphe 1.7).

Les tableaux n°21, 22 et 23 fournissent les recettes prévisionnelles de chaque opération et le rythme de collecte des versements auprès des bénéficiaires ainsi que les programmes de livraison des lots.

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Tableau n°21: Recettes des opérations par type de lots (en milliers de DH)

Ville	Nom de l'opération	Recettes prévisionnelles	RECETTES PAR CATEGORIE DE LOTS			*DH/m2 mov.ces.*
			Recasem.	Préven.	Péréqua.	
PROGRAMME 1994						
MEKNES	Marjane 1.1	145 240	9 000	48 180	88 060	*770*
KHOURIBGA	Al Fath 1	62 903	5 250	32 117	25 536	*740*
SEFROU	Errachad	83 950	3 200	28 400	52 350	*714*
TETOUAN	Tamouda 1	110 600	3 200	36 000	71 400	*832*
KHEMISSET	Dayat Begra 1	82 070	2 400	24 500	55 170	*717*
TOTAL 1994		*484 763*	*23 050*	*169 197*	*292 516*	*755*
PROGRAMME 1995						
AGADIR	Bikkaren 1	147 500	10 000	27 500	110 000	*590*
MEKNES	Marjane 3.1	101 880	3 000	19 680	79 200	*886*
O. TAIMA	Al Wahda	37 050	0	23 400	13 650	*706*
KHENIFRA	M.O. Hamou	59 000	0	20 900	38 100	*593*
AZILAL	Lot. Azilal	50 380	0	18 900	31 480	*726*
TOTAL 1995		395 810	13 000	110 380	272 430	*700*
PROGRAMME 1996						
AGADIR	Assaka	151 350	5 000	81 250	65 100	*681*
MEKNES	Zaïtoune 2	151 448	1 400	90 000	60 048	*788*
MEKNES	Zaïtoune 1	107 550	6 000	38 500	63 050	*779*
KHOURIBGA	Al Inbiat	113 050	14 875	33 750	64 425	*732*
TOTAL 1996		523 398	27 275	243 500	252 623	*745*
PROGRAMME 1997						
KHOURIBGA	Al Fath 2	66 114	5 425	34 193	26 496	*738*
OUJDA	Ennajd 2	142 386	0	50 820	91 566	*715*
EL JADIDA	Essalam 2	194 559	5 625	81 120	107 814	*805*
MARRAKECH	Sraghna 1	214 650	4 500	93 600	116 550	*904*
TOTAL 1997		617 709	15 550	259 733	342 426	*791*
PROGRAMME 1998						
MEKNES	Marjane 1.2	145 240	9 000	48 180	88 060	*770*
TETOUAN	Tamouda 2	110 600	3 200	36 000	71 400	*832*
KHEMISSET	Dayat Begra 2	82 070	2 400	24 500	55 170	*717*
AGADIR	Bikkaren 2	147 500	10 000	27 500	110 000	*590*
TOTAL 1998		485 410	24 600	136 180	324 630	*727*
TOTAL GENERAL		*2 507 089*	*103 475*	*918 989*	*1 484 625*	*744*

Le coût moyen de cession est de 744 DH par mètre carré; selon l'opération le mètre carré est fixé entre 200 et 250 DH pour les lots de recasement, entre 600 et 900 DH pour les lots de prévention et entre 700 et 1.500 DH pour les lots de péréquation.

Tableau n°22: Echéancier de collecte des versements (en milliers DH

Nom de l'opération	Recetues prévision.	ECHEANCIER DE COMMERCIALISATION								
		1994	1995	1996	1997	1998	1999	2000	2001	2002 +
PROGRAMME 1994										
Marjane 1.1	145 240	11 436	40 980	54 640	24 194	12 262	1 728	0	0	0
Al Fath 1	62 903	7 473	24 163	18 647	9 068	3 552	0	0	0	0
Errachad	83 950	11 420	33 040	25 100	8 615	5 775	0	0	0	0
Tamouda 1	110 600	14 740	39 360	25 560	22 120	8 100	720	0	0	0
Dayat Begra 1	82 070	16 204	32 408	18 894	8 417	5 937	210	0	0	0
TOTAL 1994	*484 763*	*61 273*	*169 951*	*142 841*	*72 414*	*35 626*	*2 658*	*0*	*0*	*0*
PROGRAMME 1995										
Bikkaren 1	147 500	0	21 750	42 750	39 000	27 000	9 250	7 750	0	0
Marjane 3.1	101 880	0	4 536	30 204	30 204	28 236	8 400	300	0	0
Al Wahda	37 050	0	9 570	14 460	7 680	5 340	0	0	0	0
M.O. Hamou	59 000	0	7 900	17 430	19 520	9 980	4 170	0	0	0
Lot. Azilal	50 380	0	6 900	15 030	13 280	15 170	0	0	0	0
TOTAL 1995	*395 810*	*0*	*50 656*	*119 874*	*109 684*	*85 726*	*21 820*	*8 050*	*0*	*0*
PROGRAMME 1996										
Assaka	151 350	0	0	0	30 000	45 000	38 625	30 675	7 050	0
Zaïtoune 2	151 448	0	0	0	30 160	45 240	39 300	30 484	6 264	0
Zaïtoune 1	107 550	0	0	5 050	19 350	23 800	29 025	19 700	10 625	0
Al Inbiat	113 050	0	0	6 350	20 880	33 464	34 893	10 420	7 045	0
TOTAL 1996	*523 398*	*0*	*0*	*11 400*	*100 390*	*147 504*	*141 843*	*91 279*	*30 984*	*0*
PROGRAMME 1997										
Al Fath 2	66 114	0	0	0	0	13 266	19 628	20 333	12 387	499
Ennajd 2	142 386	0	0	0	0	33 396	42 471	42 716	23 640	163
Essalam 2	194 559	0	0	0	0	37 299	65 924	55 949	26 369	9 020
Sraghna 1	214 650	0	0	0	0	40 620	60 930	50 430	46 395	16 275
TOTAL 1997	*617 709*	*0*	*0*	*0*	*0*	*124 581*	*188 952*	*169 428*	*108 791*	*25 957*
PROGRAMME 1998										
Marjane 1.2	145 240	0	0	0	0	0	19 378	40 980	46 698	38 184
Tamouda 2	110 600	0	0	0	0	0	7 840	32 780	29 180	40 800
Dayat Begra 2	82 070	0	0	0	0	0	5 380	24 546	22 096	30 048
Bikkaren 2	147 500	0	0	0	0	0	7 500	43 750	41 000	55 250
TOTAL 1998	485 410	0	0	0	0	0	40 098	142 056	138 974	164 282
ENSEMBLE	*2 507 089*	*61 273*	*220 607*	*274 115*	*282 487*	*393 437*	*395 371*	*410 812*	*278 748*	*190 239*

Tableau n°23: Programmation de livraison des lots par opération

Nom de l'opération	Total	PROGRAMME DE LIVRAISON								
		1994	1995	1996	1997	1998	1999	2000	2001	2002/+
PROGRAMME 1994										
Marjane 1.1	1 415				450	800	165			
Al Fath 1	890			300	500	90				
Errachad	808			200	500	108				
Tamouda 1	888				200	600	88			
Dayat Begra 1	729				150	450	129			
TOTAL 1994	4 730			500	1 800	2 048	382			
PROGRAMME 1995										
Bikkaren 1	1 525					1 000	400	125		
Marjane 3.1	658					350	200	108		
Al Wahda	352				300	52				
M.O. Hamou	583				300	100	183			
Lot. Azilal	390				300	90				
TOTAL 1995	3 508				900	1 592	783	233		
PROGRAMME 1996										
Assaka	1 758						250	1 200	308	
Zaïtoune 2	1 578						570	800	208	
Zaïtoune 1	1 076						300	500	276	
Al Inbiat	1 540						850	500	190	
TOTAL 1996	5 952						1 970	3 000	982	
PROGRAMME 1997										
Al Fath 2	940							310	570	60
Ennajd 2	1 259							600	500	159
Essalam 2	1 414							250	1 000	164
Sraghna 1	1 363							200	1 000	163
TOTAL 1997	4 976							1 360	3 070	546
PROGRAMME 1998										
Marjane 1.2	1 415								450	965
Tamouda 2	888								200	688
Dayat Begra 2	729								150	579
Bikkaren 2	1 525								500	1 025
TOTAL 1998	4 557								1 300	3 257
ENSEMBLE	**23 723**			**500**	**2 700**	**3 640**	**3 135**	**4 593**	**5 352**	**3 803**

2.2.2- PROGRAMME DES INFRASTRUCTURES URBAINES:

On entend par ce programme, la restructuration des quartiers clandestins, la réalisation des équipements hors-site de voirie et d'assainissement pour desservir tant les quartiers sous-équipés que de nouvelles zones ouvertes à l'urbanisation et tout autre équipement ayant pour finalité la protection de l'environnement urbain (études de Schéma Directeur d'Assainissement, études et réalisation de stations de traitement des ordures ménagères, études et réalisation de stations d'épuration des eaux usées et matériel roulant pour la collecte des ordures ménagères); le tout à la charge des Municipalités qui s'adresseront au FEC pour leur financement.

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Vus les moyens financiers disponibles pour ce programme (40 M$US dont 20 proviennent du prêt HG 004 et 20 autres du FEC) et l'objectif national de lutte contre l'habitat insalubre, la priorité est cependant accordée à la restructuration des quartiers clandestins afin de développer une dynamisme de coopération entre les différents acteurs concernés par la résorption de ce type d'habitat insalubre (Etat, Municipalité, FEC, ANHI, ... population).

Après analyse du pipe-line de dossiers de prêts non attribués par le FEC à fin 1992 (Tableau n°29), et vu le peu de pratiques des communes dans ce genre d'opération, il est proposé de consacrer les 2 premières années du prêt HG 004 (1994 et 1995) au montage institutionnel de ce programme- volet restructuration; certaines villes peuvent être déjà identifiées; elles se complètent avec les activités de l'ANHI dans le programme d'aménagement foncier.

Tableau n°24: Pipe-line des projets FEC à fin 1992

En nombre de Prêts

	Municipalités	Centres Autonomes	Communes rurales	Autres institutions	Ensemble	
					Nombre	%
- Lotissements/Restruct.	0	2	2	4	8	1%
- Travaux de voirie/assainis.	18	14	17	4	53	10%
- Etudes d'assainissement	6	2	15	0	23	4%
- Stations d'épuration	4	0	0	0	4	1%
- Travaux d'AEP et électricité	4	1	29	6	40	7%
- Déchets solides	24	12	44	0	80	15%
- Equipements "marchands"	37	10	44	1	92	17%
- Etudes diverses	7	4	8	1	20	4%
- Autres rubriques	8	2	13	11	34	6%
ENSEMBLE	108	47	172	27	354	66%

En valeur de Prêts (Millions DH)

	Municipalités	Centres Autonomes	Communes rurales	Autres institutions	Ensemble	
					Nombre	%
- Lotissements/Restruct.	0.00	2.70	4.14	28.46	35.31	1.0%
- Travaux de voirie/assainis.	282.55	108.95	67.94	94.46	553.90	16.4%
- Etudes d'assainissement	13.58	0.97	7.78	0.00	22.34	0.7%
- Stations d'épuration	16.88	0.00	0.00	0.00	16.88	0.5%
- Travaux d'AEP et électricité	35.50	3.15	64.75	54.18	157.57	4.7%
- Déchets solides	39.31	2.07	20.84	0.00	62.22	1.8%
- Equipements "marchands"	166.34	44.30	155.56	11.55	377.75	11.2%
- Etudes diverses	7.56	1.41	6.17	0.90	16.04	0.5%
- Autres rubriques	58.36	0.01	3.18	23.77	85.31	2.5%
ENSEMBLE	620.08	163.56	330.36	213.32	1 327.31	39.2%

Source: FEC-1993

Avant de présenter les villes proposées, il est à préciser les limites financières de ce programme.

D'une part, il est proposé de consacrer 50% de l'enveloppe de ce programme (20M$US- 180 MDH) au financement des études et équipements liés à la protection de l'environnement.

D'autre part, les 20 M$US restants seront consacrés aux opérations de restructuration des quartiers clandestins; la superficie totale à traiter varie alors selon les ressources disponibles (produits de la péréquation et subventions du BGE, notamment).

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Ainsi, selon le principe présenté dans le paragraphe 4.1.2 où la péréquation contribuera au tiers et autant pour le Budget Général de l'Etat (hypothèse maximale), le tiers restant sera emprunté auprès du FEC et recouvert ensuite par la Municipalité auprès des bénéficiaires, la superficie totale à restructurer dans le programme est de l'ordre de 375 hectares.

En l'absence de péréquation et du Budget Général de l'Etat (hypothèse minimale), la superficie totale ne serait alors que de 125 hectares.

La précision de ces hypothèses ne peut être fixée que lors du montage institutionnel à établir les deux premières années du HG 004 et ce, avec les villes potentiellement "éligibles".

Dorès, certaines villes peuvent être appréhendées à ce volet du programme HG, il s'agit des municipalités de Khémisset (45,0 ha à restructurer), de Sefrou (47,0 ha à restructurer), d'Oujda (65,0 ha à restructurer) et de Oulad Taïma (environ 60,0 ha à restructurer)- Voir fiches projets correspondants.

D'autres villes peuvent être éligibles également: Marrakech, Tanger et Azilal.

A ce niveau du PP, il est proposé que le prêt HG contribue à moitié au financement de la restructuration d'environ 200 hectares sur 3 années, entre 1995 et 1998; c'est ce qui est proposé dans le tableau récapitulatif ci-dessous.

2.2.3- RECAPITULATIF GENERAL:

Les différents volets proposés au programme HG 004 sont récapitulés sur les tableaux n°25 et 26 ci-dessous.

Tableau n°25: Récapitulatif des programmes

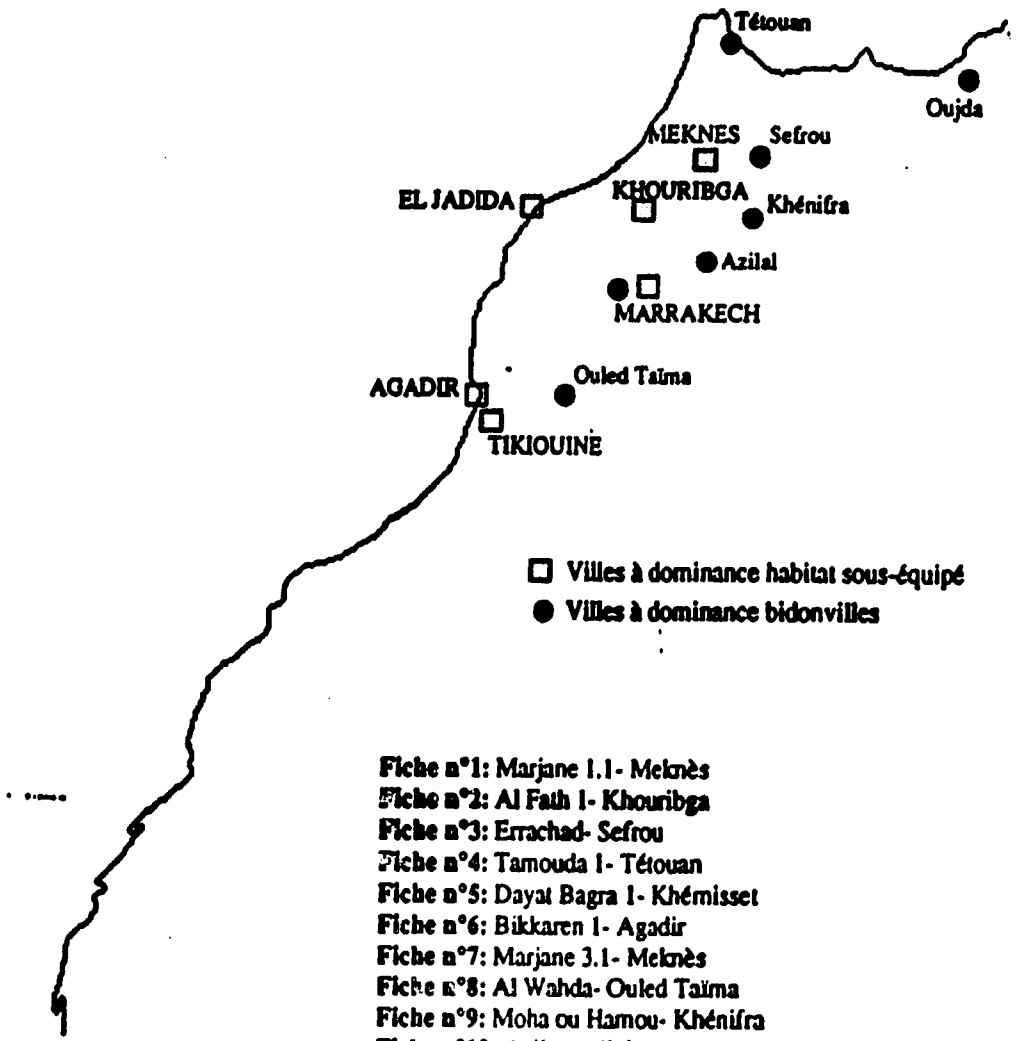
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
ANIII											
1- Acquisition foncière											
Constitution du Stock	327 ha	213 ha	259 ha	216 ha	175 ha	120 ha	(240 ha)	(240 ha)	(240 ha)	(240 ha)	(240 ha)
Terrains à équiper		147 ha	125 ha	152 ha	161 ha	150 ha	120 ha	110 ha	120 ha	125 ha	100 ha
2- Equipement terrains											
Programmes 1994 et 1999		147 ha					120 ha				
Programmes 1995 et 2000			125 ha					110 ha			
Programmes 1996 et 2001				152 ha					120 ha		
Programmes 1997 et 2002					161 ha					125 ha	
Programmes 1998 et 2003						150 ha					100 ha
3- Livraisons des lots											
Programme 1994				500	1800	2048	382				
Programme 1995					900	1587	783	233			
Programme 1996							1970	3000	982		
Programme 1997								1360	3070	546	
Programme 1998									1300	2000	1257
FEC/ Municiplaités											
1- Montages		X	X								
2- Restructuration											
Programme 1995			50 ha								
Programme 1996				100 ha							
Programme 1997					100 ha						
3- Constructions restructurées											
Programme 1995				2000							
Programme 1996					4000						
Programme 1997						4000					
4- Autres équipements		X	X	X							

Tableau n°26: Récapitulatif des programmations financières

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	TOTAL
ANHI											
1- Acquisition foncière											
Valeur de la constitution du Stock	206,85	55,35	153,75	283,10	260,00	145,00					1 104,05
Valeur des terrains à équiper 1994-98	183,85	106,80	76,65	116,90	163,70	107,00					571,05
2- Equipement des terrains											
Programme 1994	4,88	49,25	105,25	102,53	57,82	42,10					361,83
Programme 1995	0,00	6,79	44,24	80,88	84,27	45,35	35,59				297,10
Programme 1996	0,00	1,70	3,40	56,91	113,66	99,34	69,35	48,27			392,63
Programme 1997	0,00	2,42	4,84	7,11	48,88	143,13	106,33	69,69	49,62		432,01
Programme 1998	0,00	3,25	5,56	10,13	6,20	35,20	95,81	119,48	42,04	42,05	359,71
Total Equipement + Stock	4,88	118,76	317,04	540,65	570,82	510,12	307,07	237,44	91,66	42,05	1 843,27
FEC/ Municiplaités											
3- Restructuration											
Quote-part Programme 1995			30,00								
Quote-part Programme 1996				75,00							
Quote-part Programme 1997					75,00						
Total Restructuration	0,00	0,00	30,00	75,00	75,00	0,00	0,00	0,00	0,00	0,00	180,00
4- Autres équipements		45,00	90,00	45,00	0,00	0,00	0,00	0,00	0,00	0,00	180,00

AMENAGEMENT FONCIER ET INFRASTRUCTURES URBAINES
(HG 004 / 608-0221)

FICHES DE PROJETS ELIGIBLES



Fiche n°1: Marjane 1.1- Meknès
Fiche n°2: Al Fath 1- Khouribga
Fiche n°3: Errachad- Sefrou
Fiche n°4: Tamouda 1- Tétouan
Fiche n°5: Dayat Bagra 1- Khémisset
Fiche n°6: Bikkaren 1- Agadir
Fiche n°7: Marjane 3.1- Meknès
Fiche n°8: Al Wahda- Ouled Taïma
Fiche n°9: Moha ou Hamou- Khénifra
Fiche n°10: Azila- Azilal
Fiche n°11: Assaka- Tikiouine
Fiche n°12: Zaïtoune 2- Meknès
Fiche n°13: Zaïtoune 1- Meknès
Fiche n°14: Al Inbiat- Khouribga
Fiche n°15: Al Fath 2- Khouribga
Fiche n°16: Ennajd 2- Oujda
Fiche n°17: Essalam 2- El Jadida
Fiche n°18: Sraghna 1- Marrakech
Fiche n°19: Marjane 1.2- Meknès
Fiche n°20: Tamouda 2- Tétouan
Fiche n°21: Dayat Bégra- Khémisset
Fiche n°22: Bikkaren 2- Agadir

HG 004- FICHE PROJET
Aménagement foncier

Fiche n° 1

Ville : MEKNES
Opération : Marjane 1.1
Année de démarrage: 1994

Contexte urbain

1.1- *Urbanisation* : Grande ville de450.000 habitants avec un taux d'accroissement démographique annuel (TADA) de 3,5%- Besoins moyens annuels de 3.670 logements ou 1.470 lots jusqu'à l'an 2002

1.2- *Habitat insalubre* : Environ 6.000 ménages en bidonvilles et quelques tissus d'habitat sous-équipé.

1.3- *Actions engagées* : PDU en 1980 (Banque Mondiale); Marjane 2 (HG OO3) et autres opérateurs (ERAC....)

1.4- *Objectifs d'intervention*: Recaser environ 2.000 ménages bidonvillois restants, prévention et restructuration éventuelle des tissus sous-équipés (péréquation)

Site du projet

2.1- *Cadre physique* : Topographie légèrement accidentée

2.2- *Superficie demandée* : 121 hectares à réaliser en 3 ou 4 tranches dont 2 proposées dans HG 004 (1994 et 1998)

2.3- *Statut foncier* : Divers (privé et domanial)

2.4- *Etat des acquisitions*: 31,60 ha déjà acquise- à mettre au démarrage du HG 004.

Montage de l'opération (prévisions)

Opération en phase d'études techniques

3.1- *Consistance*:

TYPES DE LOTS	S.U. (m2)	Nombre de lots	Superficie En ha	Superficie %
1- Lots de recasement	80	450	3.60	9.0%
2- Lots de prévention	120	550	6.60	16.5%
3- Lots de péréquation (habitat)	190	380	7.22	18.1%
4- Lots de péréquation (Comm.)	480	30	1.44	3.6%
5- Equipements divers	1 500	5	0.75	1.9%
S/Total	-	1 415	19.61	49.0%
Voirie, servitudes et espaces libres	-	-	20.39	51.0%
TOTAL SUPERFICIE BRUTE	-	-	40.00	100.0%

3.2- *Dépenses (en Milliers DH)*:

DESIGNATION	Coût total	ECHEANCIER DES DEPENSES (en millers DH)					
		A fin 1993	1994	1995	1996	1997	1998
Acquisition foncière	50 000	34 500	13 000	2 500	0	0	0
Etudes générales et techniques	4 560	0	912	1 824	912	456	456
Travaux in-site	67 600	0	6 760	20 280	20 280	13 520	6 760
Travaux hors-site de voirie/assainiss.	6 000	0	0	0	0	3 000	3 000
Frais de gestion (FIA, annexes... 13%)	10 160	0	997	2 874	2 755	2 196	1 338
TOTAL GENERAL	*138 320*	*34 500*	*21 669*	*27 478*	*23 947*	*19 172*	*11 554*

3.3- *Recettes prévisionnelles (en DH)*:

TYPES DE LOTS	S.U. (m2)	Superficie cessible (ha)	Prix de cession (DH)	Recettes prévisionnelles
1- Lots de recasement	80	3.60	250	9 000 000
2- Lots de prévention	120	6.60	730	48 180 000
3- Lots de péréquation (habitat)	190	7.22	1 100	79 420 000
4- Lots de péréquation (Comm.)	480	1.44	600	8 640 000
5- Equipements divers	1 500	0.75	0	0
S/Total	-	19.61	-	145 240 000
Voirie, servitudes et espaces libres	-	-	-	-
COUT DE CESSION MOYEN	-	-	-	770

HG 004- FICHE PROJET
Aménagement foncier

Fiche n° 2

Ville : KHOURIBGA
Opération : Al Fath 1
Année de démarrage: 1994

Contexte urbain

1.1- *Urbanisation* : Ville moyenne de 200.000 habitants avec un taux d'accroissement démographique annuel (TADA) de 3,5%- Besoins moyens annuels de 2.290 logements ou 910 lots

1.2- *Habitat insalubre* : Ville minière à forte concentration de bidonvilles et d'habitat sous-équipé- Estimation actuelle de 1.200 ménages bidonvillois

1.3- *Actions engagées* : Intervention de l'ANHI depuis 1985 avec Al Qods 1, 2 et 3 (2.320 ménages recaser); intervention également de l'ERAC-Centre dans le lutte contre l'habitat insalubre

1.4- *Objectifs d'intervention*: Achever la résorption des bidonvilles avec les 2 opérations prévues 'Fath et Inbiat).

Site du projet

2.1- *Cadre physique* : Terrain plat sans contraintes particulières

2.2- *Superficie demandée* : 41,13 ha à réaliser en 2 tranches égales (1994 et 1997)

2.3- *Statut foncier* : Terrains de propriété privée

2.4- *Etat des acquisitions* : 20, 5 hectares acquis, engagés comme première tranche dans HG 004.

Montage de l'opération (prévisions)

Opération en phase d'études techniques

3.1- *Consistance*:

TYPES DE LOTS	S.U. (m2)	Nombre de lots	Superficie	
			En ha	%
1- Lots de recasement	70	300	2.10	10,5%
2- Lots de prévention	97	430	4.17	20,9%
3- Lots de péréquation (habitat)	128	150	1.92	9,6%
4- Lots de péréquation (Comm.)	780	4	0.31	1,6%
5- Equipements divers	5 350	6	3.21	16,1%
S/Total	-	890	11.71	58,6%
Voirie, servitudes et espaces libres	-	-	8.29	41,4%
TOTAL SUPERFICIE BRUTE	-	-	20.00	100.0%

3.2- *Dépenses (en Milliers DH)* :

DESIGNATION	Coût total	ECHEANCIER DES DEPENSES (en millers DH)					
		A fin 1993	1994	1995	1996	1997	1998
Acquisition foncière	17 500	14 875	1 750	875	0	0	0
Etudes générales et techniques	3 140	0	628	1 256	942	314	0
Travaux in-site	33 800	0	6 760	16 900	6 760	1 690	1 690
Travaux hors-site de voirie/assainiss.	3 000	0	0	0	0	2 400	600
Frais de gestion (FIA, annexes,.. 13%)	5 192	0	960	2 360	990	578	303
TOTAL GENERAL	*62 632*	*14 875*	*10 098*	*21 391*	*8 692*	*4 982*	*2 593*

3.3- *Recettes prévisionnelles (en DH)*:

TYPES DE LOTS	S.U. (m2)	Superficie cessible (ha)	Prix de cession (DH)	Recettes prévisionnelles
1- Lots de recasement	70	2.10	250	5 250 000
2- Lots de prévention	97	4.17	770	32 116 700
3- Lots de péréquation (habitat)	128	1.92	1 200	23 040 000
4- Lots de péréquation (Comm.)	780	0.31	800	2 496 000
5- Equipements divers	5 350	3.21	0	0
S/Total	-	11.71	-	62 902 700
Voirie, servitudes et espaces libres	-	-	-	-
COUT DE CESSION MOYEN	-	-	-	740

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HG 004- FICHE PROJET

Aménagement foncier

Fiche n° 3

Ville : SEFROU
Opération : Errachad
Année de démarrage: 1994

Contexte urbain

1.1- *Urbanisation* : Petite ville de 51.000 habitants avec un Taux d'accroissement de 2.8%- Besions annuels de 320 logements ou 130 lots.

1.2- *Habitat insalubre* : Présence de 6 sceteurs d'habitat clandestin occupant 47 ha et concernant 3.560 ménages

1.3- *Actions engagées* : Néant

1.4- *Objectifs d'intervention*: Recaser environ 200 ménages, prévenir le développement de l'habitat insalubre et contribuer financièrement aux actions de restructuration- Possibilité d'intégrer la ville au volet Restructuration du HG 004 (Municipalité- FEC) - Etude de faisabilité réalisée par l'ANHI

Site du projet

2.1- *Cadre physique* : Terrain légèrement valloné

2.2- *Superficie demandée* : 27 hectares

2.3- *Statut foncier* : Terrain domanial

2.4- *Etat des acquisitions* : En cours de demande d'acquisition

Montage de l'opération (prévisions)

3.1- *Consistance*:

TYPES DE LOTS	S.U. (m2)	Nombre de lots	Superficie	
			En ha	%
1- Lots de recasement	80	200	1.60	5.9%
2- Lots de prévention	100	400	4.00	14.8%
3- Lots de péréquation (habitat)	300	200	6.00	22.2%
4- Lots de péréquation (Comm.)	1 500	1	0.15	0.6%
5- Equipements divers	3 000	7	2.10	7.8%
S/Total	-	808	13.85	51.3%
Voirie, servitudes et espaces libres	-	-	13.15	48.7%
TOTAL SUPERFICIE BRUTE	-	-	27.00	100.0%

3.2- *Dépenses (en Milliers DH)* :

DESIGNATION	Coût total	ECHEANCIER DES DEPENSES (en millers DH)					
		A fin 1993	1994	1995	1996	1997	1998
Acquisition foncière	13 500	0	0	12 150	1 350	0	0
Etudes générales et techniques	4 239	0	848	1 696	848	424	424
Travaux in-site	45 630	0	4 563	13 689	18 252	4 563	4 563
Travaux hors-site de voirie/assainiss.	12 000	0	0	0	0	6 000	6 000
Frais de gestion (FIA, annexes... 13%)	8 029	0	703	2 000	2 477	1 424	1 423
TOTAL GENERAL	*83 398*	*0*	*6 114*	*29 535*	*22 927*	*12 411*	*12 410*

3.3- *Recettes prévisionnelles (en DH)*:

TYPES DE LOTS	S.U. (m2)	Superficie cessible (ha)	Prix de cession (DH)	Recettes prévisionnelles
1- Lots de recasement	80	1.60	200	3 200 000
2- Lots de prévention	100	4.00	710	28 400 000
3- Lots de péréquation (habitat)	300	6.00	850	51 000 000
4- Lots de péréquation (Comm.)	1 500	0.15	900	1 350 000
5- Equipements divers	3 000	2.10	0	0
S/Total	-	13.85	-	83 950 000
Voirie, servitudes et espaces libres	-	-	-	-
COUT DE CESSION MOYEN	-	-	-	714

HG 004- FICHE PROJET
Aménagement foncier

Fiche n° 4

Ville : TETOUAN
Opération : Tamouda 1
Année de démarrage: 1994

Contexte urbain

1.1- *Urbanisation* : Grande ville de 300.000 habitants avec un taux de 4.2% par an- Demandes annuels de 3.020 logements ou de 1.210 lots.

1.2- *Habitat insalubre* : Prédominance de quartiers sous-équipés et non réglementaires (33% de la population)

1.3- *Actions engagées* : PDU de Dersa-Samsa (HG 001)

1.4- *Objectifs d'intervention*: Recaser quelques bidonvilles et prévenir le développement de l'habitat insalubre.

Site du projet

2.1- *Cadre physique* : Terrain plat

2.2- *Superficie demandée* : 60 hectares à réaliser en 2 tranches (1994 et 1998)

2.3- *Statut foncier* : Divers (privé, domanial....)

2.4- *Etat des acquisitions* : En cours

Montage de l'opération (prévisions)

3.1- *Consistance*:

TYPES DE LOTS	S.U. (m2)	Nombre de lots	Superficie En ha	Superficie %
1- Lots de recasement	80	200	1.60	5.3%
2- Lots de prévention	100	450	4.50	15.0%
3- Lots de péréquation (habitat)	300	230	6.90	23.0%
4- Lots de péréquation (Comm.)	1 500	2	0.30	1.0%
5- Equipements divers	3 000	6	1.80	6.0%
S/Total	-	888	15.10	50.3%
Voirie, servitudes et espaces libres	-	-	14.90	49.7%
TOTAL SUPERFICIE BRUTE	-	-	30.00	100.0%

3.2- *Dépenses (en Milliers DH)* :

DESIGNATION	Coût total	ECHEANCIER DES DEPENSES (en millers DH)					
		A fin 1993	1994	1995	1996	1997	1998
Acquisition foncière	37 500	0	18 750	16 875	1 875	0	0
Etudes générales et techniques	4 710	0	942	1 884	942	471	471
Travaux in-site	50 700	0	0	12 675	22 815	10 140	5 070
Travaux hors-site de voirie/assainiss.	4 500	0	0	0	0	2 250	2 250
Frais de gestion (FIA, annexes... 13%)	7 788	0	122	1 893	3 079	1 670	1 023
TOTAL GENERAL	*105 198*	*0*	*19 814*	*33 327*	*28 711*	*14 531*	*8 814*

3.3- *Recettes prévisionnelles (en DH)*:

TYPES DE LOTS	S.U. (m2)	Superficie cessible (ha)	Prix de cession (DH)	Recettes prévisionnelles
1- Lots de recasement	80	1.60	200	3 200 000
2- Lots de prévention	100	4.50	800	36 000 000
3- Lots de péréquation (habitat)	300	6.90	1 000	69 000 000
4- Lots de péréquation (Comm.)	1 500	0.30	800	2 400 000
5- Equipements divers	3 000	1.80	0	0
S/Total	-	15.10	-	110 600 000
Voirie, servitudes et espaces libres	-	-	-	-
COUT DE CESSION MOYEN	-	-	-	832

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HG 004- FICHE PROJET

Aménagement foncier

Fiche n° 5

Ville : KHEMISSET
Opération : Dayat Bagra I
Année de démarrage: 1994

Contexte urbain

1.1- *Urbanisation* : Ville moyenne de 110.000 habitants, avec un fort taux d'accroissement (6.4%). Demande annuel de 1.900 logements ou 760 lots jusqu'à l'an 2002.

1.2- *Habitat insalubre* : Nombreux quartiers sous-équipés et mal restructurés. Priorité au quartier SAADA à restructurer (1.650 ménages) et à Douar CHEIKH (310 ménages à recaser)

1.3- *Actions engagées* : Redressement de quartiers sous-équipés par la population (les Amicales)

1.4- *Objectifs d'intervention*: Recaser les bidonvilles et prévenir le développement de l'habitat insalubre. Possibilité d'intégrer à HG 004 (Restructuration par Municipalité/FEC)- Etude de faisabilité réalisée par l'ANHI

Site du projet

2.1- *Cadre physique* : Terrain plat

2.2- *Superficie demandée* : 94,62 hectares à réaliser en 3 ou 4 tranches dont 2 dans le cadre du HG (1994 et 1998)

2.3- *Statut foncier* : Terrain privé

2.4- *Etat des acquisitions* : Terrain acquis en totalité par l'ANHI

Montage de l'opération (prévisions)

Opération en phase d'études techniques

3.1- *Consistance*:

TYPES DE LOTS	S.U. (m2)	Nombre de lots	Superficie	
			En ha	%
1- Lots de recasement	80	150	1.20	4.0%
2- Lots de prévention	100	350	3.50	11.7%
3- Lots de péréquation (habitat)	300	220	6.60	22.0%
4- Lots de péréquation (Comm.)	1 500	1	0.15	0.5%
5- Equipements divers	4 600	8	3.68	12.3%
S/Total	-	729	15.13	50.4%
Voirie, servitudes et espaces libres	-	-	14.87	49.6%
TOTAL SUPERFICIE BRUTE	-	-	30.00	100.0%

3.2- *Dépenses (en Milliers DH)* :

DESIGNATION	Coût total	ECHEANCIER DES DEPENSES (en milliers DH)					
		A fin 1993	1994	1995	1996	1997	1998
Acquisition foncière	15 000	13 500	1 500	0	0	0	0
Etudes générales et techniques	4 710	236	1 178	1 884	942	236	236
Travaux in-site	50 700	0	10 140	15 210	15 210	5 070	5 070
Travaux hors-site de voirie/assainiss.	1 300	0	0	0	0	650	650
Frais de gestion (FIA, annexes... 13%)	7 369	31	1 471	2 222	2 100	770	774
TOTAL GENERAL	*79 079*	*13 766*	*14 289*	*19 316*	*18 252*	*6 726*	*6 730*

3.3- *Recettes prévisionnelles (en DH)*:

TYPES DE LOTS	S.U. (m2)	Superficie cessible (ha)	Prix de cession (DH)	Recettes prévisionnelles
1- Lots de recasement	80	1.20	200	2 400 000
2- Lots de prévention	100	3.50	700	24 500 000
3- Lots de péréquation (habitat)	300	6.60	820	54 120 000
4- Lots de péréquation (Comm.)	1 500	0.15	700	1 050 000
5- Equipements divers	4 600	3.68	0	0
S/Total	-	15.13	-	82 070 000
Voirie, servitudes et espaces libres	-	-	-	-
COUT DE CESSION MOYEN	-	-	-	717

HG 004- FICHE PROJET
Aménagement foncier

Fiche n° 6

Ville : AGADIR
Opération : Bikkaren 1
Année de démarrage: 1995

Contexte urbain

1.1- *Urbanisation* : Ville faisant partie d'une agglomération (Grand Agadir) de 380.000 habitants; son taux d'accroissement est 5%- Besoins annuels de l'agglomération de 5.700 logements ou 2.280 lots.

1.2- *Habitat insalubre* : Importance des bidonvilles (environ 6.000 ménages) dont 3.000 restent à recaser dans de nouveaux programmes

1.3- *Actions engagées* : Recasement en cours par l'ANHI (Opérations R'Mel et Marins-pêcheurs)-

1.4- *Objectifs d'intervention*: Résorber l'ensemble des bidonvilles restants et prévenir le développement de l'habitat insalubre dans l'agglomération- Etude de faisabilitéen cours

Site du projet

2.1- *Cadre physique* : Terrain légèrement accidenté

2.2- *Superficie demandée* : 200 hectares à réaliser en plusieurs tranches et dont 2 dans le cadre de HG (1995 et 1998)

2.3- *Statut foncier*: Terrain collectif

2.4- *Etat des acquisitions* : Demande d'acquisition en cours.

Montage de l'opération (prévisions)

3.1- *Consistance*:

TYPES DE LOTS	S.U. (m2)	Nombre de lots	Superficie En ha	Superficie %
1- Lots de recasement	80	500	4.00	8.0%
2- Lots de prévention	100	500	5.00	10.0%
3- Lots de péréquation (habitat)	300	500	15.00	30.0%
4- Lots de péréquation (Comm.)	500	20	1.00	2.0%
5- Equipements divers	1 500	5	0.75	1.5%
S/Total	-	1 525	25.75	51.5%
Voirie, servitudes et espaces libres	-	-	24.25	48.5%
TOTAL SUPERFICIE BRUTE	-	-	50.00	100.0%

3.2- *Dépenses (en Milliers DH)* :

DESIGNATION	Coût total	ECHEANCIER DES DEPENSES (en millers DH)					
		A fin 1994	1995	1996	1997	1998	1999
Acquisition foncière	31 250	0	26 563	3 125	1 563	0	0
Etudes générales et techniques	7 850	785	1 570	3 140	1 570	393	393
Travaux in-site	84 500	0	8 450	16 900	33 800	16 900	8 450
Travaux hors-site de voirie/assainiss.	7 500	0	0	0	0	3 750	3 750
Frais de gestion (FIA, annexes... 13%)	13 000	102	1 310	2 605	4 598	2 743	1 642
TOTAL GENERAL	*144 100*	*887*	*37 892*	*25 770*	*41 531*	*23 786*	*14 234*

3.3- *Recettes prévisionnelles (en DH)*:

TYPES DE LOTS	S.U. (m2)	Superficie cessible (ha)	Prix de cession (DH)	Recettes prévisionnelles
1- Lots de recasement	80	4.00	250	10 000 000
2- Lots de prévention	100	5.00	550	27 500 000
3- Lots de péréquation (habitat)	300	15.00	700	105 000 000
4- Lots de péréquation (Comm.)	500	1.00	500	5 000 000
5- Equipements divers	1 500	0.75	0	0
S/Total	-	25.75	-	147 500 000
Voirie, servitudes et espaces libres	-	-	-	-
COUT DE CESSION MOYEN	-	-	-	590

HG 004- FICHE PROJET
Aménagement foncier

Fiche n° 7

Ville : MEKNES
Opération : Marjane 3.1
Année de démarrage: 1995

Contexte urbain

1.1- *Urbanisation* : VOIR FICHE N°1

1.2- *Habitat insalubre* : VOIR FICHE N°1

1.3- *Actions engagées* : VOIR FICHE N°1

1.4- *Objectifs d'intervention*: VOIR FICHE N°1

Site du projet

2.1- *Cadre physique* : Terrain légèrement accidenté

2.2- *Superficie demandée* : 58.93 hectares à réaliser en 2 tranches (1995 et après 1998)

2.3- *Statut foncier*: Terrains privés

2.4- *Etat des acquisitions* : En cours. 14 ha déjà acquis

Montage de l'opération (prévisions)

3.1- *Consistance*:

TYPES DE LOTS	S.U. (m2)	Nombre de lots	Superficie	
			En ha	%
1- Lots de recasement	80	150	1.20	4.1%
2- Lots de prévention	120	200	2.40	8.3%
3- Lots de péréquation (habitat)	260	300	7.80	26.9%
4- Lots de péréquation (Comm.)	500	2	0.10	0.3%
5- Equipements divers	3 450	6	2.07	7.1%
S/Total	-	658	13.57	46.8%
Voirie. servitudes et espaces libres	-	-	15.43	53.2%
TOTAL SUPERFICIE BRUTE	-	-	29.00	100.0%

3.2- *Dépenses (en Milliers DH)* :

DESIGNATION	Coût total	ECHEANCIER DES DEPENSES (en millers DH)					
		A fin 1994	1995	1996	1997	1998	1999
Acquisition foncière	36 250	15 813	18 625	1 813	0	0	0
Etudes générales et techniques	3 480	348	696	1 044	696	348	348
Travaux in-site	43 500	0	8 700	8 700	17 400	4 350	4 350
Travaux hors-site de voirie/assainiss.	4 350	0	0	0	0	2 175	2 175
Frais de gestion (FIA. annexes... 13%)	6 670	45	1 221	1 267	2 346	897	892
TOTAL GENERAL	*94 250*	*16 206*	*29 242*	*12 823*	*20 442*	*7 770*	*7 765*

3.3- *Recettes prévisionnelles (en DH)*:

TYPES DE LOTS	S.U. (m2)	Superficie cessible (ha)	Prix de cession (DH)	Recettes prévisionnelles
1- Lots de recasement	80	1.20	250	3 000 000
2- Lots de prévention	120	2.40	820	19 680 000
3- Lots de péréquation (habitat)	260	7.80	1 000	78 000 000
4- Lots de péréquation (Comm.)	500	0.10	1 200	1 200 000
5- Equipements divers	3 450	2.07	0	0
S/Total	-	13.57	-	101 880 000
Voirie. servitudes et espaces libres	-	-	-	-
COUT DE CESSION MOYEN	-	-	-	886

HG 004- FICHE PROJET

Aménagement foncier

Fiche n° 8

Ville : OULED TAIMA
Opération : Al Wahda
Année de démarrage: 1995

Contexte urbain

1.1- *Urbanisation* : Petite ville de 30.000 habitants à très fort taux d'accroissement (9,1%)- Besoins annuels de 840 logements ou 330 lots.
1.2- *Habitat insalubre* : Nombreux quartiers sous-équipés concernant 3.500 ménages et 60 hectares environ

1.3- *Actions engagées* : Néant
1.4- *Objectifs d'intervention*: Prévenir le développement de l'habitat insalubre- Proposition d'intégrer le Centre au volet Restructuration (Municipalité/ FEC)- Etude de faisabilité réalisée par l'ANHI

Site du projet

2.1- *Cadre physique* : Terrain plat

2.2- *Superficie demandée* : 11,0 hectares

2.3- *Statut foncier*: Terrain privé

2.4- *Etat des acquisitions*: Acquis en totalité par l'ANHI

Montage de l'opération (prévisions)

3.1- *Consistance*:

TYPES DE LOTS	S.U. (m2)	Nombre de lots	Superficie En ha	Superficie %
1- Lots de recasement	80	0	0.00	0.0%
2- Lots de prévention	120	300	3.60	32.7%
3- Lots de péréquation (habitat)	300	50	1.50	13.6%
4- Lots de péréquation (Comm.)	1 500	1	0.15	1.4%
5- Equipements divers	3 000	1	0.30	2.7%
S/Total	-	352	5.55	50.5%
Voirie, servitudes et espaces libres	-	-	5.45	49.5%
TOTAL SUPERFICIE BRUTE	-	-	11.00	100.0%

3.2- *Dépenses (en Milliers DH)*:

DESIGNATION	Coût total	ECHEANCIER DES DEPENSES (en milliers DH)					
		A fin 1994	1995	1996	1997	1998	1999
Acquisition foncière	11 688	11 103	584	0	0	0	0
Etudes générales et techniques	1 727	345	518	518	173	173	0
Travaux in-site	18 590	0	5 577	7 436	3 718	930	930
Travaux hors-site de voirie/assainiss.	1 650	0	0	0	0	825	825
Frais de gestion (FIA, annexes... 13%)	2 860	45	792	1 034	503	255	231
TOTAL GENERAL	*36 515*	*11 493*	*7 472*	*8 988*	*4 393*	*2 182*	*1 985*

3.3- *Recettes prévisionnelles (en DH)*:

TYPES DE LOTS	S.U. (m2)	Superficie cessible (ha)	Prix de cession (DH)	Recettes prévisionnelles
1- Lots de recasement	80	0.00	0	0
2- Lots de prévention	120	3.60	650	23 400 000
3- Lots de péréquation (habitat)	300	1.50	850	12 750 000
4- Lots de péréquation (Comm.)	1 500	0.15	600	900 000
5- Equipements divers	3 000	0.30	0	0
S/Total	-	5.55	-	37 050 000
Voirie, servitudes et espaces libres	-	-	-	-
COUT DE CESSION MOYEN	-	-	-	706

HG 004- FICHE PROJET
Aménagement foncier

Fiche n° 9

Ville : KHENIFRA
Opération : Moha ou Hanou
Année de démarrage: 1995

Contexte urbain

1.1- *Urbanisation* : Ville moyenne de 91.000 habitants à fort taux d'accroissement (6.6%)- Besoins annuels de 1.610 logements ou 640 lots équipés.
1.2- *Habitat insalubre* : 14.4% de la population concernée (2.620) ménages)
1.3- *Actions engagées* : Redressement par la population et intervention de la SNEC (en cours- prévention)

1.4- *Objectifs d'intervention*: Contribuer à la résorption de l'habitat insalubre- Possibilité d'intégrer le volet Restructuration du HG 004 (Municipalité/FEC)

Site du projet

2.1- *Cadre physique* : Terrain légèrement accidenté

2.2- *Superficie demandée* : 20.94 hectares

2.3- *Statut foncier* : Terrain privé

2.4- *Etat des acquisitions* : Acquis en totalité par l'ANHI

Montage de l'opération (prévisions)

3.1- *Consistance*:

TYPES DE LOTS	S.U. (m2)	Nombre de lots	Superficie	
			En ha	%
1- Lots de recasement	80	0	0.00	0.0%
2- Lots de prévention	100	380	3.80	18.1%
3- Lots de péréquation (habitat)	300	200	6.00	28.6%
4- Lots de péréquation (Comm.)	1 500	1	0.15	0.7%
5- Equipements divers	3 000	2	0.60	2.9%
S/Total	-	583	10.55	50.2%
Voirie, servitudes et espaces libres	-	-	10.45	49.8%
TOTAL SUPERFICIE BRUTE	-	-	21.00	100.0%

3.2- *Dépenses (en Milliers DH)* :

DESIGNATION	Coût total	ECHEANCIER DES DEPENSES (en milliers DH)					
		A fin 1994	1995	1996	1997	1998	1999
Acquisition foncière	7 875	7 481	394	0	0	0	0
Etudes générales et techniques	3 297	330	659	989	989	165	165
Travaux in-site	35 490	0	3 549	17 745	7 098	3 549	3 549
Travaux hors-site de voirie/assainiss.	3 150	0	0	0	0	1 575	1 575
Frais de gestion (FIA, annexes... 13%)	5 460	43	547	2 435	1 045	697	693
TOTAL GENERAL	55 272	7 854	5 149	21 170	9 132	5 985	5 981

3.3- *Recettes prévisionnelles (en DH)*:

TYPES DE LOTS	S.U. (m2)	Superficie cessible (ha)	Prix de cession (DH)	Recettes prévisionnelles
1- Lots de recasement	80	0.00	200	0
2- Lots de prévention	100	3.80	550	20 900 000
3- Lots de péréquation (habitat)	300	6.00	620	37 200 000
4- Lots de péréquation (Comm.)	1 500	0.15	400	900 000
5- Equipements divers	3 000	0.60	0	0
S/Total	-	10.55	-	59 000 000
Voirie, servitudes et espaces libres	-	-	-	-
COUT DE CESSION MOYEN	-	-	-	593

HG 004- FICHE PROJET

Aménagement foncier

Fiche n° 10

Ville : AZILAL
Opération : Azilal
Année de démarrage: 1995

Contexte urbain

1.1- *Urbanisation* : Petit centre de 16.000 habitants avec un taux d'accroissement de 3.4%- Besoins annuels de 130 logements ou 130 lots équipés.

1.2- *Habitat insalubre* : 37.5% de la population résidant dans le Douar Jdid à restructurer (12 ha)

1.3- *Actions engagées* : Néant

1.4- *Objectifs d'intervention*: Contribuer à la restructuration du Douar Jdid et prévention- Etude de faisabilité menée

Site du projet

2.1- *Cadre physique* : Terrain plat

2.2- *Superficie demandée* : 14 ha

2.3- *Statut foncier* : Terrains privés et domanial

2.4- *Etat des acquisitions* : En cours

Montage de l'opération (prévisions)

3.1- *Consistance:*

TYPES DE LOTS	S.U. (m2)	Nombre de lots	Superficie	
			En ha	%
1- Lots de recasement	80	0	0.00	0.0%
2- Lots de prévention	120	250	3.00	21.4%
3- Lots de péréquation (habitat)	300	130	3.90	27.9%
4- Lots de péréquation (Comm.)	200	2	0.04	0.3%
5- Equipements divers	700	3	0.21	1.5%
S/Total	-	385	7.15	51.1%
Voirie, servitudes et espaces libres	-	-	6.85	48.9%
TOTAL SUPERFICIE BRUTE	-	-	14.00	100.0%

3.2- *Dépenses (en Milliers DH)* :

DESIGNATION	Coût total	ECHEANCIER DES DEPENSES (en milliers DH)					
		A fin 1994	1995	1996	1997	1998	1999
Acquisition foncière	8 750	0	8 313	438	0	0	0
Etudes générales et techniques	2 198	0	440	879	659	110	110
Travaux in-site	23 660	0	2 366	9 464	7 098	2 366	2 366
Travaux hors-site de voirie/assainiss.	5 000	0	0	0	0	2 500	2 500
Frais de gestion (FIA, annexes... 13%)	4 010	0	365	1 345	1 008	649	643
TOTAL GENERAL	*43 618*	*0*	*11 483*	*12 125*	*8 766*	*5 625*	*5 619*

3.3- *Recettes prévisionnelles (en DH)*:

TYPES DE LOTS	S.U. (m2)	Superficie cessible (ha)	Prix de cession (DH)	Recettes prévisionnelles
1- Lots de recasement	80	0.00	0	0
2- Lots de prévention	120	3.00	630	18 900 000
3- Lots de péréquation (habitat)	300	3.90	800	31 200 000
4- Lots de péréquation (Comm.)	200	0.04	700	280 000
5- Equipements divers	700	0.21	0	0
S/Total	-	7.15	-	50 380 000
Voirie, servitudes et espaces libres	-	-	-	-
COUT DE CESSION MOYEN	-	-	-	726

HG 004- FICHE PROJET
Aménagement foncier

Fiche n° 11

Ville : TIKIOUINE
Opération : Assaka
Année de démarrage: 1996

Contexte urbain

1.1- *Urbanisation* : Petit centre faisant partie d'une grande agglomération (Grand Agadir) de 380.000 habitants: son taux d'accrois sement est 5%- Besoins annuels de l'agglomération de 5.700 logements ou 2.280 lots.

1.2- *Habitat insalubre*: 700 ménages bidonvillois résidant le centre à recaser dans un nouveau programm. outre que Zaitounee - Présence de tissus d'habitat sous-équipé également

1.3- *Actions engagées* : Opération Zaitoune de l'ANHI en cours (650 ménages à recaser)

1.4- *Objectifs d'intervention*: Achever la résorption des bidonvilles du centre et prévention

Site du projet

2.1- *Cadre physique* : Terrain plat

2.2- *Superficie demandée* : 47 hectares à réaliser en une tranche

2.3- *Statut foncier*: Terrain collectif

2.4- *Etat des acquisitions*: Demande en cours

Montage de l'opération (prévisions)

3.1- *Consistance*:

TYPES DE LOTS	S.U. (m2)	Nombre de lots	Superficie	
			En ha	%
1- Lots de recasement	80	250	2.00	4.3%
2- Lots de prévention	125	1 000	12.50	26.6%
3- Lots de péréquation (habitat)	150	500	7.50	16.0%
4- Lots de péréquation (Comm.)	750	3	0.23	0.5%
5- Equipements divers	2 000	5	1.00	2.1%
S/Total	-	1 758	23.23	49.4%
Voirie, servitudes et espaces libres	-	-	23.78	50.6%
TOTAL SUPERFICIE BRUTE	-	-	47.00	100.0%

3.2- *Dépenses (en Milliers DH)* :

DESIGNATION	Coût total	ECHEANCIER DES DEPENSES (en milliers DH)					
		A fin 1995	1996	1997	1998	1999	2000
Acquisition foncière	41 125	0	34 956	4 113	2 056	0	0
Etudes générales et techniques	7 379	0	1 476	2 952	1 476	738	738
Travaux in-site	79 430	0	7 943	23 829	19 858	19 858	7 943
Travaux hors-site de voirie/assainiss.	7 050	0	0	0	0	3 525	3 525
Frais de gestion (FIA, annexes... 13%)	12 220	0	1 224	3 481	2 773	3 141	1 598
TOTAL GENERAL	*147 204*	*0*	*45 599*	*34 375*	*26 163*	*27 262*	*13 804*

3.3- *Recettes prévisionnelles (en DH)*:

TYPES DE LOTS	S.U. (m2)	Superficie cessible (ha)	Prix de cession (DH)	Recettes prévisionnelles
1- Lots de recasement	80	2.00	250	5 000 000
2- Lots de prévention	125	12.50	650	81 250 000
3- Lots de péréquation (habitat)	150	7.50	850	63 750 000
4- Lots de péréquation (Comm.)	750	0.23	600	1 350 000
5- Equipements divers	2 000	1.00	0	0
S/Total	-	23.23	-	151 350 000
Voirie, servitudes et espaces libres	-	-	-	-
COUT DE CESSION MOYEN	-	-	-	681

HG 004- FICHE PROJET
Aménagement foncier

Fiche n° 12

Ville : MEKNES
Opération : Zaitoune 2
Année de démarrage: 1996

Contexte urbain

1.1- *Urbanisation* : VOIR FICHE N°1

1.2- *Habitat insalubre* : VOIR FICHE N°1

1.3- *Actions engagées* : VOIR FICHE N°1

1.4- *Objectifs d'intervention*: Contribuer à la résorption totale des bidonvilles et prévention

Site du projet

2.1- *Cadre physique* : Terrain légèrement accidenté

2.2- *Superficie demandée* : 41.38 hectares à engager en une seule tranche

2.3- *Statut foncier*: Terrains privés

2.4- *Etat des acquisitions* : En cours: 1.73 hectares déjà acquis

Montage de l'opération (prévisions)

Opération en phase d'études techniques

3.1- *Consistance*:

TYPES DE LOTS	S.U. (m2)	Nombre de lots	Superficie En ha	Superficie %
1- Lots de recasement	80	70	0.56	1.4%
2- Lots de prévention	100	1 200	12.00	29.3%
3- Lots de péréquation (habitat)	220	300	6.60	16.1%
4- Lots de péréquation (Comm.)	270	2	0.05	0.1%
5- Equipements divers	2 300	6	1.38	3.4%
S/Total	-	1 578	20.59	50.2%
Voirie, servitudes et espaces libres	-	-	20.41	49.8%
TOTAL SUPERFICIE BRUTE	-	-	41.00	100.0%

3.2- *Dépenses (en Milliers DH)*:

DESIGNATION	Coût total	ECHEANCIER DES DEPENSES (en milliers DH)					
		A fin 1995	1996	1997	1998	1999	2000
Acquisition foncière	41 000	17 200	21 750	2 050	0	0	0
Etudes générales et techniques	5 740	0	1 148	2 296	1 148	574	574
Travaux in-site	77 900	0	7 790	23 370	27 265	11 685	7 790
Travaux hors-site de voirie/assainiss.	8 200	0	0	0	0	4 100	4 100
Frais de gestion (FIA, annexes... 13%)	11 931	0	1 162	3 345	3 694	2 111	1 620
TOTAL GENERAL	*144 771*	*17 200*	*31 850*	*31 061*	*32 107*	*18 470*	*14 084*

3.3- *Recettes prévisionnelles (en DH)*:

TYPES DE LOTS	S.U. (m2)	Superficie cessible (ha)	Prix de cession (DH)	Recettes prévisionnelles
1- Lots de recasement	80	0.56	250	1 400 000
2- Lots de prévention	100	12.00	750	90 000 000
3- Lots de péréquation (habitat)	220	6.60	900	59 400 000
4- Lots de péréquation (Comm.)	270	0.05	1 200	648 000
5- Equipements divers	2 300	1.38	0	0
S/Total	-	20.59	-	151 448 000
Voirie, servitudes et espaces libres	-	-	-	-
COUT DE CESSION MOYEN	-	-	-	788

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HG 004- FICHE PROJET
Aménagement foncier

Fiche n° 13

Ville : MEKNES
Opération : Zaïtoune I
Année de démarrage: 1996

Contexte urbain

1.1- *Urbanisation* : VOIR FICHE N°1

1.2- *Habitat insalubre* : VOIR FICHE N°1

1.3- *Actions engagées* VOIR FICHE N°1:

1.4- *Objectifs d'intervention*: Contribuer à la résorption des bidonvilles et prévention

Site du projet

2.1- *Cadre physique* : Terrain légèrement accidenté

2.2- *Superficie demandée* : 30 hectares à engager en une seule tranche

2.3- *Statut foncier*: Terrains privés

2.4- *Etat des acquisitions*: Procédure en cours

Montage de l'opération (prévisions)

3.1- *Consistance*:

TYPES DE LOTS	S.U. (m2)	Nombre de lots	Superficie En ha	Superficie %
1- Lots de recasement	80	300	2.40	8.0%
2- Lots de prévention	100	500	5.00	16.7%
3- Lots de péréquation (habitat)	220	250	5.50	18.3%
4- Lots de péréquation (Comm.)	450	20	0.90	3.0%
5- Equipements divers	2 800	6	1.68	5.6%
S/Total	-	1 076	15.48	51.6%
Voirie, servitudes et espaces libres	-	-	14.52	48.4%
TOTAL SUPERFICIE BRUTE	-	-	30.00	100.0%

3.2- *Dépenses (en Milliers DH)* :

DESIGNATION	Coût total	ECHEANCIER DES DEPENSES (en millers DH)					
		A fin 1995	1996	1997	1998	1999	2000
Acquisition foncière	30 000	0	28 500	1 500	0	0	0
Etudes générales et techniques	4 200	0	840	1 680	840	420	420
Travaux in-site	57 000	0	5 700	17 100	22 800	5 700	5 700
Travaux hors-site de voirie/assainiss.	6 000	0	0	0	0	3 000	3 000
Frais de gestion (FIA, annexes... 13%)	8 730	0	850	2 447	3 073	1 174	1 186
TOTAL GENERAL	*105 930*	*0*	*35 890*	*22 727*	*26 713*	*10 294*	*10 306*

3.3- *Recettes prévisionnelles (en DH)*:

TYPES DE LOTS	S.U. (m2)	Superficie cessible (ha)	Prix de cession (DH)	Recettes prévisionnelles
1- Lots de recasement	80	2.40	250	6 000 000
2- Lots de prévention	100	5.00	770	38 500 000
3- Lots de péréquation (habitat)	220	5.50	950	52 250 000
4- Lots de péréquation (Comm.)	450	0.90	1 200	10 800 000
5- Equipements divers	2 800	1.68	0	0
S/Total	-	15.48	-	107 550 000
Voirie, servitudes et espaces libres	-	-	-	-
COUT DE CESSION MOYEN	-	-	-	779

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HG 004- FICHE PROJET
Aménagement foncier

Fiche n° 14

Ville : KHOURIBGA
Opération : Al Inbiat
Année de démarrage: 1996

Contexte urbain

1.1- *Urbanisation* : VOIR FICHE N°2

1.2- *Habitat insalubre* : VOIR FICHE N°2

1.3- *Actions engagées* : VOIR FICHE N°2

1.4- *Objectifs d'intervention*: VOIR FICHE N°2

Site du projet

2.1- *Cadre physique* : Terrain plat

2.2- *Superficie demandée* : 34 hectares

2.3- *Statut foncier* : Terrains privés

2.4- *Etat des acquisitions* : En cours: 16.50 ha déjà acquis par l'ANHI

Montage de l'opération (prévisions)

3.1- *Consistance*:

TYPES DE LOTS	S.U. (m2)	Nombre de lots	Superficie En ha	Superficie %
1- Lots de recasement	70	850	5.95	17.5%
2- Lots de prévention	100	450	4.50	13.2%
3- Lots de péréquation (habitat)	220	220	4.84	14.2%
4- Lots de péréquation (Comm.)	215	7	0.15	0.4%
5- Equipements divers	1 320	13	1.72	5.0%
S/Total	-	1 540	17.16	50.5%
Voirie, servitudes et espaces libres	-	-	16.84	49.5%
TOTAL SUPERFICIE BRUTE	-	-	34.00	100.0%

3.2- *Dépenses (en Milliers DH)* :

DESIGNATION	Coût total	ECHEANCIER DES DEPENSES (en millers DH)					
		A fin 1995	1996	1997	1998	1999	2000
Acquisition foncière	34 000	32 300	1 700	0	0	0	0
Etudes générales et techniques	6 120	0	1 224	2 448	1 224	612	612
Travaux in-site	57 460	0	11 492	20 111	11 492	8 619	5 746
Travaux hors-site de voirie/assainiss.	5 100	0	0	0	0	2 550	2 550
Frais de gestion (FIA, annexes... 13%)	8 942	0	1 653	2 939	1 643	1 540	1 167
TOTAL GENERAL	*111 622*	*32 300*	*16 069*	*25 498*	*14 359*	*13 321*	*10 075*

3.3- *Recettes prévisionnelles (en DH)*:

TYPES DE LOTS	S.U. (m2)	Superficie cessible (ha)	Prix de cession (DH)	Recettes prévisionnelles
1- Lots de recasement	70	5.95	250	14 875 000
2- Lots de prévention	100	4.50	750	33 750 000
3- Lots de péréquation (habitat)	220	4.84	1 300	62 920 000
4- Lots de péréquation (Comm.)	215	0.15	1 000	1 505 000
5- Equipements divers	1 320	1.72	0	0
S/Total	-	17.16	-	113 050 000
Voirie, servitudes et espaces libres	-	-	-	-
COUT DE CESSION MOYEN	-	-	-	732

HG 004- FICHE PROJET
Aménagement foncier

Fiche n° 15

Ville : KHOURIBGA
Opération : Al Fath 2
Année de démarrage: 1997

Contexte urbain

1.1- *Urbanisation* : VOIR FICHE N°2

1.2- *Habitat insalubre* : VOIR FICHE N°2

1.3- *Actions engagées* : VOIR FICHE N°2

1.4- *Objectifs d'intervention*: VOIR FICHE N°2- Deuxième tranche de réalisation

Site du projet

2.1- *Cadre physique* : VOIR FICHE N°2

2.2- *Superficie demandée*: VOIR FICHE N°2

2.3- *Statut foncier* : VOIR FICHE N°2

2.4- *Etat des acquisitions*: VOIR FICHE N°2

Montage de l'opération (prévisions)

3.1- *Consistance*:

TYPES DE LOTS	S.U. (m2)	Nombre de lots	Superficie	
			En ha	%
1- Lots de recasement	70	310	2.17	10.3%
2- Lots de prévention	97	470	4.56	21.7%
3- Lots de péréquation (habitat)	128	150	1.92	9.1%
4- Lots de péréquation (Comm.)	780	4	0.31	1.5%
5- Equipements divers	5 350	6	3.21	15.3%
S/Total	-	940	12.17	58.0%
Voirie, servitudes et espaces libres	-	-	8.83	42.0%
TOTAL SUPERFICIE BRUTE	-	-	21.00	100.0%

3.2- *Dépenses (en Milliers DH)* :

DESIGNATION	Coût total	ECHEANCIER DES DEPENSES (en milliers DH)					
		A fin 1996	1997	1998	1999	2000	2001
Acquisition foncière	18 375	18 375	0	0	0	0	0
Etudes générales et techniques	3 297	0	659	1 319	659	330	330
Travaux in-site	35 490	0	7 098	14 196	7 098	3 549	3 549
Travaux hors-site de voirie/assainiss.	3 150	0	0	0	0	1 575	1 575
Frais de gestion (FIA, annexes... 13%)	5 451	0	1 008	2 017	997	714	714
TOTAL GENERAL	*65 763*	*18 375*	*8 766*	*17 532*	*8 755*	*6 168*	*6 168*

3.3- *Recettes prévisionnelles (en DH)*:

TYPES DE LOTS	S.U. (m2)	Superficie cessible (ha)	Prix de cession (DH)	Recettes prévisionnelles
1- Lots de recasement	70	2.17	250	5 425 000
2- Lots de prévention	97	4.56	750	34 192 500
3- Lots de péréquation (habitat)	128	1.92	1 250	24 000 000
4- Lots de péréquation (Comm.)	780	0.31	800	2 496 000
5- Equipements divers	5 350	3.21	0	0
S/Total	-	12.17	-	66 113 500
Voirie, servitudes et espaces libres	-	-	-	-
COUT DE CESSION MOYEN	-	-	-	738

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HG 004- FICHE PROJET

Aménagement foncier

Fiche n° 16

Ville : OUJDA
Opération : Ennajd 2
Année de démarrage: 1997

Contexte urbain

1.1- *Urbanisation* : Grande ville de 350.000 habitants avec un taux de 3,0% par an- Besoins annuels de 2.420 logements ou 970 lots équipés

1.2- *Habitat insalubre* : 28% de la population dans les quartiers sous-équipés (52 sites, 18.000 ménages et 238 ha)

1.3- *Actions engagées* : Restructuration de quartiers par la Municipalité et la DPH

1.4- *Objectifs d'intervention*: Prévention de l'habitat insalubre et contribution à la restructuration de quartiers clandestins- Proposition d'intégrer le volet Restructuration du HG (Municipalité/FEC)

Site du projet

2.1- *Cadre physique* : Terrain plat

2.2- *Superficie demandée* : 130 ha dont 60 ha sont intégrés dans HG 003: le reste (70 ha) est proposé pour HG 004 à réaliser en deux tranches

2.3- *Statut foncier*: Terrain privé

2.4- *Etat des acquisitions* : Acquis en totalité par l'ANHI

Montage de l'opération (prévisions)

3.1- *Consistance*:

TYPES DE LOTS	S.U. (m2)	Nombre de lots	Superficie	
			En ha	%
1- Lots de recasement	80	0	0.00	0.0%
2- Lots de prévention	110	700	7.70	19.3%
3- Lots de péréquation (habitat)	220	550	12.10	30.3%
4- Lots de péréquation (Comm.)	340	3	0.10	0.3%
5- Equipements divers	550	6	0.33	0.8%
S/Total	-	1 259	20.23	50.6%
Voirie, servitudes et espaces libres	-	-	19.77	49.4%
TOTAL SUPERFICIE BRUTE	-	-	40.00	100.0%

3.2- *Dépenses (en Milliers DH)* :

DESIGNATION	Coût total	ECHEANCIER DES DEPENSES (en milliers DH)					
		A fin 1996	1997	1998	1999	2000	2001
Acquisition foncière	30 000	30 000	0	0	0	0	0
Etudes générales et techniques	4 800	0	960	1 920	960	480	480
Travaux in-site	76 000	0	15 200	30 400	22 800	3 800	3 800
Travaux hors-site de voirie/assainiss.	12 000	0	0	0	0	6 000	6 000
Frais de gestion (FIA, annexes... 13%)	12 040	0	2 101	4 202	3 065	1 336	1 336
TOTAL GENERAL	*134 840*	*30 000*	*18 261*	*36 522*	*26 825*	*11 616*	*11 616*

3.3- *Recettes prévisionnelles (en DH)*:

TYPES DE LOTS	S.U. (m2)	Superficie cessible (ha)	Prix de cession (DH)	Recettes prévisionnelles
1- Lots de recasement	80	0.00	0	0
2- Lots de prévention	110	7.70	660	50 820 000
3- Lots de péréquation (habitat)	220	12.10	750	90 750 000
4- Lots de péréquation (Comm.)	340	0.10	800	816 000
5- Equipements divers	550	0.33	0	0
S/Total	-	20.23	-	142 386 000
Voirie, servitudes et espaces libres	-	-	-	-
COUT DE CESSION MOYEN	-	-	-	715

HG 004- FICHE PROJET
Aménagement foncier

Fiche n° 17

Ville : EL JADIDA
Opération : Essalam 2
Année de démarrage: 1997

Contexte urbain

1.1- *Urbanisation* : Ville moyenne de 150.000 habitants avec un taux de 6.3%- Besoins annuels de 2.520 logements et 1.000 lots équipés
1.2- *Habitat insalubre* : Quelques tissus sous-équipés et 1000 ménages bidonvillois
1.3- *Actions engagées* : Anciens programmes de résorption de bidonvilles

1.4- *Objectifs d'intervention*: Résorber l'ensemble des bidonvilles d'El Jadida et prévenir le développement de l'habitat insalubre

Site du projet

2.1- *Cadre physique* : Terrains plats
2.2- *Superficie demandée* : 150 hectares dont 50 ha concerne HG 003- Les 100 hectares res[illegible] HG 004 dont la réalisation de la 2e tranche de 50 ha.

2.3- *Statut foncier*: Terrains privés

2.4- *Etat des acquisitions*: 94, 86 hectares dont 50 concerne HG 003.

Montage de l'opération (prévisions)

3.1- *Consistance*:

TYPES DE LOTS	S.U. (m2)	Nombre de lots	Superficie	
			En ha	%
1- Lots de recasement	90	250	2.25	4.5%
2- Lots de prévention	130	800	10.40	20.8%
3- Lots de péréquation (habitat)	300	350	10.50	21.0%
4- Lots de péréquation (Comm.)	1 680	6	1.01	2.0%
5- Equipements divers	240	8	0.19	0.4%
S/Total	-	1 414	24.35	48.7%
Voirie, servitudes et espaces libres	-	-	25.65	51.3%
TOTAL SUPERFICIE BRUTE	-	-	50.00	100.0%

3.2- *Dépenses (en Milliers DH)* :

DESIGNATION	Coût total	ECHEANCIER DES DEPENSES (en milliers DH)					
		A fin 1996	1997	1998	1999	2000	2001
Acquisition foncière	62 500	50 000	3 125	6 250	3 125	0	0
Etudes générales et techniques	5 500	0	1 100	2 200	1 100	550	550
Travaux in-site	95 000	0	9 500	38 000	19 000	19 000	9 500
Travaux hors-site de voirie/assainiss.	10 000	0	0	0	0	5 000	5 000
Frais de gestion (FIA, annexes... 13%)	14 400	0	1 403	5 226	2 613	3 192	1 967
TOTAL GENERAL	*187 400*	*50 000*	*15 128*	*51 676*	*25 838*	*27 742*	*17 017*

3.3- *Recettes prévisionnelles (en DH)*:

TYPES DE LOTS	S.U. (m2)	Superficie cessible (ha)	Prix de cession (DH)	Recettes prévisionnelles
1- Lots de recasement	90	2.25	250	5 625 000
2- Lots de prévention	130	10.40	780	81 120 000
3- Lots de péréquation (habitat)	300	10.50	950	99 750 000
4- Lots de péréquation (Comm.)	1 680	1.01	800	8 064 000
5- Equipements divers	240	0.19	0	0
S/Total	-	24.35	-	194 559 000
Voirie, servitudes et espaces libres	-	-	-	-
COUT DE CESSION MOYEN	-	-	-	805

HG 004- FICHE PROJET
Aménagement foncier

Fiche n° 18

Ville : MARRAKECH
Opération : Sraghna 1
Année de démarrage: 1997

Contexte urbain

1.1- *Urbanisation* : Grande ville de 580.000 habitants avec un taux de 2.8%- Besoins annuels estimés à 3.700 logements ou 1.480 lots

1.2- *Habitat insalubre* : Nombreux quartiers sous-équipés (2.000 ménages à recaser et 6.500 autres dans de la restructuration)

1.3- *Actions engagées* : Recasement-restructuration engagés par l'ERAC de Tensift

1.4- *Objectifs d'intervention*: Résorption de l'habitat insalubre du programme à la charge de l'ANHI et prévention- Etude de faisabilité en cours par l'ANHI

Site du projet

2.1- *Cadre physique* : Terrain plat

2.2- *Superficie demandée* : 150 hectares

2.3- *Statut foncier* : Divers (privé, domanial et municipal)

2.4- *Etat des acquisitions* :En cours d'identification

Montage de l'opération (prévisions)

3.1- *Consistance*:

TYPES DE LOTS	S.U. (m2)	Nombre de lots	Superficie	
			En ha	%
1- Lots de recasement	90	200	1.80	3.6%
2- Lots de prévention	130	800	10.40	20.8%
3- Lots de péréquation (habitat)	300	350	10.50	21.0%
4- Lots de péréquation (Comm.)	1 500	7	1.05	2.1%
5- Equipements divers	2 500	6	1.50	3.0%
S/Total	-	1 363	25.25	50.5%
Voirie, servitudes et espaces libres	-	-	24.75	49.5%
TOTAL SUPERFICIE BRUTE	-	-	50.00	100.0%

3.2- *Dépenses (en Milliers DH)* :

DESIGNATION	Coût total	ECHEANCIER DES DEPENSES (en millers DH)					
		A fin 1996	1997	1998	1999	2000	2001
Acquisition foncière	93 750	19 688	64 688	4 688	4 688	0	0
Etudes générales et techniques	9 000	0	1 800	3 600	1 800	900	900
Travaux in-site	84 500	0	0	25 350	33 800	16 900	8 450
Travaux hors-site de voirie/assainiss.	7 500	0	0	0	0	3 750	3 750
Frais de gestion (FIA, annexes... 13%)	13 150	0	234	3 764	4 628	2 808	1 717
TOTAL GENERAL	*207 900*	*19 688*	*66 722*	*37 401*	*44 916*	*24 358*	*14 817*

3.3- *Recettes prévisionnelles (en DH)*:

TYPES DE LOTS	S.U. (m2)	Superficie cessible (ha)	Prix de cession (DH)	Recettes prévisionnelles
1- Lots de recasement	90	1.80	250	4 500 000
2- Lots de prévention	130	10.40	900	93 600 000
3- Lots de péréquation (habitat)	300	10.50	1 000	105 000 000
4- Lots de péréquation (Comm.)	1 500	1.05	1 100	11 550 000
5- Equipements divers	2 500	1.50	0	0
S/Total	-	25.25	-	214 650 000
Voirie, servitudes et espaces libres	-	-	-	-
COUT DE CESSION MOYEN	-	-	-	904

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HG 004- FICHE PROJET
Aménagement foncier

Fiche n° 19

Ville : MEKNES
Opération : Marjane 1.2
Année de démarrage: 1998

Contexte urbain

1.1- *Urbanisation* : VOIR FICHE N°1

1.2- *Habitat insalubre* : VOIR FICHE N°1

1.3- *Actions engagées* : VOIR FICHE N°1

1.4- *Objectifs d'intervention*: VOIR FICHE N°1- Deuxième tranche de réalisation

Site du projet

2.1- *Cadre physique* : VOIR FICHE N°1

2.2- *Superficie demandée* : VOIR FICHE N°1

2.3- *Statut foncier* : VOIR FICHE N°1

2.4- *Etat des acquisitions* : VOIR FICHE N°1

Montage de l'opération (prévisions)

3.1- *Consistance*:

TYPES DE LOTS	S.U. (m2)	Nombre de lots	Superficie	
			En ha	%
1- Lots de recasement	80	450	3.60	9.0%
2- Lots de prévention	120	550	6.60	16.5%
3- Lots de péréquation (habitat)	190	380	7.22	18.1%
4- Lots de péréquation (Comm.)	480	30	1.44	3.6%
5- Equipements divers	1 500	5	0.75	1.9%
S/Total	-	1 415	19.61	49.0%
Voirie, servitudes et espaces libres	-	-	20.39	51.0%
TOTAL SUPERFICIE BRUTE	-	-	40.00	100.0%

3.2- *Dépenses (en Milliers DH)* :

DESIGNATION	Coût total	ECHEANCIER DES DEPENSES (en millers DH)					
		A fin 1997	1998	1999	2000	2001	2002
Acquisition foncière	50 000	50 000	0	0	0	0	0
Etudes générales et techniques	4 560	228	684	1 824	912	456	456
Travaux in-site	67 600	0	6 760	20 280	27 040	6 760	6 760
Travaux hors-site de voirie/assainiss.	6 000	0	0	0	0	3 000	3 000
Frais de gestion (FIA, annexes... 13%)	10 160	30	968	2 869	3 618	1 338	1 338
TOTAL GENERAL	*138 320*	*50 258*	*8 412*	*24 973*	*31 570*	*11 554*	*11 554*

3.3- *Recettes prévisionnelles (en DH)*:

TYPES DE LOTS	S.U. (m2)	Superficie cessible (ha)	Prix de cession (DH)	Recettes prévisionnelles
1- Lots de recasement	80	3.60	250	9 000 000
2- Lots de prévention	120	6.60	730	48 180 000
3- Lots de péréquation (habitat)	190	7.22	1 100	79 420 000
4- Lots de péréquation (Comm.)	480	1.44	600	8 640 000
5- Equipements divers	1 500	0.75	0	0
S/Total	-	19.61	-	145 240 000
Voirie, servitudes et espaces libres	-	-	-	-
COUT DE CESSION MOYEN	-	-	-	770

HG 004- FICHE PROJET
Aménagement foncier

Fiche n° 20

Ville : TETOUAN
Opération : Tamouda 2
Année de démarrage: 1998

Contexte urbain

1.1- *Urbanisation* : VOIR FICHE N°4

1.2- *Habitat insalubre* : VOIR FICHE N°4

1.3- *Actions engagées* : VOIR FICHE N°4

1.4- *Objectifs d'intervention*: VOIR FICHE N°4- Deuxième tranche de réalisation

Site du projet

2.1- *Cadre physique* : VOIR FICHE N°4

2.2- *Superficie demandée* : VOIR FICHE N°4

2.3- *Statut foncier* : VOIR FICHE N°4

2.4- *Etat des acquisitions* : VOIR FICHE N°4

Montage de l'opération (prévisions)

3.1- *Consistance*:

TYPES DE LOTS	S.U. (m2)	Nombre de lots	Superficie	
			En ha	%
1- Lots de recasement	80	200	1.60	5.3%
2- Lots de prévention	100	450	4.50	15.0%
3- Lots de péréquation (habitat)	300	230	6.90	23.0%
4- Lots de péréquation (Comm.)	1 500	2	0.30	1.0%
5- Equipements divers	3 000	6	1.80	6.0%
S/Total	-	888	15.10	50.3%
Voirie, servitudes et espaces libres	-	-	14.90	49.7%
TOTAL SUPERFICIE BRUTE	-	-	30.00	100.0%

3.2- *Dépenses (en Milliers DH)* :

DESIGNATION	Coût total	ECHEANCIER DES DEPENSES (en millers DH)					
		A fin 1997	1998	1999	2000	2001	2002
Acquisition foncière	37 500	35 625	1 875	0	0	0	0
Etudes générales et techniques	4 710	0	942	1 884	942	471	471
Travaux in-site	50 700	0	5 070	15 210	20 280	5 070	5 070
Travaux hors-site de voirie/assainiss.	4 500	0	0	0	0	2 250	2 250
Frais de gestion (FIA, annexes... 13%)	7 800	0	782	2 224	2 753	1 020	1 020
TOTAL GENERAL	*105 210*	*35 625*	*8 669*	*19 318*	*23 975*	*8 811*	*8 811*

3.3- *Recettes prévisionnelles (en DH)*:

TYPES DE LOTS	S.U. (m2)	Superficie cessible (ha)	Prix de cession (DH)	Recettes prévisionnelles
1- Lots de recasement	80	1.60	200	3 200 000
2- Lots de prévention	100	4.50	800	36 000 000
3- Lots de péréquation (habitat)	300	6.90	1 000	69 000 000
4- Lots de péréquation (Comm.)	1 500	0.30	800	2 400 000
5- Equipements divers	3 000	1.80	0	0
S/Total	-	15.10	-	110 600 000
Voirie, servitudes et espaces libres	-	-	-	-
COUT DE CESSION MOYEN	-	-	-	832

HG 004- FICHE PROJET
Aménagement foncier

Fiche n° 21

Ville : KHEMISSET
Opération : Dayat Begra 2
Année de démarrage: 1998

Contexte urbain

1.1- *Urbanisation* : VOIR FICHE N°5

1.2- *Habitat insalubre* : VOIR FICHE N°5

1.3- *Actions engagées* : VOIR FICHE N°5

1.4- *Objectifs d'intervention*: VOIR FICHE N°5- Deuxième tranche de réalisation

Site du projet

2.1- *Cadre physique* : VOIR FICHE N°5

2.2- *Superficie demandée* VOIR FICHE N°5:

2.3- *Statut foncier* : VOIR FICHE N°5

2.4- *Etat des acquisitions* : VOIR FICHE N°5

Montage de l'opération (prévisions)

3.1- *Consistance*:

TYPES DE LOTS	S.U. (m2)	Nombre de lots	Superficie En ha	%
1- Lots de recasement	80	150	1.20	4.0%
2- Lots de prévention	100	350	3.50	11.7%
3- Lots de péréquation (habitat)	300	220	6.60	22.0%
4- Lots de péréquation (Comm.)	1 500	1	0.15	0.5%
5- Equipements divers	4 600	8	3.68	12.3%
S/Total	-	729	15.13	50.4%
Voirie, servitudes et espaces libres	-	-	14.87	49.6%
TOTAL SUPERFICIE BRUTE	-	-	30.00	100.0%

3.2- *Dépenses (en Milliers DH)* :

DESIGNATION	Coût total	ECHEANCIER DES DEPENSES (en millers DH)					
		A fin 1997	1998	1999	2000	2001	2002
Acquisition foncière	15 000	15 000	0	0	0	0	0
Etudes générales et techniques	4 710	0	942	1 884	942	471	471
Travaux in-site	50 700	0	5 070	15 210	20 280	5 070	5 070
Travaux hors-site de voirie/assainiss.	1 300	0	0	0	0	650	650
Frais de gestion (FIA, annexes... 13%)	7 369	0	782	2 224	2 753	805	805
TOTAL GENERAL	*79 079*	*15 000*	*6 794*	*19 318*	*23 975*	*6 996*	*6 996*

3.3- *Recettes prévisionnelles (en DH)*:

TYPES DE LOTS	S.U. (m2)	Superficie cessible (ha)	Prix de cession (DH)	Recettes prévisionnelles
1- Lots de recasement	80	1.20	200	2 400 000
2- Lots de prévention	100	3.50	700	24 500 000
3- Lots de péréquation (habitat)	300	6.60	820	54 120 000
4- Lots de péréquation (Comm.)	1 500	0.15	700	1 050 000
5- Equipements divers	4 600	3.68	0	0
S/Total	-	15.13	-	82 070 000
Voirie, servitudes et espaces libres	-	-	-	-
COUT DE CESSION MOYEN	-	-	-	717

HG 004- FICHE PROJET
Aménagement foncier

Fiche n° 22

Ville : AGADIR
Opération : Bikkaren 2
Année de démarrage: 1998

Contexte urbain

1.1- *Urbanisation* : VOIR FICHE N°6

1.2- *Habitat insalubre* : VOIR FICHE N°6

1.3- *Actions engagées* : VOIR FICHE N°6

1.4- *Objectifs d'intervention*: VOIR FICHE N°6- Deuxième tranche de réalisation

Site du projet

2.1- *Cadre physique* : VOIR FICHE N°6

2.2- *Superficie demandée* : VOIR FICHE N°6

2.3- *Statut foncier* : VOIR FICHE N°6

2.4- *Etat des acquisitions* : VOIR FICHE N°6

Montage de l'opération (prévisions)

3.1- *Consistance*:

TYPES DE LOTS	S.U. (m2)	Nombre de lots	Superficie	
			En ha	%
1- Lots de recasement	80	500	4.00	8.0%
2- Lots de prévention	100	500	5.00	10.0%
3- Lots de péréquation (habitat)	300	500	15.00	30.0%
4- Lots de péréquation (Comm.)	500	20	1.00	2.0%
5- Equipements divers	1 500	5	0.75	1.5%
S/Total	-	1 525	25.75	51.5%
Voirie, servitudes et espaces libres	-	-	24.25	48.5%
TOTAL SUPERFICIE BRUTE	-	-	50.00	100.0%

3.2- *Dépenses (en Milliers DH)* :

DESIGNATION	Coût total	ECHEANCIER DES DEPENSES (en millers DH)					
		A fin 1997	1998	1999	2000	2001	2002
Acquisition foncière	31 250	31 250	0	0	0	0	0
Etudes générales et techniques	7 850	0	1 570	3 140	1 570	785	785
Travaux in-site	84 500	0	8 450	25 350	33 800	8 450	8 450
Travaux hors-site de voirie/assainiss.	7 500	0	0	0	0	3 750	3 750
Frais de gestion (FIA, annexes... 13%)	13 000	0	1 303	3 706	4 592	1 699	1 701
TOTAL GENERAL	*144 100*	*31 250*	*11 323*	*32 196*	*39 962*	*14 684*	*14 686*

3.3- *Recettes prévisionnelles (en DH)*:

TYPES DE LOTS	S.U. (m2)	Superficie cessible (ha)	Prix de cession (DH)	Recettes prévisionnelles
1- Lots de recasement	80	4.00	250	10 000 000
2- Lots de prévention	100	5.00	550	27 500 000
3- Lots de péréquation (habitat)	300	15.00	700	105 000 000
4- Lots de péréquation (Comm.)	500	1.00	500	5 000 000
5- Equipements divers	1 500	0.75	0	0
S/Total	-	25.75	-	147 500 000
Voirie, servitudes et espaces libres	-	-	-	-
COUT DE CESSION MOYEN	-	-	-	590

ANNEX B

FINANCIAL ANALYSIS

B. FINANCIAL ANALYSIS

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B. FINANCIAL ANALYSIS

1. ANHI Financial Organization

a. Analysis of Financial and Accounting Functions

The Financial and Accounting Group of ANHI is currently responsible for the preparation and the execution of ANHI's investment and operating budgets, and for the management of treasury and accounting functions.

This Group is also responsible for general administration, personnel, and ANHI buildings and supplies. It has two Divisions:

(1) Financial Division

This Division has three units in the current organization chart (two of which are presently operating):

- Treasury Management: This unit manages the ANHI's day-to-day liquidity position, placing excess liquid balances at the best interest rate.

- Loan Management: This unit examines, negotiates and follows the ANHI's external borrowings from domestic and international lenders.

- The third unit (not yet staffed) is to be responsible for the financial analysis necessary to evaluate and decide upon any new investment project. This unit (which should be named "Financial Planning") needs to have its functions carefully defined; needs to be staffed by at least one skilled professional; and should develop appropriate financial models to assess the minimum ("break-even") criteria for any new ANHI project investment, before any disbursements are made under the new HG program. (See section 1.d below.)

(2) Accounting Division

This Division has two units:

- Operational Accounting: This unit perform the ledger bookkeeping function, based on the operational activities of all ANHI units; and generates ANHI's financial statements and other related reports.

- Operational Budgeting: This unit prepares and monitors the ANHI's operational budget.

The financial function, as currently managed, is not adequate to permit the further rapid growth of ANHI's activities. Financial and cash-flow forecasting, and other pertinent management information systems, need to be developed; and the nature and inter-relationship of the various financial functions needs to be more clearly defined.

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Furthermore, an internal control or audit function does not exist, and should be created by the recruitment of a qualified Financial Controller, who would operate independently of the rest of the Financial and Accounting Group management.

A key issue for ANHI will be the accurate evaluation of its profitability and its present and future liquidity position. This is difficult at present because the accounting treatment of certain key ledger accounts (due to suppliers; advances from clients; and inventory/work-in-process) is not clear from the current accounting procedures and financial statements. Accordingly, certain changes to clarify and reconcile these three accounts, combined with an independent audit of ANHI's 1992 accounts, should be a precondition for any loan disbursement under the new HG loan.

It is also indispensable to install an automated management information and budgeting system (using off-the-shelf software applications) to enable it to capture and evaluate all pertinent information about existing activities and projects. Such a system can be integrated into the work of the Financial Planning unit, and will also be of major assistance to the Financial and Accounting Divisions and to the Financial Controller, as well as to senior ANHI management, Ministries and USAID, in assessing ANHI's financial condition and operational performance.

ANHI's budgeting process should be ameliorated to include specific operational budgeting procedures relating both to projects (new and existing) and to the costs of different ANHI units. Such a budgeting process should be accompanied by periodic performance reviews, highlighting variances in actual performance versus budget.

Other financial management methods should go into place as soon as possible, in particular a system of monthly reporting of performance (revenues and expenses) by project and by operating unit, in consistent format making possible rapid assessment by ANHI management of any developing problems.

It is only by putting in place the processes described above that ANHI will ensure its Board, Ministries and lenders (USAID) of its capacity to continue to expand and to make appropriate use of the significant resources which the new HG loan will make possible.

b. ANHI Financial Performance

The financial results of ANHI over the past five years are very positive and encouraging. Production (inventory levels) went from Dh 135 million at 12/31/87 to Dh 1314.64 million at 12/31/92, an increase of 874% over five years. During the same period, the level of advances from clients grew from Dh 151.14 million to Dh 1,189 million, an increase of 687%. Table 1 below illustrates the growth in ANHI's activities between the end of 1987 and the end of 1992:

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ACCOUNTS ANALYSIS: PRODUCTION/STOCK AND BENEFICIARY CLIENTS RECEIVABLES

Table 1: Variations in Production/Stock and Beneficiary Client Account Receiv.

Items	1988	1989	1990	1991	1992
Production/Stock (Dec. 31)	224.26	348.05	533.23	857.93	1314.64
Production/Stock (Jan 01)	135.00	224.26	348.05	533.23	875.93
Production/Stock Level Variations	89.26	123.79	185.18	324.70	438.71
Production/Stock Level Variation %	66.12%	55.20%	53.20%	60.89%	53.23%
Beneficiary Clients Receiv.(Dec 31)	246.12	346.23	559.19	833.44	1189.11
Beneficiary Clients Receiv.(Jan 01)	151.14	246.12	346.23	559.19	833.44
Variation Client Receiv. Accounts	94.97	100.11	212.96	274.26	355.67
Variation Client Receiv.Accounts %	62.83%	40.67%	61.51%	49.04%	42.67%

Production/Stock (Dec. 31 1992)	1314.64
Production/Stock (Dec. 31 1987)	135.00
Production/Stock Level Variation	1179.64
Production/Stock Level Variation %	873.83%
Indexes 92/87	9.74

Beneficiary Clients Receiv.(Dec.31 1992)	1189,11
Beneficiary Clients Receiv.(Dec. 31 1987)	151.14
Client Receiv. Variation	1037.96
Client Receiv. Variation %	686.73%
Indexes 92/87	7.87

In physical terms, the growth objectives of ANHI grew from 5,000 units per year to 10,000 units per year, and during the current year have reached 15,000 units per year. This new pace of new unit initiation requires the purchase of nearly 400 hectares per year, mainly from private landowners, and represents about one-third of the annual land-purchase component of the ANHI's investment program.

Such substantial and increasing land investments require an appropriate financial structure to maintain ANHI's financial equilibrium. Planning for future operations must take into account the requirements for a balanced and healthy financial structure.

ANHI's financial structure (balance sheet and income statements) for the period 1988 through 1992 are given in Tables 2, 3, and 4 below. ANHI's paid-in capital increased from Dh 0.1 million to Dh 5.0 million during 1992 (an increase of Dh 4.9 million). Another Dh 5.0 million was paid in during 1993, bringing total paid-in capital to Dh 10 million as of July 1993.

ANHI's competence as a new housing project promoter is well demonstrated by the growth in production (inventory) levels and in client receivables since 1987, as illustrated in Table 1 above. Given its mandate, which is limited to the absorption of *bidonvilles*, provision of inexpensive plots to low-income families, and prevention of the spread of substandard housing, ANHI's only source of operating revenue (besides interest earned on placement of liquid funds) is 7% commission on the value of the work performed (land development and construction). This commission is earned on the basis of ANHI's role as owner or contracting authority (*maître d'ouvrage*) for its own projects, and as "delegated" owner (*maître d'ouvrage délégué*) for projects performed for the account of the Housing Ministry and the Municipalities.

Since its creation, ANHI has not transferred any production inventory from its accounts. This is due to the nature of ANHI's activities and to the need to register passage of title with the Land Registry (*Service des Domaines*).

Tables 2, 3 and 4 below set forth ANHI's financial statements from 1988 through 1992. Table 2 shows the evolution of ANHI's working capital and the elements of its current assets and current liabilities. Table 3 shows the evolution of ANHI's income statement, with the various categories of revenues and expenses.

It should be noted on Table 2 that the accounting methods which ANHI must use require that all investments in land and its development be carried on its balance sheet as an inventory asset (*valeurs d'exploitation*), and all advances from clients for such projects be carried as a liability (*avances clients et mandants*), until such time as formal title passes from ANHI to the purchasing clients for a given project. This procedure can only be completed by the *Service des Domaines* after all the units are complete and ready to be occupied, and after all improvements to common areas (*aménagements des abords*, such as sidewalks etc.), are fully complete. Then the passage of title itself requires some time to complete. After passage of title from ANHI to the clients for a given project, ANHI may then perform the accounting operation called *déstockage*, meaning that both the inventory asset and the client advance liability

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can be taken off the balance sheet and reported on ANHI's income statement for that year, as production costs and sales revenues respectively. Through 1992, no such *déstockage* operations had yet been performed, because formal passage of title had not yet been completed for any ANHI project. In 1993 title will pass for an expected 22 projects, permitting the *déstockage* accounting entries to be included in ANHI's 1993 financial statements for these projects. Typically the production costs and sales revenue numbers for a given project will be the same amount (i.e. no profit margin); ANHI's revenue from the projects is normally limited to its 7% commission, which is taken into revenues at the time an investment expenditure is incurred, and included in the inventory asset on the balance sheet.

Table 2: Analysis of ANHI's Financial Structure (I): Evolution of ANHI Working Capital and Current Assets and Liabilities

DESIGNATION	1988	1989	1990	1991	1992
Operations	68.33		260.98	482.70	780.20
Operations MOD w/DPH	147.30	212.60	255.90	354.68	512.06
Operations w/ loc. col.	8.24	11.22	13.23	15.06	22.38
Studies in process	0.4	2.33	3.12	5.48	
Operating assets and raw materials	224/27	348.05	533.23	857.93	1314.64
Realizable assets	20.63	19.93	22.32	1.30	31.65
Advances (personnel)	0.07	0.09	0.07	0.35	0.31
Advances (personnel PE)				0.00	0.02
Short Term Loans (–1yr)	0.14	0.20	0.34	0.43	0.57
Equalization Accounts of Assets	0.06	4.00	0.42	0.00	0.27
Accrued revenue	0.36	0.64	0.49	0.51	0.48
Treasury Bonds	20.0	15.0	21.00		30.00
Liquid Assests	12.52	2.15	29.39	9.60	17.65
General Treasory 4211	1.43	0.57	1.83	1.85	0.60
Account 56012		0.06	0.08	0.10	0.07
General Treasory 4214	11.09	1.52	26.72	2.92	7.07
Account 56250			0.73	4.68	7.80
CIH Account					2.05
Régies			0.03	0.05	0.07
Realizable + Liquid Assets	33.15	22.08	51.71	10.89	49.30
Suppliers (Fonctional)				0.05	0.38
Suppliers (Operational)	5.43	10.59	13.32	13.79	6.45
Suppliers: ANHI Operations	3.33	2.97	5.01	2.27	
Suppliers: MOD/DPH Operations	0.96	7.29	8.31	11.53	
Suppliers: MOD/CL Operations	1.12	0.33			
Suppliers: withheld from balance	0.72	1.55	1.68	1.79	1930
Suppliers: R/D ANHI Operations	0.17	0.72	0.62	0.86	
Suppliers: R/D MOD/CL Operations	0.31	0.83	1.06	0.93	
Suppliers: R/D MOD/CL Operations	0.24			0.00	
Suppliers (non liable)	1.84	3.21	6.79	9.90	0.00
Suppliers: R/D ANHI Operations	0.46	0.38	1.07	1.75	
Suppliers: R/D MOD/CL Operations	1.14	2.59	5.72	8.15	
Suppliers: R/D MOD/CL Operations	0.24	0.24			
Client Advances and Mandates	246.12	346.23	559.19	833.44	1189.11
Client Mandate: ANHI Operations	78.04	111.61	282.18	423.13	583.03
Client Mandates: MOD/DPH	161.17	224.02	264.5	396.00	587.77
Client Mandates: MOD/CL	6.91	10.6	11.1	12.39	15.56
Client Advances to be allocated			1.41	1.92	2.75
Accounts Payable	1.48	5.55	5.31	4.31	5.01
State, and Taxes				0.65	
Sundry Creditors	0.45	0.65	1.75	0.97	
Suspense accounts	0.5	4.39			
Equalization Accounts of Liabilities	0.53	0.51	3.56	2.69	
Short Term Loans	255.59	367.13	586.29	863.30	1220.25
WORKING CAPTIAL	1.83	3.00	–1.35	5.53	143.69

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Table 3: Analysis of ANHI'S Financial Structure (II): ANHI Income Statement

DESIGNATION	1988	1989	1990	1991	1992
Capital Stock ("paid-in capital")	0.10	0.10	0.10	0.10	5.0
Legal Reserves	0		0.01	0.01	0.01
Retained Earnings	1.27	4.55	7.88	9.90	6.52
Net Earnings	3.27	3.34	2.02	1.53	7.50
Stock Holders Equity	4.64	7.99	10.01	11.53	19.03
USAID Loan HG-III					126.88
Extraordinary Financing	0.42	0.42	0.42	0.42	0.42
Provision (reserves)	0			8.83	18.57
Other Long-Term Capital	0.42	0.42	0.42	9.25	145.87
Long-Term Capital (1)	5.06	8.41	10.43	20.78	164.90
Tangible (Fixed) Assets	1.89	2.42	3.18	4.12	6.59
Initial Investment Cost	0.00			0.03	0.08
Material and Equipment	0.03	0.04	0.04	0.04	0.04
Transport Material	0.85	1.12	1.65	2.08	3.03
Office Furniture and Supplies	0.54	0.70	0.89	1.16	1.88
Hardware					0.50
Planning and Installation	0.47	0.56	0.60	0.82	1.05
Tangible Assests (in progress)	0.00	0.00	4.40	5.39	7.87
Hay Riad I			1.95	3.69	4.26
Hay Riad 2			2.45	1.69	2.11
Administrative Complex					1.5
Other Fixed Assests	1.85	3.77	5.37	7.20	9.01
Long-Term Debt	1.85	3.77	5.37	7.20	8.98
Guarantees and Deposits				0.00	0.03
Fixed Gross Assets	3.74	6.19	12.95	16.71	23.47
Depreciation	0.51	0.78	1.17	1.46	2.25
NET FIXED ASSETS (2)	3.23	5.41	11.78	15.25	21.22
WORKING CAPITAL	1.83	3.00	-1.35	5.53	143.69

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Table 4: Analysis of the Operational Structure

Evolution of the Operational Structure	1988	1989	1990	1991	1992
Intervention Commission	4.91	6.42	9.12	18.68	26.61
Intervention Commission	4.91	6.42	9.12	18.68	26.61
Consumption Margin	4.91	6.42	9.12	18.68	26.61
Sundry Income	0.04	0.12	0.12	0.24	0.35
Investment Income	2.68	3.09	2.93	4.01	7.89
GROSS MARGIN	7.64	9.63	12.17	22.93	34.85
Personnel Expenses	2.66	3.60	7.10	8.02	11.17
Taxes	0.02	0.11	0.14	0.07	0.14
TFSE	0.66	0.76	0.93	1.18	2.91
Transportation and Displacment	0.43	0.73	0.87	0.99	1.09
Other Administration Expenses	0.38	0.71	0.73	0.72	1.44
Finance Charges		0.00	0.00	0.00	0.04
Depreciation Allowance	0.23	0.38	0.39	0.52	0.80
Appropriation to Reserves				8.83	9.74
Operating Profit	3.26	3.35	2.02	2.61	7.53
Gross Operating Profit/Margin	7.64	9.63	12.17	22.93	34.85

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Table 4 above shows that ANHI's annual operating profit grew progressively from Dh 7.64 million in 1988 to Dh 34.85 million in 1992. This growth is due to the increase in production levels, since revenues (the 7% commission) are a function of the cost of this production activity. Table 5 below sets forth the evolution of ANHI's operating profit, net profit and total staff during the period 1988-1992. Table 6 below sets forth the annual cash flow from ANHI's activities, which has improved considerably year-by-year. Table 7 shows the recent changes in ANHI's working capital position. Working capital levels have increased year-by-year since 1990. Between 1991 and 1992 working capital increased from Dh 5.52 million to Dh 143.69 million; of this increase of Dh 138.17 million, the disbursement of the HG-III loan accounted for Dh 126.88 million.

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Table 5:				
Year	Gross Margin	Operating Profit	Net Profit	Avg. N° Employees Total Staff
1988	8	3	3	38
1989	10	3	3	49
1990	12	2	2	59
1991	23	3	2	70
1992	35	8	8	87

Table 6: ANHI Annual Cash Flow			
Year	Depreciation Allowance	Net Profit	Net Cash Flow
1988	0,23	3,27	3.5
1989	0,38	3,34	3,72
1990	0,39	2,02	2,41
1991	9,34	1,53	10,87
1992	10,54	7,51	18,05

Table 7			
Items	1990	1991	1992
Short–Term Realizable & Liquid Assets	51,71	10,89	49,30
Short–Term Loans	586,30	863,30	1220,24
LIQUIDITY TOTAL	–534,59	–852,41	–1170,94
OPERATING ASSETS & STOCK	533,23	857,93	1314,64
WORKING CAPITAL	–1,36	5,52	143,69
Yearly Variations		6,88	138,17

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c. ANHI'S Financial Relationships

The following comments can be made about ANHI's relationships with the external economic environment:

- Supplier credit is not used by ANHI, except for land acquisition transactions. It could be interesting for ANHI to make use of this financing source, making payments to various suppliers and contractors over periods which could average 60 days.

- ANHI provides infrastructure for land lots which have been sold in advance, typically against an advance payment from the purchaser of 30% of the purchase price; then an additional payment of 40% as second tranche; and the remainder (30%) at time of delivery. For lots under *péréquation*, the advance payment is 50% with a final payment of 50%.

- ANHI has never used bank credit facilities (discount, overdraft, advances against work-in-progress) to finance its activities. Banking services currently used are limited to the collection of funds from clients, and making payments to suppliers and contractors.

- ANHI is one of the institutions responsible for implementing the Social Housing Program at the request of the Housing Ministry and supported by the Finance Ministry. To this end, the Housing Ministry places a budget at ANHI's disposal, the amount of which is agreed upon with the Budget Office of the Finance Ministry.

- ANHI takes part in projects, on behalf of various municipalities, for land development and infrastructure. Such activity is still limited in scope, with the exception of the USAID-financed Dersa-Samsa program.

d. Financial Planning Unit Functions

Some key functions and objectives of the proposed Financial Planning Unit are as follows:

Computerized Management Tool

The Financial Planning Unit to be created will build a computerized management tool for building the project pipeline on the basis of cumulative acceptable individual projects and their development on a time scale consistent with ANHI's projected financial and liquidity position, and not only on the basis of technical considerations. In other words, a positive project feasibility assessment on technical and marketing grounds and the decision to proceed should not be taken without integrating funding consequences (studies, initial commitments including land purchases, collections from beneficiaries, payments of subsequent commitments for plots' development) into the overall financial picture of the ANHI over a number of years corresponding to the

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financial planning horizon. The marginal impact of a given project on the overall financial condition will thus be highlighted for management consideration and decision.

It will be the responsibility of the Financial Planning Unit to propose to ANHI's management changes in a given project's controllable parameters (timing of start-up and of development phases; degree of pre-financing or financing from HG-IV or from other projects' cash sources; mix of plots) in cases where the financial condition of ANHI would be adversely affected by the decision to select and carry out a given project under consideration. The Financial Planning Unit will make a written report to management on each new project to be incorporated into ANHI's formal pipeline, and such report will be attached to any request to USAID for financing under HG-IV which would finance, in part, such project.

The computerized management tool will be developed to present two variants:

- one which reflects solely those operations financed with HG-IV funds. This variant will develop a pro-forma cumulative cash-flow summary of such projects, with resources and costs (other than those directly related to such projects) allocated to them in a pro-rated way from ANHI's general accounts. The Financial Planning Unit will have to develop such allocation of fixed costs and of resources (capital etc.) of ANHI on a rational basis. A pro-forma balance sheet, income statement, and cash flow statement (sources and uses) will be developed to reflect the particular contribution (or burden) of HG-IV-financed projects in the overall ANHI picture.

- the other will be covering all of ANHI's operations (past, in progress, and those financed with HG-IV funds), to reflect the overall situation of ANHI's portfolio and the marginal contribution (positive or negative) of HG-IV-financed operations on ANHI's overall performance and forecast cash flow position.

The Financial Planning Unit will incorporate in any project formulation the explicit and implicit financial costs of all uses of resources. In the absence of direct financial cost (interest charges) of transactions, all assets acquired will bear an opportunity cost equal to the average cost of funds to ANHI. Conversely, assets subject to appreciation (e.g. land and works performed at historical [low] cost) carry a potential capital gain which has to be recognized over the life of a project to assess the net contribution of a project to ANHI. To the extent that such appreciations are already recognized in prices, no such capital gains adjustments are to be made, but the appreciation component built into prices has to be highlighted to management and should not be recognized as income in the pro-forma pipeline management tool until the gains are realized.

The Financial Management Unit will develop over time controllable benchmark parameters for all projects which together correspond to a sound financial structure (including debt service) for each project and for the ANHI as a whole. For this purpose, ANHI will choose a debt service ratio for each project, and a target debt

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service ratio (total debt service divided into net cash-flow) for the ANHI as a whole, consistent with prudent corporate management (i.e. somewhere between a minimum of 1.2 and a conservative maximum ratio of 2.0).

With the benefit of experience, ANHI will eventually incorporate such parameters into its formal project definition. Such parameters will provide discretionary ranges to management within which various mixes may be chosen for a given project. The Financial Planning Unit will assist management in developing simulations of alternative scenarios before a mix is adopted for a given project. For those parameters which are not controllable at present because they derive from regulatory constraints (construction norms, regulated densities etc.) the case for the authorities to make changes in those parameters will be facilitated by the ability of ANHI to demonstrate, through simulation exercises, the financial impact of the application of those parameters on the viability of the projects and of the ANHI.

ANHI's management recognizes that the USAID, under HG-IV, reserves the right, upon submission of requests for funding eligible projects, to be given access to the tables, reports, and simulation exercises developed by the Financial Planning Unit and ANHI's management; and that USAID-RHUDO has the right to incorporate a "financial soundness assessment" in its decision of eligibility of a given project financing under HG-IV. The overriding financial criteria to be used in this case are, simultaneously: (1) the need for positive cumulative cash flow over the life of a project; (2) no impact on ANHI's overall cash-flow that would make it negative in any given year during the life of the project, within the chosen financial planning horizon; (3) cumulative debt service capacity not to be lower, in the years of reimbursements, than the minimum benchmark ratio of 1.2 (or higher if so chosen by ANHI).

e. Financial Controls

ANHI's internal financial control function is not yet well developed. It is desirable to put such control functions in place as soon as possible.

With regard to external controls, there is a permanent financial control function exercised by the Finance Ministry as well as by the External Auditor as required by ANHI's General Assembly and statutes.

In addition, ANHI was independently audited for the years 1984-85-86-87 and 1988 at the request of its Board of Directors.

It is recommended that the controls exercised by the Finance Ministry be simplified (especially regarding project contracting) as and when a system of internal controls is put into place within ANHI. Although there is currently a process within ANHI for ensuring that adequate financial coverage and working capital for land acquisition and development is met (in particular as regards the use of funds from the current USAID HG loan), ANHI remains burdened by the cumbersome external control procedure which impedes its achievement of annual production targets and causes delays in project initiation.

ANHI is increasingly required to acquire land from small private landowners, requiring a growing number of individual negotiations which the current control procedures make very cumbersome. Agreement on selling prices in such situations are often achieved only after lengthy negotiations with the owners, and the long delays before settlement caused by the current control procedures (which require case-by-case approval of land acquisition decisions) can jeopardize the transaction, exposing ANHI to the risk of the landowner breaking the agreement. The current procedures have shown themselves to be counter-productive and inadequate to ANHI's current activities.

It therefore seems advisable to establish a new procedure which would permit ANHI to achieve its social housing goals and would be based on the following three principles:

- Submit to the Ministry financial control, for approval in advance, a specific budget (forecast total expenditure) for land acquisitions relating to a given project (in particular when the project requires the acquisition of a number of land parcels). Such a budget proposal would include a thorough description of the land parcels to be acquired for that project.

- Establish a minimum Dirham amount below which the control procedures would not need to be followed (such a delegation would be limited to small acquisitions directly related to a given development project).

- Establish a deadline of 10 days within which a decision by the Ministry financial control will be rendered in all cases.

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Applying these recommendations would improve the ability of ANHI to acquire the land necessary for a given project under more favorable prices, and assist ANHI in the realization of its objectives.

f. Assessment of Human Resources

ANHI has a higher proportion of professional staff (compared to total staff) than the other entities under the direction of the Housing Ministry:

- Professional staff: 47% of total staff (41 people);
- Technical staff: 40% (35 people);
- Other employees: 13% (11 people).

Of the professional staff, 50% are architects or civil engineers, who are responsible for the management of projects or of the regional offices, where they are assisted by commercial staff, all of whom are lawyers. The remainder of the professional staff are financial and accounting experts. Staff members at this level have been well-selected and show a high level of professional competence and experience.

The "Brainstorming" sessions and management seminars organized by TRG (Training Resources Group) have been a great help in developing the professionalism, team spirit and open communications among ANHI's professional staff.

The recent evolution of ANHI's activities, its planned further growth based on the new HG loan, and the decentralization of ANHI's activities to its regional offices, require the following steps to be taken:

- Diversify the commercial staff in the regional offices (until now limited to lawyers).

- Organize for ANHI professional staff a seminar on the financial aspects of projects and the forecasting of project cash flow. Additional training in technical and financial management would improve the capabilities of ANHI's professional staff. Such training could be provided in the context of USAID technical assistance.

- Strengthen the financial function, in particular by recruiting for the Financial Planning unit (1 head, 1 staff) and a Financial Controller (1 plus 1 staff). The two senior individuals in particular should be carefully selected and given adequate training.

- Develop a standard financial model, whose use would be accessible to all ANHI professionals, able to calculate the financial and cash-flow aspects of each contemplated new project, so that each project would meet the minimum criteria for profitability, liquidity etc. and make possible the most efficient use of ANHI resources, including the HG loan. Such a model should be developed by the new Financial Planning unit, with the

assistance of USAID technical assistance; and should be sufficiently "user-friendly" so that all the ANHI professional staff (not just financial experts) could make productive use of it.

- Provide training for ANHI's commercial staff on Marketing, Cost Control, and After-Sales Service to clients.

Given its volume of activity (presently 15,000 units per year in production), ANHI is very well-managed. Senior management and professional staff have for the most part a level of skill and experience enabling to perform their functions competently. Thanks to this high competence level, ANHI and its staff enjoy a strong professional reputation on a national level.

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Table 8: Ratio Analysis

Items	Financial Year 1990	1991	1992	Diagnostic	Observations
GROWTH:					
Intervention Commission (1)	9.12	18.68	26.61	G	1990 42.04%
Investments / Fixed Assets	54.13%	22.76%	28.07%	G	1991 104.78%
Investments / Sales	69.96%	18.59%	22.38%	G	1992 42.46%
PERFORMANCE:					
Net Profit / Sales	22.16%	8.17%	28.20%	G	
Net Profit + Depreciation / Sales	26.40%	10.95%	31.20%	G	
Net Profit / Equity Capital	24.05%	14.64%	62.78%	G	
Net Profit + Depreciation / Equity Capital	28.65%	19.61%	69.46%	G	
FINANCING:					
Cash Flow	2.4	10.87	18.05	A	
Investments / Cash Flow	264.99%	31.95%	33%	A	
Working Capital before Profit	-1.36	5.52	143.69	G	
FINANCIAL EQUALIBRIUM:					
Equity Capital / Long-Term Capital	96%	55.48%	11.54%	B	
Long-Term Debt / Long-Term Capital	N/A	N/A	77.0%	B	
Liquidity Forecasting	8.82%	1.26%	4.04%	B	

G=Good A=Average B=Bad

Table 9: Other Indicators	Normes	1992	1991	1990
General Expenses/Production	-7%	3.67%	3.38%	5.27%
Personnel Costs/Production	-7%	2.44%	2.47%	3.84%
Working Capital/Liabilities	2%	0.54%	0.17%	0.34%
Equity Capital/Liabilities	20%	0.86%	1.18%	1.41%
Operating Profit/Commission		28.29%	13.28%	22.14%
Service to Debt Ratio	.=1	0,75	N/A	N/A

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g. Management Information Systems at ANHI

Effective management control today requires computer systems that are reliable and efficient, as well as proper training for the people who use them. In order to better carry out its operations, ANHI has installed several systems during the last three years, which have been financed for the greater part by USAID. However, although ANHI is at present well equipped in material resources, it is nonetheless not yet in a position to make full use of existing systems.

The following is an assessment of ANHI's existing computer systems (both materials and applications) and a technical evaluation of the operations to be financed under the HG-IV Program.

(1) Description of Existing Systems

Altogether, ANHI has 54 microcomputers in place: 51 MACs, two PS IBMs, and one PC which is DELL-compatible.

The MACs are linked together under the network ETHERNET, which allows the users to exchange different kinds of information. A graphic interface application is currently being developed on MAC for the future information system.

The applications currently being used are primarily progress indicators (monitoring contracts, payment schedules, and receipt of payments), management of beneficiaries accounts, and projects, general accounting, payment of personnel, and office needs (word processing, spreadsheets, etc.).

Although the number of applications in use is very limited, the computer personnel is overwhelmed by the sizeable mass of information it receives, as well as by the number of services requested by the information users. In view of these facts, it is urgent that an efficient computer service be implemented so that the entire personnel at ANHI will be able to use the systems already in place to full advantage.

ANHI management has specific information needs to enable it to follow projects and Agency activities more efficiently.

Presentation of Existing Automation Equipment

Organizational Unit	MicroComputer	Printers	Portable
Management	3	3	2
Accounting	2	-	-
Computer Center	4	4	-
Studies & Communication Center	3	1	-
Project Division	8	4	-
Marketing Division	7	2	-
Financial Division	11	3	-
Administration	3	1	-
Casa Office	2	1	-
Fès Office	2	1	-
Meknès Office	2	1	-
Tétouan Office	3	3	1
Rabat Office	-	-	-
Marrakech Office	2	2	-
Agadir Office	2	1	-
Total	54	27	3

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(2) Technical Assessment of the Systems

The success of a given automation system depends heavily on the care with which the needs are properly assessed and on whether the system that is subsequently installed properly addresses those needs.

In this respect, current systems are not adequate: the available computers are not fully utilized, and the material needs were not appropriately assessed before installing the systems. The users therefore have difficulty dealing effectively with the quantity and diversity of the data they must process.

In order to improve the management at ANHI, the hardware and software must be improved so that the systems in place can properly process the data.

A first step has been taken by developing a multi-year master plan which will assess the needs of the users in the years to come. It is divided into annual applications and will be reviewed by the Automation and Data Management Committee which has been installed at ANHI since 1991.

Steps have already been taken to implement certain elements of the master plan.

(3) The Proposed System

ANHI management has established the general orientations for the implementation of its management information systems, which include:

- the system should be user-friendly:

  The system should allow the maximum of flexibility and availability of information to the final user (or system operator) via his work station, enabling all users to print information.

- the system should be manageable:

  The system needs to be technically manageable and must assure a maximum of reliability. Security measures must also be included so that only designated users may access and modify certain data.

- the system should integrate and maximize the use of the existing hardware and software:

  The proposed system must be adaptable so as not to interfere with the existing equipment and programs.

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- the system should be open:

  The system will use off-the-shelf items available on the market, including operating systems, software packages, and the communications networks.

  It should be noted that ANHI is currently working on setting up a data base management system (ORACLE) which will provide three priority applications serving a common base for the entire management:

  - overall contract/project management
  - management of beneficiaries
  - accounting and salary management

The program also includes the development in the near term of summary reports for management, statistical information, and a general data base.

Taking into account ANHI's activity, the acquisition of a geographic information system (GIS) is also envisioned under the HG-IV program. Options will be reviewed an independent expert from the technical assistance contractor, who would make recommendations as to which system should be acquired.

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h. Summary of Conclusions

One of the main issues facing ANHI is its need for working capital to finance the expansion of its activities, which by their nature immobilize financial resources for extended periods of time and with considerable risk of loss or illiquidity.

To properly manage ANHI's need for and use of its scarce financial resources, there are two financial functions which currently do not exist within ANHI and whose creation, at the earliest possible moment, should be conditions precedent to release of the first loan tranche to ANHI. These functions are:

- A Financial Planning function, which will develop and maintain a financial model for ANHI as a whole and for each specific project undertaken by ANHI (past, present and future). Such models will be designed to take into account all the factors impacting on the financial (liquidity) equilibrium of each project, and of ANHI as a whole; and will generate benchmark financial criteria against which each new project can be measured before any affirmative decision is taken to proceed with such project. The analytical framework so developed can be specifically applicable to HG-III and HG-IV program operations as well as to other ANHI projects, so that the use and impact of the HG programs by ANHI can be precisely assessed. Staffing for this function will likely need to be by outside recruitment (one or two individuals), with assistance and training to be provided by consultant resources under the Technical Assistance component of this Program. This unit would report to the ANHI's Financial and Accounting Group.

- A Financial Control function should be established, and a *Controleur de Gestion* recruited, to provide the needed operational controls (both *a priori* and *a posteriori*) and financial performance evaluation required to ensure that financial resources are being employed properly. Such controls would be exercised within the parameters set by ANHI's operational budget; conditions established by lenders under the HG program; and the parameters set by the Financial Planning unit. Because the Financial Control would serve an internal audit function, it should operate independently of the rest of the Financial and Accounting Group management.

The present financial and accounting functions would continue their present activities, which are (respectively): management of liquid funds (treasury) and of external borrowings; and accounting, bookkeeping and operational budgeting. These two functions would be strengthened by the addition, under Technical Assistance, of three financial management tools:

- Modification of ANHI's ledger accounts to include accounts for "due to suppliers" (liability), and "advances from clients" (liability), and the reconciliation of these accounts with the "inventory/work-in-progress" (asset) accounts. This change is key to permit meaningful financial reporting and should be a condition precedent to any HG loan disbursement.

- Introduce an automated management information and budgeting system (*comptabilité analytique et budgétaire*, or "CAB").

- Improve the automated information system of liquidity (cash flow) forecasting.

In addition to the above recommendations, another condition precedent for any HG loan disbursement should be the preparation of an independent audit of ANHI's 1992 accounts, generating a December 31, 1992 balance sheet and income statement (this process can then be repeated for 1993 in due course). Such an audit, performed by a recognized firm acceptable to USAID, when coupled with the above-recommended changes (especially the ledger reconciliation; the Financial Planning unit; and the Financial Controller) will give ANHI the necessary control procedures and accounting transparency to permit USAID to clearly understand the use and the impact of the new HG loan proceeds.

2. Cash Flow Forecast for ANHI

That portion of the HG-IV loan reserved for ANHI ($80 million) is aimed at permitting ANHI to acquire and develop land for the 22 projects deemed eligible for HG financing. Of this amount, $25 million is aimed at permitting ANHI to acquire the necessary land for these projects during the years 1993-94-95; while the remaining $55 million is aimed at permitting ANHI to make the necessary infrastructure investments in preparing the land for habitation by low-income buyers.

The cash flow forecast for the HG-IV program is based on a project-by-project analysis of sources and uses of cash for each of the 22 eligible projects, as prepared by ANHI management and advisors. Table 10 below sets forth the consolidated cash flow forecast for these 22 eligible projects, including the HG-IV loan and related financing expenses. It clearly shows the absorptive capacity of ANHI for the HG annual loan disbursements as scheduled over the five-year period 1994 through 1998 is adequate, since the timing of the disbursements is aligned with the timing of the cash needs for land acquisition and infrastructure development for the 22 eligible projects over this same period (net of cash inflows from client advances on these projects).

The forecast shows that with the HG loan (first tranche in 1994), annual cash flow is in surplus beginning in 1994, and cumulative cash flow is in surplus beginning in 1995. The cumulative deficit of about Dh 63 million in 1994 (following the first HG-IV tranche) can readily be covered by the cash resources available to ANHI during this period from the liquidity generated by its other projects (for which client advances well exceeding this amount will be collected). Cumulative cash flow is in surplus beginning in 1995, with the significant surpluses beginning in 1998, the year when the land purchase program ends and the client advances reach their maximum levels of about Dh 500 million annually.

The overall financial health of ANHI appears positive based on the 1992 balance sheet information described in Section 1.b. above and in Table 2, which shows a level of investments in land and improvements (Dh 1,315 million) exceeding total client advances (Dh 1,189 million) by Dh 126 million. Future cash flow from the projects posted on the 1992 balance sheet is therefore at least 126 million. Since a detailed project-by-project cash flow forecast (similar to Table 10 but for ANHI as a whole) has yet to be developed, one of the very first tasks of the proposed new Financial Planning Unit at ANHI will be to prepare a detailed and accurate cash flow forecast for ANHI as a whole, to include anticipated cash sources and uses for all ANHI activities and projects. The establishment of this new unit (one well-qualified individual), and its rapid preparation of such a cash-flow forecast, is recommended to be a condition precedent to the release of the first HG-IV loan funds. It is proposed that modest technical assistance resources be quickly mobilized to assist the new Financial Planning unit in developing this ANHI cash flow forecast.

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The cash flow forecasts shown in Table 10 are based on the following assumptions:

HG-IV loan:

- First release of $ 20 million, or Dh 180 million ($1 = Dh 9) will take place in 1994 to finance the purchase of land for the eligible projects and related charges, totalling Dh 258.20 million (Dh 188.73 million in 1993, and Dh 69.47 million in 1994). This first tranche will therefore finance 69.7% of the cost of purchasing land for eligible projects during this two-year period.

- Subsequent HG tranches: $20 million in 1995; $10 million per year in 1996 and 1997; and $20 million in 1998.

- Financial charges: 12% per annum interest payments applied to the average outstanding HG-IV loan principal during that year (it is assumed that loan release of each tranche occurs at the beginning of each year for which a loan release is forecast, namely the five years from 1994 until 1998).

Uses of cash:

- Land acquisition: The costs and timing are based on a detailed analysis of the needs of each eligible project. These expenditures occur over a period of from three to five years, depending on the dimensions and other characteristics of each project. The costs associated with these projects are fixed by ANHI, based on the reference cost (see Annex A: Technical Analysis).

- Technical studies and infrastructure development: The total forecast is the sum of detailed project-by-project analysis of required expenditure.

- Administrative costs: These costs include ANHI's 7% commission plus other project-related costs. They are assumed to be 13% of the total expenditure for technical studies and infrastructure development costs in a given year for a given project. This percentage is derived from the overall ANHI cost base and is an appropriate method of allocating ANHI's administrative costs to specific projects.

Sources of cash:

- Advances from clients for each project are forecast project-by-project, depending on the specific characteristics of each project. Client advances of 30% (50% for *péréquation* lots) are collected in advance, and the remainder subsequently, with final payment at completion (over a three to five year period depending on the project).

RECAPITULATION GENERALE DU CASH FLOW (En Millions DH)

	Coût total	A fin 1993	1994	1995	1996	1997	1998	1999	2000	2001	2002 et +
A/ EMPLOIS											
1- Achat des terrains	571,05	183,85	45,35	144,35	122,50	75,00	0,00	0,00	0,00	0,00	0,00
2- Charges foncières	142,76	4,88	24,12	27,88	40,24	22,98	14,87	7,81	0,00	0,00	0,00
3- Etudes techniques et suivi	107,78	0,24	6,32	12,43	15,84	20,11	20,64	16,61	8,97	4,44	2,18
4- Travaux in-site	1 270,45	0,00	28,22	107,40	176,49	220,31	265,96	224,25	171,83	50,65	25,35
5- Travaux hors-site V/A	126,75	0,00	0,00	0,00	0,00	14,30	23,33	24,00	29,50	25,98	9,65
6- Frais de gestion (FIA, ...)	195,73	0,03	4,49	15,58	24,98	33,13	40,33	34,39	27,34	10,60	4,86
TOTAL DEPENSES	2 414,52	188,99	108,49	307,63	380,05	385,82	365,12	307,07	237,63	91,66	42,05
FRAIS FINANCIERS HG	615,60	0,00	21,60	43,20	54,00	64,80	86,40	86,40	86,40	86,40	86,40
TOTAL EMPLOIS	3 030,12	188,99	130,09	350,83	434,05	450,62	451,52	393,47	324,03	178,06	128,45
B/ RESSOURCES											
1- Lots de recasement	128,88	0,00	5,74	14,45	20,84	14,48	17,98	20,95	18,54	14,78	1,12
2- Lots de prévention	1 144,64	0,00	42,15	107,65	122,38	125,57	182,93	221,18	199,60	104,30	38,88
3- Lots de péréquation (habitat)	1 751,35	0,00	28,43	152,68	198,20	204,45	275,99	244,14	279,29	205,55	162,62
4- Lots de péréquation (Comm.)	97,82	0,00	0,00	0,00	0,00	7,35	13,15	6,18	14,25	22,56	34,33
TOTAL RECETTES	3 122,69	0,00	76,32	274,78	341,42	351,85	490,04	492,45	511,68	347,19	236,95
DEBLOCAGES HG 004	720,00	0,00	180,00	180,00	90,00	90,00	180,00	0,00	0,00	0,00	0,00
TOTAL RESSOURCES	3 842,69	0,00	256,32	454,78	431,42	441,85	670,04	492,45	511,68	347,19	236,95
CASH FLOW	812,57	-188,99	126,22	103,94	-2,62	-8,77	218,52	98,98	187,65	169,13	108,50
CASH FLOW CUMULE	812,57	-188,99	-62,77	41,17	38,55	29,78	248,31	347,29	534,94	704,07	812,57

Table 10
(Source: M.O.I.)

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3. ANHI Resource Mobilization Beyond Client Advances

To date ANHI has financed itself completely through the receipt of customer advances plus the HG loans. This has been a rational financing strategy from ANHI's perspective, since it keeps interest costs to a minimum (client advances are interest-free, even if the advance is subsequently returned to the client).

However, it now make sense for ANHI to begin to diversify its financing sources so as not to become dependent solely on HG loans and the timing of client advances to support its future growth. The three most obvious sources of financing are:

- Credit lines from local banks to ANHI (for example, banks could lend against client advances to be received by ANHI, with the advance payment assigned to the bank and with recourse to ANHI).

- Long-term financing through the issuance of bonds by ANHI through the financial markets (this would require Moroccan Finance Ministry approval for ANHI to join the list of government agencies mobilizing resources on the financial markets).

- Arrangements with local banks and other financial institutions to provide financing to private developers, and to ANHI clients, which would permit a more rapid cash flow turnover to ANHI from the projects so financed.

All three of these financing sources can be explored and developed by ANHI through a dialogue to be developed with banks and other financial institutions. The HG-IV technical assistance component can usefully include the identification of feasible external financing methods and alternatives, and assistance to ANHI management in developing its relationships with various potential external sources.

The benefits to ANHI of developing such external financing sources are the diversification of financing options (an "insurance policy" against possible future financing constraints and difficulties). It should be noted, however, that any direct ANHI borrowing (the first two options listed above) carries a relatively high real cost in interest to be paid on such borrowings, and as a result the optimal approach for ANHI would be to arrange for such financing to be available to it but not to actually borrow unless required to cover a short-term cash flow deficit (bank credit facilities), or an unexpected longer-term need (bond issue).

The most attractive financing option, from ANHI's standpoint, is to accelerate its cash cycle by developing arrangements for banks to finance private project developers and/or ANHI's clients. The most realistic near-term approach to arranging such financing is to arrange for one or several banks to provide credit to ANHI clients for the purpose of making the advance payments for the units to be purchased; such "advance payment financing" would become a long-term mortgage loan to the client as soon as title passes to the client. The client (not ANHI) would be the borrower; the bank would be assigned ultimate title to the unit as collateral; and the bank would

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retain recourse to ANHI during the advance payment period in event of non-payment by the borrower. Such a mechanism would in effect provide financing to ANHI by allowing for the acceleration of advance client payments to ANHI (with no interest cost to ANHI as long as the borrower makes its payments). The risks to ANHI in the event of non-payment by the borrower would be minimal, since the non-paying clients' unit could be sold to another client.

4. The Municipalities and the FEC

a. Overview

In 1992, the FEC was transformed from a subsidiary of the *Caisse de Dépôt et de Gestion* (CDG) into an autonomous financial institution. Policy and financial control rests firmly with the Ministries of Interior and Finance although the new Board of Directors includes locally elected officials. Since only the FEC currently provides infrastructure financing to all local governments plus semi-autonomous public utilities or *régies*, the FEC's responsibilities are significant; the various programs for its strengthening and reorganization are underway, supported by the key ministries and external institutions including the World Bank and USAID. In May 1993, the Bank approved the First Municipal Finance Project, a loan of $100 million to the FEC for infrastructure financing and $4 million to the Government for training and studies. USAID supports the Government's initiative to reorganize the FEC and include in its mandate infrastructure financing for urban land development benefitting low-income participants. The HG-IV Program thus includes a $20.0 million loan to the FEC as part of a $40.0 million program to finance selected infrastructure improvements in the cities and towns participating in eligible ANHI programs.

However, there are other well-developed banking institutions in Morocco - notably the Banque Centrale Populaire (BCP) - which are potentially well-equipped to provide financing to municipalities and *régies*. It would be highly desirable for USAID to explore whether, and how, these other institutions could be encouraged to support the municipalities' activities in developing adequate low-cost housing and related infrastructure.

b. Local Government Organization

Moroccan public administration has traditionally been highly structured and centralized. Key personnel appointments and responsibility for policy and financial controls rest firmly with the central government. There are 47 *provinces* and 13 *préfectures* each with an elected assembly and a Governor who is appointed by the King and reports to the Ministry of the Interior. These authorities are responsible for implementing policies and investments approved by the Central Government. The *provinces* and *préfectures* are divided into urban and rural *communes*, each governed by an elected Council and an elected President. The *communes* are primarily responsible for basic local services including road construction, maintenance, sewerage, solid waste, slaughterhouses, and markets. The Council prepares the communal budget, selects investment priorities, and sets rates on minor local taxes and fees. The Ministries of Finance (MOF) and Interior (MOI), however, must approve communal budgets and local investment projects. Most importantly, the Ministry of Finance administers and collects the major local taxes, including the real estate and business registration taxes, receives all communal deposits and, and pays all local suppliers. The General Treasury of the Kingdom is therefore the sole commercial banker of local government.

The FEC, in turn, under strict policy guidance from MOI and MOF, is practically the sole long-term lender available to local governments.

Despite this tradition of strong central government controls, decentralization has been mandated in the Constitution, in recent policy statements, and in some administrative reforms. In 1992 the number of local governments was increased from 859 to 1,544 (including 47 *provinces*, 13 *préfectures*, 247 *communes urbaines* and 1297 *communes rurales)*. In addition 10 new *communautés urbaines* (metropolitan authorities) have been created with separate administrations and budgets to respond to the common needs of neighboring *communes urbaines*. Formerly only Casablanca and Rabat, with six and three *communes urbaines* respectively, were designated as *communautés urbaines*.

The increase in local government jurisdictions is designed to make them more accessible and responsive to their constituencies. Administratively, however, the reform creates many problems. Municipal maps have been redrawn to create new jurisdictions, new boundaries and new names. In the three largest cities in the ANHI HG-IV pipeline Agadir has been divided into two towns (Agadir and Anza); Meknès has been divided into four towns and two *préfectures*; and Marrakech has been partitioned into four towns and three *préfectures*. Each metropolitan area has its own newly created *communauté urbaine*. Existing personnel have to be reassigned; and many new jobs have been created which must be filled. In recognition of the magnitude of the recruiting and training problem throughout local government the World Bank's First Municipal Finance Project includes a vast training program involving 12,000-15,000 participants annually through the year 2000. Thus, the training program covers about 10% of Morocco's total local government staff each year.

From a financial point of view the reform brings equally serious burdens. All communal budgets must be rewritten; and assets, liabilities, revenue and expenses must be reassigned. The Directorate General of Local Governments (DGCL) of the MOI, responsible *inter alia* for overseeing local budgets points out that past municipal financial statements and budgets for the major cities and towns will not be comparable in 1993 and subsequent years. Analysis of the revised municipal finance structures has been deferred until 1994 based on the new budgets and financial statements of 1993.

The FEC has determined that outstanding debt from the municipalities will be serviced by a single entity for each metropolitan region. In effect, the newly created *communautés urbaines* will assume outstanding the FEC borrowings incurred before the administrative reform. Future FEC loan applications, however, will be considered from all jurisdictions, i.e., the 247 *communes urbaines*, the 1,297 *communes rurales*, and the 12 *communautés urbaines*.

c. Local Government Finance

The Moroccan local government financial system is dominated by the dual roles of MOF and MOI. In matters of financial management MOF's General Treasury collects

all local funds and makes all payments on behalf of local jurisdictions. In particular, the General Treasury along with the DGCL allocates the 30% portion of the value added tax which is specifically earmarked for the municipalities as a whole. MOF also administers the assessment and collection of the most important local taxes, the *taxe urbaine* (urban real estate tax), the *patente* (business tax), and the *taxe d'édilité* (urban maintenance tax). These taxes account for about two thirds of all taxes collected locally. In matters of budget control and investment decision the Councils prepare local budgets and list their priority investments, which then are submitted to MOI for approval. MOI also processes and must approve loan applications to the FEC. In practice, MOI determines investment policy and the Councils present proposals which fit the MOI criteria.

(1) Local Budgeting and Accounting

Local budget and accounting formats are standardized throughout the system, which offers significant advantages of comparability and financial control. However, the accounting system is deficient in two significant respects. First, local governments do not prepare balance sheets, operating statements, and funds flow statements according to generally accepted accounting standards. This means, for example, that local accounting systems do not show the status of short- and long-term receivables or reflect municipal property as assets; nor do they show the extent of current and long-term liabilities including outstanding borrowings. Rather the administrative accounts show "receipts" on an accrual basis and expenditures on a cash basis. Although it is adequate for control of expenditures, the financial reporting system omits significant information and presents a distorted picture of revenues.

Second, local budgets carry forward investment credit approvals from prior years which may or may not represent available funds. Credit effectiveness tends to delay for reasons of fiscal constraint or to meet the cash flow needs of Central Government, processes over which local governments have little understanding and no control. This results in large artificial "surpluses" carried forward from year to year. Revenues also include budgetary authorizations for health, education, and agricultural programs, financed by transfers managed exclusively by central government. The accounting system thus overstates effective revenues and provides an incentive to inflate estimated expenses because projected deficits have been the basis for negotiating additional government transfers.

Local government financial reporting and budget systems have been the subject of much analysis and negotiation between the Government and the World Bank in recent years. The Government will soon cease granting subsidies on the basis of forecast current budget deficits and to implement a series of objective criteria for the distribution of transfer payments to local governments.

The HG-IV Loan Program could make a significant contribution to municipal financial reporting by including under technical assistance one or more demonstration projects with the approval of MOI and interested municipalities. The objective would be to create a shadow financial reporting system according to modern and generally accepted

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international accounting standards which could serve as a basis for policy discussions and possible future implementation. This is an area where coordination and cooperative financing with the World Bank could be usefully employed.

(2) Borrowing Capacity of Selected Municipalities

The present municipal finance accounting system is illustrated in the Tables 11, 12, and 13, which summarize the Operating and Investment Budgets for Agadir, Marrakech, and Meknès for the years 1989, 1990, and 1991. In 1991, for example, Agadir shows an apparent operating "surplus" of Dh 65.2 million, over half of its annual operating "receipts". This surplus is carried forward to the Investment Budget and added to the prior year "surplus" of Dh 45.1 million and a FEC loan approval of Dh 10.8 million to bring total Investment Budget "receipts" to Dh 121.1 million. Effective expenditures, however, totalled only Dh 44.3 million, of which Dh 16.1 million was for road improvements (35%) and building construction was Dh 20.4 million (45%). Marrakech and Meknès show similar large disparities between apparent "receipts" and effective expenditures.

Of interest, too, are the measures of Revenue and Investment per Capita in these three cities. In 1991, for example, revenues and investments per capita were as follows (in Dirhams): Agadir: 1,019 and 401; Marrakech: 258 and 61; and Meknès: 282 and 48. These numbers are indicative of the low levels of municipal revenue and investment and, also, suggest, significant regional disparities. Systematic data collection and comparison of revenues and investment programs among eligible cities should be encouraged in the HG-IV program. These data can be usefully compared with benchmark data from countries comparable to Morocco in levels of income and development.

Although it is difficult to draw conclusions from a cursory analysis of municipal financial statements given the disparities between reported and actual revenues, it would appear that each of the three targeted cities has adequate additional borrowing capacity. Debt service as a percent of revenues was only about 2% in Agadir, 17% in Marrakech, and 12% in Meknès in 1991. These figures are well below the 40% debt service limit proposed in the new MOF/MOI/FEC guidelines (see below).

(3) Current and Capital Revenues

Local governments have three types of revenue to finance current operations and investments: (a) local tax and service revenues which accounted for 35% of effective revenues in 1990 (excluding prior "surpluses"); (b) transfers from the Central Government from the proceeds of the Value Added Tax which totalled nearly 60% in 1990; and (c) investment credits, 5% of 1990 revenues.

Current revenues fall into three categories: (a) the taxes administered by the central government, the *taxe urbaine*, the *patente*, and the *taxe d'édilité*, referred to above; (b) other taxes and service charges collected by local governments and deposited in the General Treasury account; and (c) VAT transfers. In the aggregate each of these

categories accounted for about one-third of local "receipts" in 1990, although with significant variations among jurisdictions. The tax reform of 1990 created an important new and controversial tax on idle land. Local autonomy was also extended to the setting of a variety of minor local fees and taxes which are expected to result in increased revenues in future years. However, the reform falls short of altering the structure of the local tax system; nor does it significantly increase local autonomy over financial management. Each of these subjects would be a worthwhile candidate for further study to be financed in cooperation with the Government and the World Bank under the HG-IV Loan Program.

Capital revenues nominally fall into three categories: (a) transfers from VAT administered jointly by MOI and MOF; (b) investment credits, primarily from the FEC; and (c) current account surpluses. Local government investments, in principle, are financed from these sources which are earmarked under strict budgetary controls described above. VAT transfers for local investment have never exceeded Dh 600 million, and since 1990 have been suspended altogether for lack of sufficient funds. In 1990 total VAT transfers were Dh 3,500 million, of which Dh 1,153 (33%) went to current budgets for deficit financing, and the balance went for centrally administered "national programs" (50%) or as contributions to other central government expenditures.

The FEC has provided only modest amounts of investment credit; for example, loan approvals in 1990 totalled Dh 490 million nationwide and about Dh 800 million in 1991. The FEC, moreover, has been an irregular and unreliable source of funds as approvals have exceeded availability of funds and disbursement capacity. In any case, resources fall far short of municipal infrastructure investment needs, which were estimated in excess of Dh 5,000 million annually in a 1986 MOI survey. Likewise, local operating surpluses with some exceptions have not materialized on balance. Therefore, it is clear that the present system of infrastructure financing has become woefully inadequate. It is in this context that the Government and the World Bank have agreed to significant reforms, starting with the overhaul of the VAT transfer system and the institutional reorganization of the FEC.

(4) Reform of the FEC & the VAT Transfer System

Under a complex set of agreements negotiated with the World Bank, the Government has agreed to eliminate the deficit subsidy by the year 1995, to replace it with a more rational system of VAT allocations, and to expand greatly the role of the FEC as the primary instrument of municipal infrastructure financing.

The Treasury will first recover about Dh 1.5 billion from the local government share of the VAT (set 30% in 1985) by transferring certain expenditures of the ministries of health and education to local budgets. During the three-year transition period the VAT will be allocated gradually to phase out operating subsidies and to finance the completion of previously authorized VAT-funded investments. Fifty percent of the remaining VAT will be allocated to the rural sector and 50% to the urban sector to be distributed according to a five-point formula. Local governments will have discretion

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to use the new VAT allocations to cover operating costs or to finance new investments, although MOI will continue to monitor and approve local budgets. The new VAT distribution system is scheduled to be in place in 1995, based on an MOI resolution cleared by MOF and published by October 1994.

The role of the FEC as the financier of eligible infrastructure investments will be increased from about 5% of total municipal investments to about 10% over the 1994-1998 disbursement period, i.e., from about $100 million (140 projects) in 1991 to about $200 million yearly. MOI will enforce debt repayment as a first priority, thus effectively limiting the FEC's financial risk. The FEC in turn will impose maximum debt service ratios, tentatively set at 40% of effective current revenues. The FEC's revised Policy Statement, Evaluation Criteria, and Action Plan for Institutional Improvement are presented in Attachments 1, 2, and 3.

The consultant found the FEC's loan application and approval procedures, as described in Annex B, are unnecessarily cumbersome and recommends that a detailed review be undertaken by an external financial management/audit firm to determine whether the process can be made more efficient. This assessment should include recommendations that may result in simplified loan application procedures, consistent with the principles of sound credit management.

(5) The FEC's Financial Condition

Recent World Bank analyses conclude that the FEC's financial condition is far from ideal. An external audit was conducted in 1992 and concluded that the FEC should write off about Dh 76.0 million as uncollectible arrears from the *Régies* which would increase its Debt:Equity ratio to 70. The FEC's liquidity has also been inadequate as it has approved loans beyond its capacity to disburse. The balance in undisbursed loan approvals reached Dh 1,500 million in 1991, about twice its historical amount.

During World Bank loan negotiations the Government agreed to contribute Dh 75 million in fresh equity capital by the end of May 1993; and MOI has agreed to cause the local Councils to assume *Régies* outstanding debts as conditions of loan effectiveness. Further covenants set a maximum Debt:Equity ratio at not more than 15 to 1, which is similar to established financial institutions in Morocco and acceptable by international standards.

d. Conclusions and Recommendations

From the above financial analysis of the FEC and the municipalities the following conclusions and recommendations can be drawn:

(1) The Moroccan municipal financial system is characterized by dependence on central government controls. The movement toward decentralization will be more meaningful when local governments are given greater responsibility for their local revenue base and their investment programs.

(2) Investment credits constitute only a small part of municipal investment programs, averaging about 5% in past years and programmed to grow to about 10% in the period 1994-1998;

(3) Despite low levels of municipal revenue, municipalities appear to have substantial unused debt service capacity, reflecting low levels of past borrowing and outstanding investment credits;

(4) There is ample opportunity for USAID and World Bank cooperative financing of technical assistance and studies. Some of the areas suggested for cooperative study are:

i. Review of local government budgeting, accounting and financial reporting systems. The objective would be to create a shadow financial reporting system according to generally accepted international accounting standards which could serve as a basis for policy discussions and possible future implementation.

ii. Monitoring and analysis of levels of municipal income and expenditure; and development of comparative studies with other developed and less developed countries. These comparisons may suggest areas where revenue and investment performance can be improved.

iii. Review of the FEC's loan application and approval procedures by an external financial management consultant to determine whether the process can be simplified and made more efficient, consistent with the principles of sound credit management.

iv. Examination of possible alternatives or supplements to the FEC, i.e., those institutions that may have the capability of providing infrastructure financing for municipalities in such a way as to achieve USAID goals and objectives without being wholly dependent on the FEC as an intermediary for such financing.

v. USAID should encourage comparative studies of local government tax and administrative systems in order to increase awareness of alternatives and to contribute to an acceleration of meaningful decentralization. Real estate and business taxes, which account for nearly two-thirds of locally attributed revenues, are prime candidates for further comparative studies.

ANNEX C

ECONOMIC ANALYSIS

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C. ECONOMIC ANALYSIS

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1. Impact on the Moroccan Economy

a. Employment and Income Effects

In 1992, USAID contracted a review of HG Program activities in order to analyze the economic impact of HG-I and HG-III.[1] The economic impact review highlights the general employment and income impacts of land servicing interventions. Lacking specific data on future land servicing sites, it is presumed that the estimates from the past evalustion will be valid for the HG-IV sites. The analysis of Project impacts on employment and income, resource mobilization and private enterprise development, and the cost-benefit analysis, are excerpted from Chapter 6 of that material. The first component of the analysis leads to an indication of the number and type of jobs created. The second theme, analyzed using a leverage ratio, highlights the amount of private investment generated relative to the amount of public investment. The third attempts to quantify the net present value (NPV) of the stream of net benefits generated by each project activity and measure its economic internal rate of return (EIRR).

(1) Methodology

Baseline data used in the analysis is adjusted to 1990 dirhams and reported values are in real terms, net of inflation. The analysis was carried out on the premise that relative prices would remain constant through the end of 2004. The sensitivity analysis covers the possibility that changes would increase costs beyond the original estimates.

The selected time frame for the analysis, 1997-2004, reflects the programmed construction of public works and the time required for development by the private sector to reach its full potential. The development scenarios are derived from actual field observations in the city of Taza where ANHI has been active since 1985. The rate, and the level of valorization, of the serviced land delivered in five ANHI projects was recorded in a 1990 evaluation of the Taza experience. The projects are Saada, completed in 1984, Koucha in 1986, Al Qods 1 in 1987, Massira 2 in 1988 and finally, Al Qods 2, which was funded through HG-III and completed in 1989. The field survey of Al Wafae in Larache provided a comparative field observation since infrastructure was also started in 1987 and completed in 1989. Beneficiaries started to settle on the two sites in 1990. It is expected that individual plot holders will have fully developed their land by 2004. In Tetouan, infrastructure works began in 1989 and it is presumed that they will be completed by 1997 inclusive of off-site works and those in the Zone d'Aménagement Concerté (ZAC). Full development potential would not be reached until 2004. Obviously, some buildings would

[1] USAID/RHUDO. Review of Ongoing USAID Shelter Sector Activities in Morocco. Draft, prepared by Dr. Mona Serageldin under USAID Contract #PDC-1008-C-00-9091-00. June 1992.

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not be completed by 2004, but it is expected that the large majority, over 90% even in the ZAC, will have been built. Therefore, the choice of 2004 over a later date will not significantly alter the economic evaluation.

The rate of building on the serviced sites during the 1990-2004 time span will follow the same development profile as other ANHI projects. In the ZAC, buildings are allowed to reach the height of four stories, also the case for similarly located developments in Tetouan. It would be economically irrational for ZAC landowners to accept lower levels of return on their fully serviced land, for which they are paying plot charges, than the ones they would have been able to derive in the absence of the Program. In Dersa-Semsa, a likely development scenario is delineated based on the changes recorded between the 1986 baseline survey and the situation documented in December 1991.

(2) Employment Generation

As a result of the infrastructure developed through the Programs, households have gained access to new or better jobs that were previously inaccessible due to underdevelopment in the areas where they lived. Field interviews have documented a 20% increase in the economically active population of Dersa, 30% in Larache and 10% in Taza, with a concomitant decline in the dependency ratio.

The employment generated by the Programs can be grouped in five different categories:

- jobs in the formal construction sector created by the public works contracts and private construction of larger villas and apartment buildings;

- jobs in the informal construction sector created through incremental construction activities by beneficiaries in the serviced sites and in ZAC areas, and through spot redevelopment. From interviews, approximately 50% of workers are skilled craftsmen, 20% are young apprentices, and the remainder casual day laborers. The majority are residents of the locality, and approximately 20% are beneficiaries to whom plots have been allocated;

- jobs in support services purchased by building contractors, and in the production of building materials;

- jobs in micro-enterprises which are established on the sites. Of the three types of micro-enterprises the workshops employ 2.8 xorkers on the average, retail stores 1.3 and shops providing services 1.5. Marginal peddling and street vending are difficult to quantify given the dearth of solid data;

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- . jobs induced by expenditures on the purchase of goods and services by workers who found employment through the program. This is a category where significant leakage outside the project area would occur, particularly in the ANHI projects.

Over the 1990-2004 period, ANHI Phase 1 projects would generate close to 30,000 man-years of work and Tetouan over 40,000, the bulk of which would be in the Dersa-Semsa and ZAC areas. Given the manpower characteristics of the construction and micro-enterprise activities concerned, the employment generated will have a ratio of 2:3 between skilled and unskilled workers. If current patterns prevail, 70% to 90% of construction workers will be residents of the locality.

The employment figures given represent jobs generated by the Program expressed in man-years to account for less than full-time employment. Note simply that impacts extend beyond the project area.

b. Private Sector Development

(1) Investment in Building Activity

Concerning investment in land development and constuction it has been estimated that, for the ANHI projects evluated, each dirham invested leveraged 5-15 dirham in private investment.

Charges levied on ZAC property owners to cover their share of infrastructure costs are also credited to investment in land. It is assumed that charges will be collected and costs recovered. Should this fail to materialize, the estimated leverage ratios would change dramatically.

(2) Micro-enterprises

The survey of micro-enterprises identified cheap premises and good vehicular access as the crucial factors for determining location choice and ensuring economic viability. Start-up difficulties, compounded by the recessionary economic climate, are forcing these enterprises to reduce operating margins to their minimum sustainable levels. Survival hinges on the affordability of carrying charges. The expenses incurred for rent and the transport of materials, equipment and merchandise account for 35% of operating costs for retail and 10% for services.

The leverage ratios highlight the magnitude of the private investment generated relative to the amount of public investment. The high ratios recorded by the Program demonstrate that once the infrastructure is in place, the private sector finds it profitable to invest without any need for government subsidies.

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The leverage ratios achieved by the ANHI projects are significant, 6.1 to 7.7 for Taza and Larache, respectively. The ratio is lowest for Oued Fès, due to the high cost land: 5.6 for the Phase 1 ANHI program.

The lowest value of 4.5, computed for the serviced sites area in Tetouan, reflects its low cost efficiency relative to ANHI projects. The ratio is highest for ZAC where it would reach 14.5 because of private sector sharing of infrastructure costs. The performance of the ZAC is crucial to the performance of the whole Program, handicapped by the inability of the serviced sites to counterbalance the high cost of infrastructure in Dersa-Semsa. The leverage ratio for the upgrading component is 3.0.

In sum, the Projects foster creation of micro-enterprises with an average employment of 1.5 persons. Site development regulations have to be monitored constantly so that those who want to extablish a business will not be inhibited from taking the risk.

2. Cost-benefit Analysis

Economic cost-benefit analyses were performed for several past HG sites. These analyses demonstrated a positive economic rate of return. For the purposes of this analysis, it is assumed that the HG-IV sites and returns will be similiar to prior analyses, thus the method and reults of past economic evaluations are presented here to demonstrate the economic viability of the HG-IV progam.

Cost benefit analysis reflects the true resource costs used and the true benefits that accrue to the Moroccan economy as a result of program activities. For the purposes of this analysis, the statistical data must be adjusted in order to:

- remove taxes and subsidies that represent transfers from one segment of the population to another, since no resources are used, or benefits created for the economy as a whole.

- adjust prices to reflect the value of their real costs. The adjustments made are based on the following underlying assumptions. The Program is assumed to have no influence on the market price of traded goods including all the materials used at each project site, and the exchange rate is assumed to reflect the opportunity cost of foreign exchange in Morocco. This is supported by the recent exchange rate management of the dirham, the relative absence of a black market for French francs and dollars, and lack of significant capital controls.

The result of these assumptions is that the market price used for each input, once adjusted for taxes and subsidies, is a relatively good estimate of the input's economic cost. The price of reinforcement bars produced in Morocco is not that different

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from the US price, adjusting for taxes and transportation. The only product for which this might not hold is cement. Though there is no explicit subsidy to cement producers, they may receive their energy inputs at subsidized prices. Moreover, one would expect that Morocco would be a low-cost producer of cement, especially the lower grades that are used in informal building activities. In the absence of accurate information on inputs used by cement industry, no adjustments were made to cement's market price. The sensitivity analysis, however, does assess the impact of potential increases in costs on the program's performance.

Expenditures on public works are disaggregated into the following categories: earthworks, roads, water and sewerage, electrical networks and building construction. The structure of consumption of building materials for each category reported in the distribution of intermediate consumption in the 1984/198 survey of the construction sector us used to derive the range of inputs included in the analysis. There are also marked differences in the consumption of building material between formal and informal building construction in terms of interior and exterior finishes, hardware, plumbing, mechanical and electrical supplies and equipment. Only significant inputs are taken into consideration.

a. Costs

The costs of the project are composed of infrastructure, building, equipment and maintenance.

Infrastructure expenditures are derived from project documents. The phasing of infrastructure construction (three years) is based on actual performance on ANHI sites. In Tetouan, the current programmed completion date of 1994 is somewhat optimistic and a revised date of 1997 is used instead.

Building costs continue to occur throughout the life of the project, in accordance with the phasing of construction derived from the Taza surveys. Unit construction cost for different types of buildings and various stages in the incremental development process are used.

The average investment in equipment of micro-enterprises is calculated for the three categories of establishments found in the project sites (workshops, retail and services).

Maintenance costs are determined on the basis of schedule, akin to a depreciation schedule, applied to the value of installed infrastructure and buildings. The schedule is 1% for the first five years, 2% for the second five years, 3% for the third five years and 4% thereafter.

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b. Benefits - Land and Buildings

The bulk of the benefits generated by the programs arise from the increase in economic activity and opportunity they create. It is impossible to gather information on or measure all these gains. A theoretically sound and measurable proxy for the benefits, however, is the increase in property values attributable to the project, since this increase reflects the current and prospective economic value of the property's development potential.

Measures of benefits are either based on imputed rental values or the increase in property values brought about by servicing the site. The first indicator is the one more commonly used. In this case, however, the lack of reliable data regarding assessed values from which imputed rents could be derived, make it difficult to compute imputed rents and quite complex to adjust their value in response to demand pressure in a situation of housing shortage and economic recession.

Data on the evolution of land prices in selected cities, information on the sale and resale of plots in Taza covered in the evaluation study, data on land prices in fringe zones compiled by ANHI and detailed information on prices and costs of land and buildings gathered in the field surveys provided a solid statistical base for the computation of property values. To use property values as the indicator of economic benefits requires the disaggregation of projected increases into the following three components:

- the rise in the value of unserviced land resulting from the dynamics of the local real estate market and the severity of the shortage of buildable land in the locality. This appreciation is due to urbanization pressures and is unrelated to the Program.

- the rise in the value of serviced land as a result of the infrastructure provided by the Program.

- the value of improvements added by property owners.

The incremental value attributed to the program is computed as the difference between the value of serviced land in the project area and unserviced land in the vicinity plus the value of the improvements on the land.

Servicing the land leads to a one time jump in price followed by a progressive increase at a rate higher than unserviced land because of the sustained pressure of demand. Land is valued a market rates, not the rates charged by government agencies. Cross subsidies are transfers from one segment of the population to another and are disregarded. Documentation of land values over the 1985-1991 period at various locations indicates that servicing the land doubles its value. Thereafter, real values increase at an annual rate of approximately 12%. Over the same period, the increase in the values of unserviced land is around 2/3 that of

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serviced land. Existing building are valued 10% higher than their real building costs. They increase in value at about 1% per annum in real terms, assuming proper maintenance.

The liquidation value of the equipment of commercial enterprises is the only remaining asset that needs to be accounted for at the end of the project life. The initial investment value is reduced through a straight line depreciation over ten years.

Two categories of benefits which have an effect on property values are implicitly included:

- benefits arising from land regularization in Tetouan, because of the unpredictable time that the process might take. Since the right to use or transfer the property in informal settlements, which condition its economic value, is largely unaffected by registration, its impact on prices is limited.

- benefits arising from improved health as a result of better sanitation, although their impact on the selected indicators is small.

c. Benefits - Employment

Only the employment which is generated by the program in the project areas is included as a benefit. Therefore, jobs that are filled by workers displaced from previous employment are excluded. It is assumed that in the absence of the programs, jobs in the formal construction sector and related construction support services would have been available elsewhere. The survey of informal construction activity and micro-enterprises in Tetouan, Taza and Larache found that 31% of the workers were previously unemployed. Consequently, it is assumed that 31% of the employment generated in these sectors is attributable to the project. No adjustment is made for possible differences in productivity of the previously employed workers.

d. Results of the Analysis

The three sites documented in detail by the field survey show positive net present value, using a 4.5% discount rate, the approximate real interest rate. Moreover, the EIRR is above 10% for all sites except for the serviced site zones in Tetouan, where it is around 9%. The 9% to 10% range represents a reasonable estimate for the social discount rate applicable to urban projects in Morocco.

The larger scale Dersa-Semsa and ZAC results in higher NPV values. For both NPV and EIRR, the incidence of costs and benefits do not affect the analysis as any marginal benefit is considered to be offest by the marginal cost, only their real market value does.

The overall performance of the Tetouan program will depend on the share of major sewerage works allocated to the Project, and the proportion of private investment attributed to the Project in the settlements of Dersa-Semsa and the ZAC. For the purpose of this analysis, we assumed that by the time the project is completed, 75% of the new benefits in the upgraded settlements and 40% in ZAC would be attributable to the Project.

The ANHI sites show excellent results given that they are totally new developments. It is expected that the economic indicators would be lower than on sites where economic activity already exists. In new sites, the costs of servicing are substantially lower, but economic activity is slow to evolve. In other words, the constraint of lack of infrastructure is felt more keenly in areas where people already live. The results also indicate that Taza and Larache are slightly better performers than the average ANHI Phase 1 sites.

e. Sensitivity Analysis

The sensitivity analysis helps overcome the difficulty in properly assessing the economic prices of all the material used. If costs increase or benefits fall and the original results remain positive, then the Projects' activities are making a contribution to the economy irrespective of the accuracy of the adjustments. The results of four alternative scenarios affect only the NPV and EIRR because of the symmetric way they affect public and private expenditures. The four scenarios are:

- costs are increased by 10%.
- costs are increased by 20%.
- the real annual appreciation of serviced land is reduced from 12% to 9%. The appreciation of unserviced land remains 2/3 that of serviced land.
- costs and benefits are both decreased by 15%.

Only for the Tetouan serviced sites zone does the EIRR fall below 9%, the lower limit for the real social cost of capital for this type of urban program. The third scenario, that reduces the growth of property values, causes problems for the ANHI Program: Taza and Larache still yield a real rate of return of around 8%, but the ANHI Phase 1 group perform less well, at 7.65%.

All the projects show remarkable robustness to changes in costs. Clearly, the lack of infrastructure is a critical constraint on economic growth. The performance of all project activities is far more sensitive to changes in the appreciation of property values than to changes in costs. Changes in the appreciation of property values would occur if the pace of development in the ANHI projects is slower than projected in the event of further delays in the implementation of public work in Tetouan. In particular, the performance of the ZAC would be eroded by the loss of land to unplanned sprawl.

The final scenario examined whether the economic performance of the projects would suffer if implementation were delayed due to budget cutbacks. It is assumed that even with cost reductions of 10% to 15%, a project completion slippage of three to four years, will entail a reduction in benefits of about 15%. The results clearly show the adverse impact of inadequate or delayed funding. This outcome is driven by the critical fact that the lack of infrastructure is a constraint on growth and income generation. Anything that delays or inhibits the removal of this constraint will reduce the Program's net economic benefits.

3. Debt Risk Analysis

Since 1983, Morocco has pursued a structural adjustment program which has been successful in:

- reducing the government deficit through reform and institution of new taxes,
- re-establishing a correctly valued dirham,
- promoting non-traditional exports, and
- improving both the trade and current account balances.

In support of this program, major commercial and public debt rescheduling took place over the decade. The last London Club rescheduling of external commercial debt occured in 1990, and the last Paris Club rescheduling of external public debt took place in 1992.

As of 1992, the GOM has pledged not to pursue further debt rescheduling. Recent macroeconomic performance gives proof that Morocco should be able to shoulder both the servicing of existing debt and new borrowings taken on to finance needed investment. Growth in aggregate demand has been carefully managed, with the government deficit reduced from a high of 12% of GDP in 1982 to a range of 4-5% in 1989 and 1990. In the last two years the deficit has fallen further to equal 2-3% of GDP.

Maintenance of a realistic exchange rate, introduction of special policies to promote exports (e.g. temporary entry of inputs for export production, investment incentives for investment in export industry, subsidized interest on export finance, and reduction in tariff protection to reduce the bias against exports) and high real rates of interest to attract worker's remittances have all served to promote foreign exchange earnings from merchandise exports, tourism, and workers' remittances.

As a result, Morocco's current acount deficit has been reduced from a level equivalent to 13% of GDP in 1982 to a level equivalent to some 2% of GDP since 1986, with the exception of one year. Further, foreign exchange reserves have increased six-fold since the end of 1989, reaching $3.6 billion at yearend 1992. This level of reserves is sufficient to finance five months's worth of imports as

agains reserve levels adequate to pay for only two weeks's imports in 1983. Foreign investment is on the increase, reaching $500 million in 1992, an increase of over four times since 1988. In addition, since then, implementation of Morocco's privatization program has let to substantial interest by foreign investment banks in portfolio investment in Morocco. Such increased foreign investment inflows reduce reliance on external borrowing.

With net repayments and growth in the economy, Morocco's stock of outstanding external debt (now $20 billion) represents less of a burden than previously. Current outstanding external debt is equivalent to 78% of GDP as against 123% in 1985. Further, successive debt reschedulings have stretched out repayment terms for this debt, allowing some margin for new additions external borrowing to finance needed investments. Yearly debt service payments on this stock of existing debt will decrease from just over $3 billion in 1992 to $2 billion in 1997.

The latest medium term balance of payments projection prepared for Morocco by the IMF assumes a healthy 10% annual increase in exports as well as a yearly 5% increase in foreign investment. It also assumes parallel growth in tourism and other service earnings and import growth of 9% annually. New external borrowing is constrained under this scenario, with medium and long-term loan disbursements decreasing from the current level of some $1.2 billion to $1.0 billion in 1998. Under these assumptions, the IMF projects a debt service ratio which declines steadily from 35% of merchandise and non-factor services and transfers in 1992 to 21% in 1998.

The international financial community clearly believes Morocco has weathered its debt crisis, as evidenced by the sharp rise in price of Morocco's debt paper in external, secondary markets, up 20 points since the beginning of 1993 to 68 cents on the dollar. Given Morocco's current cushion of foreign exchange reserves and expected reduction in the importance of debt service, there is little risk that the country will require further debt rescheduling or a halt in meeting international payment obligations.

In conclusion, the additional HG borrowings totalling $100 million, with the customary thirty year term and ten year grace period should not burden Morocco's debt servicing. Servicing of the existing HG Program loans is current. In addition, the HG loan maturity falls outside the loan limitations accepted by Morocco in the IMF Stand-by arrangement. Morocco may engage in as much concessional borrowing and non-concessional borrowing at maturities greater than 12 years as it judges appropriate.

Given the solid economic management followed by Morocco for more than a decade, the absence of restrictions on longer-term borrowing, and the appropriateness of investment in low-income shelter solutions, the HG-supported borrowings are reasonable. The level of country risk is moderate and should not preclude authorization of the Guaranty.

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ANNEX D

SOCIAL SOUNDNESS ANALYSIS

SOMMAIRE

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ANALYSE SOCIO-ECONOMIQUE

Il va de soi que la formation et le développement de l'habitat insalubre, au Maroc comme ailleurs, sont liés aux conditions (financières, foncières et techniques) de production de logements réglementaires et à la capacité financière d'une certaine tranche de population urbaines (estimée à 30% environ, d'après une étude récente*) à accéder à la propriété d'un lot équipé et à sa construction; l'auto-construction étant dominante dans le processus de production de logements (Plus de 90% des autorisations de construire en 1990).

On peut classer les bénéficiaires du programme HG en deux catégories :

- Les ménages des bidonvilles ou similaires pour la prévention.
- Les ménages résidant les quartiers sous-équipés ou similaires pour la prévention.

Les autres ménages (plus aisés) sont considérés comme des clients potentiels pour les lots de péréquation.

Les deux premières catégories constituent la population-cible du prêt HG 004 et dont le revenu doit être inférieur au revenu médian estimé en 1993 à 3.500 DH.

Il est difficile d'aborder les caractéristiques socio-économiques de cette population et d'analyser son comportement tant pour le paiement des terrains attribués par l'ANHI et pour leur construction que pour leur contribution dans le cadre d'une opération de restructuration des quartiers sous-équipés et ce, du fait de l'absence d'enquêtes spécifiques.

Toutefois, ces aspects seront appréhendés par certaines études existantes** et par des évaluations de projets réalisés dont notamment ceux de l'ANHI à Taza, par des enquêtes socio-économiques menées sur certains quartiers sous-équipés et par le dépouillement des listes des bénéficiaires de 5 opérations réalisées par l'ANHI.

1- DONNEES GENERALES SUR L'HABITAT INSALUBRE

En 1992, le Maroc comptait environ 27 Millions d'habitants dont 12.5 Millions vivent en milieu urbain; le taux d'accroissement de la population urbaine est de 3,7% par an lors des 20 dernières années; ce taux est alimenté à 40% par l'exode rural d'une population à revenus modestes.

Il est à noter que les caractéristiques générales de la population des villes au Maroc peuvent être résumées comme suit:

- la taille moyenne des ménages est de 5,4 personnes; elle serait en légère augmentation depuis 1971, s'expliquant par la baisse des taux de mortalité et par des regroupements familiaux dus aux problèmes économiques.

- la population est jeune avec 53% des habitants de moins de 20 ans et 75% de moins de 35 ans; ce qui engendre de besoins importants dans les domaines de l'éducation, de la santé et de créations des emplois.

(*) Etude du secteur de la construction au Maroc- CIH -1992.

(**) Etude du secteur de la construction au Maroc- CIH -1992; Etude de l'impact des dépenses publiques sociales sur les ménages à revenu modeste- Ministère des Finances -1993; Rapport d'évaluation du projet d'aménagement de terrains destinés à des familles à faible revenu - Banque Mondiale 1993).

- la population active (de plus de 15 ans) est de 33,2 % de la population urbaine totale (50,5% chez les hommes et 17,2% chez les femmes). Le taux de chômage en milieu urbain est estimé à 20,6% et il est en légère augmentation depuis 1982: le chômage concerne en grande partie les jeunes de moins de 24 ans.

- les revenus des ménages urbains sont plus élevés que ceux des ruraux et les coûts sont plus importants dans les grandes villes. D'après les enquêtes récentes du Ministère du Plan: le revenu médian est estimé en 1993 à 3.500 DH.

D'après le recensement national des bidonvilles de 1992, on dénombre environ 160.000 ménages qui habitent ce type d'habitat insalubre sur près de 1.000 sites de bidonvilles: leur nombre relatif par rapport à la population urbaine totale est en baisse depuis 1982 mais, en valeur absolue, il stagne relativement depuis 1989 comme indiqué dans le tableau qui suit:

Tableau n°1: Evolution des ménages des bidonvilles (1982-92)

Années	Ménages urbains	Ménages bidonvillois	%
1982	1 593 720	204 100	12,8
1989	2 121 680	165 500	7,8
1992	2 358 230	160 360	6,8

D'après l'Enquête nationale du niveau de vie au Maroc réalisée par le Ministère du Plan en 1990-91 et réajustée par une étude du Ministère des Finances*, environ 74% des ménages bidonvillois ont un revenu inférieur à 1.500 DH et sont considérés comme les plus nécessiteux:

Tableau n°2: Structures des revenus des ménages des bidonvilles (1990)

Groupes socio-économiques	% des ménages des bidonvilles
1- Ménages à faible revenu	*86,9*
1.1- Ménages les plus nécessiteux	73,8
1.2- Ménages nécessiteux	13,1
2- Ménages à revenu moyen	*9,9*
2.1- Tranche inférieure	6,2
2.2- Tranche supérieure	3,7
3- Ménages à revenus élevé	*3,2*
ENSEMBLE	*100,0*

En ce qui concerne l'habitat clandestin, il a pris de l'essor depuis les années 1970. A l'exception d'une enquête nationale réalisée en 1983 par le Ministère de l'habitat qui a estimé son ampleur à 13% de la population en cette période**, il n'existe pas de statistiques officielles; cependant, le recoupement de différentes études sectorielles (SDAU, Plans d'Aménagement, SDA,...) menées sur de nombreuses villes marocaines permet de fixer son importance entre 15 et 20% du parc de logement national; les villes les plus touchées par ce phénomène sont Salé, Tanger, Tétouan, Oujda, Meknès, et Fès; mais les villes moyennes et petites n'échappent pas à ce type d'habitat insalubre (Khémisset, Sefrou, Azilal, M'Diq, Martil,...).

(*) Etude de l'impact des dépenses publiques sociales sur les ménages à revenu modeste- Min. des Finances -1993

(**) Une réactualisation des données de 1993 est, semble-t-il, en cours dans le cadre de l'Etude sur le secteur de l'habitat au Maroc menée actuellement par le Ministère de l'Habitat

Concernant les caractéristiques socio-économiques des ménages qui habitent les quartiers clandestins, on peut les schématiser grossièrement en analysant et réactualisant les études menées ces dernières années sur certaines villes (Tanger, Oujda, Témara, Tétouan, Martil, F'Nideq,...); il va de soi que les écarts entre les villes peuvent être importants eu égard à la localisation et à l'économie de la ville considérée et ce, notamment en matière des activités et revenus:

- Origine rurale d'une grande partie des ménages, mais alimentation aussi par des ménages en provenance des quartiers plus insalubres tels que les Médinas anciennes et les bidonvilles; la moyenne d'âge des chefs de ménage se situe entre 35 et 45 ans.

- Entre 60 et 70% des ménages sont propriétaires ou co-propriétaires de leur construction.

- La structure professionnelle des actifs occupés et les revenus correspondant diffèrent d'une ville à l'autre, mais on constate une prédominance des ouvriers, employés de services et fonctionnaires (de l'ordre de 35%) et des commerçants-artisans (de l'ordre de 30%).; les revenus moyens mensuels varient entre 1.800 et 2.200 DH. Le revenu médian étant de l'ordre de 1.300 Dh (valeur 93).

Par ailleurs en matière de lutte contre l'habitat insalubre menée par le Gouvernement marocain, d'après les statistiques disponibles, il a été livré par le Ministère de l'Habitat près de 167.500 lots équipés aux bidonvillois depuis 1982; cependant, en valeur absolue, il en reste autant qu'en 1989, soit près de 160.000 familles.

Concernant, la restructuration des quartiers clandestins, les actions du Gouvernement du Maroc (GOM) ont été plus timides vue le manque de moyens financiers et la complexité d'intervention dans ces tissus; les exemples du type PDU de Tétouan, où l'AID contribue par le prêt HG001, sont rares.

L'objectif actuel du GOM est de radier, avec la contribution internationale (AID, Banque Mondiale, CEE, ...), le phénomène des bidonvilles avant l'an 2000 et il tente de mettre en place une stratégie d'actions pour les quartiers clandestins dans laquelle les Municipalités joueront un rôle important, à l'instar de ce qui se réalise à Tétouan.

2- PRESENTATION DES VILLES ELIGIBLES:

D'après les principes et critères d'éligibilité définis dans l'analyse technique, il a été proposé une première liste préliminaire de villes et projets éligibles d'aménagement foncier par l'ANHI et, éventuellement, extensive aux autres composantes du programme du prêt HG 004 (restructuration des quartiers clandestins et protection de l'environnement par les Municipalités avec un préfinancement par le FEC).

Ces villes, de différentes tailles, se caractérisent soit par une forte présence de bidonvilles (Agadir, Tikiouine, Meknès, Khouribga,...), soit par une forte présence de quartiers d'habitat sous-équiés (Tétouan, Oujda,...) ou soit les deux à la fois (Marrakech,...).

Ces villes se caractérisent aussi par un exode rural, généralement, important, surtout dans les villes moyennes et petites dont on connait aujourd'hui qu'elles servent davantage de centres d'accueil de l'exode que les plus grandes; les taux d'accroissement naturel sont souvent supérieurs à 2,5% qui est considéré comme la moyenne de la croissance naturelle (Tableau n°3)

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Tableau n°3: Caractéristiques des villes éligibles

VILLES	POPULATION			DEMANDE ANNUELLE		HABITAT INSALUBRE	
	1982	Est. 1992	TADA	Logements	Lots équipés	Bidonvilles	Clandestin
AGADIR	110 479	180 000	5.0%	2 260	900	16.7%	2.0%
TIKIOUINE	8 391	15 000	6.0%	240	90	23.3%	20.0%
MEKNES	319 783	450 000	3.5%	3 670	1 470	5.0%	10.0%
KHOURIBGA	127 181	200 000	4.6%	2 290	910	2.5%	5.0%
SEFROU	38 833	51 000	2.8%	320	130	1.5%	29.4%
OUJDA	260 082	350 000	3.0%	2 420	970	0.0%	28.3%
EL JADIDA	81 455	150 000	6.3%	2 520	1 000	6.7%	
TETOUAN	199 615	300 000	4.2%	3 020	1 210	0.5%	33.3%
OULED TAIMA	12 519	30 000	9.1%	840	330	11.7%	58.3%
KHEMISSET	58 927	110 000	6.4%	1 900	760	1.4%	7.5%
KHENIFRA	48 238	91 000	6.6%	1 610	640		14.4%
AZILAL	7 849	16 000	7.4%	330	130	21.9%	37.5%
MARRAKECH	439 728	580 000	2.8%	3 700	1 480	1.7%	5.6%
Moyenne	131 775	194 077	3.9%	1 930	770	3.9%	15.2%

Vue la croissance démographique de ces centres, les besoins en logements des dix prochaines années sont estimés, en moyenne, à 1.930 logements ou 770 lots équipés; les totaux annuels pour ces 13 villes sont d'environ 25.000 logements et 10.000 lots équipés.

Parallèlement, l'ANHI envisage dans ces villes la résorption et la prévention de l'habitat insalubre; dans le cadre du HG 004, il y est question d'acquérir environ 1.310 ha dont 735 ha à équiper de 1994 à 1998 et contribuer à la satisfaction des besoins de la période 1997-2002.

3- PROFILS DES BENEFICIAIRES :

L'analyse de ces profils est appréhendée à partir du dépouillement des listes des bénéficiaires de 5 opérations (Oued Fès, Butte II, Riad, Yasmine et Sidi Abdelkrim) auxquelles il a été rajouté les résultats des enquêtes menées en 1990 dans le cadre des activités de l'ANHI.

Ces opérations peuvent être considérées comme représentatives quant aux caractéristiques socio-économiques générales des bénéficiaires des différents types d'opérations de l'ANHI réalisées à ce jour. Les revenus ont été réactualisés en valeur 1993, le tableau ci-dessous fournit, pour chacune des opérations étudiées, le pourcentage des femmes chefs de ménage ayant bénéficies d'un lot, l'âge moyen de l'ensemble des bénéficiaires, leurs professions et leurs revenus moyens et médians déclarés.

Ainsi d'après le tableau n°3, environ 14% des bénéficiaires sont des femmes-chefs de ménage (veuves ou divorcées, généralement): leur part est plus basse à Sidi Kacem (7,3%) et plus élevée à Safi; comme pour les autres bénéficiaires, leur âge moyen reste aux alentours de 40 ans.

En général dans les opérations de prévention-promotion, ces femmes sont souvent des fonctionnaires (54% à Sidi Kacem, 30% à Bouznika), des enseignantes ou sans profession (69% à Rabat -recasement).

Pour l'ensemble, les fonctionnaires et les enseignants sont, également, les principaux bénéficiaires des opérations de prévention-promotion avec des taux dépassant 60% alors que la structure

socio-professionnelle dans les bidonvilles est plus diversifiée, avec toutefois une prédominance des ouvriers et artisans.

Quant aux revenus déclarés, la moyenne est de l'ordre de 3.500 à 4.500 DH selon la ville dans les opérations de prévention-promotion; elle baisse à environ 1.500 DH pour les bidonvilles.

La médiane est de l'ordre de 3.000-3.500 DH dans la prévention-promotion et de 1.300 DH dans le recasement.

Tableau n°3: Caractéristiques socio-économiques des bénéficiaires de l'ANHI

	Oued Fès FES	Butte II RABAT	Riad BOUZNIKA	S. Abdelkrim SAFI	Yasmine I S. KACEM	Bidonvilles TAZA
Type de lots concernés	Prév./Prom.	Recasement	Prév./Prom.	Prév./Prom.	Prév./Prom.	Recasement
% Femmes bénéficiaires	13.1%	14.5%	11.2%	19.5%	7.3%	?
Age moyen	44 ans	50 ans	41 ans	39 ans	42 ans	?
PROFESSION:						
- Fonctionnaires	50.7%	8.4%	42.2%	45.1%	57.6%	20.3%
- Enseignants	19.9%	0.2%	20.3%	19.8%	12.1%	0.0%
- Commerçants	1.8%	5.1%	6.3%	7.2%	9.1%	11.5%
- Artisans	9.8%	22.4%	6.9%	9.9%	4.8%	16.2%
- Ouvriers	0.2%	22.1%	5.6%	1.1%	1.8%	13.2%
- T.M.E.	7.7%	1.6%	1.3%	6.8%	5.5%	24.7%
- Autres professions	7.9%	20.0%	13.4%	5.2%	7.9%	8.2%
- Retraités	0.8%	5.6%	0.4%	0.7%	0.6%	4.9%
- Sans profession	1.1%	14.5%	3.7%	4.2%	0.6%	1.0%
Ensemble	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Revenu moyen (1993)	4551 DH	1215 DH	3613 DH	3967 DH	3526 DH	1660 DH
Revenu médian (1993)	3583 DH	1152 DH	2950 DH	3243 DH	2997 DH	1440 DH

4- REVENUS ET SOLVABILITE:

4.1- Financement des lots équipés:

En ce qui concerne le financement des lots équipés, on rappelle que la réduction des coûts au profit des familles à bas revenus est l'un des principaux objectifs du programme HG, tant au niveau de la réalisation de lotissements économiques qu'au niveau de la restructuration des quartiers sous-équipés.

Si cet objectif s'appuie, généralement, sur des critères techniques (notamment, au niveau du CUS cessible) et de stratégiques de commercialisation (Voir Paragraphe 1.7- de l'analyse technique), face au rythme d'accroissement des coûts des terrains, il importe, dans le choix des opérations éligibles à HG 004, d'exiger une proportion adéquate des charges foncières du projet à ne pas dépasser.

L'AID estime que le taux d'effort financier d'un ménage pour l'accession à un logement ne doit pas dépasser 35% du revenu mensuel: le raisonnement peut être appliqué à l'acquisition d'un terrain équipé pour construire.

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Si l'on table sur un délai moyen de commercialisation des lots de 48 mois et sur le revenu médian actuel estimé à 3.500 DH, le taux d'effort financier de la population cible pendant cette période est, en plus, de 58.800 DH, pouvant correspondre à l'achat d'un lot économique variant entre 80 et 100 m^2; aussi, le quote-part foncière du projet ne devra pas dépasser les 30% du coût global (non compris les frais financiers liés à HG).

Au coût de revient moyen dans les opérations éligibles (715 DH/ m2- Chapitre 2 de l'analyse technique), le taux d'effort financier est ramené à 42% pour un lot de 100 m^2 de prévention; ce qui est relativement élevé; l'ANHI accentuera ses efforts pour la réduction des coûts des lots économiques produits et le programme HG 004 l'aidera pour atteindre cet objectif (Voir Paragraphe 1.6.2 de l'Analyse technique).

Il sera de même dans le cadre de la restructuration des quartiers sous-équipés pour laquelle la contribution à demander aux bénéficiaires sera, sans aucune subvention, de l'ordre de 26.000 DH par contruction restructurée.

4.2- Financement de la construction:

Les questions posées est de savoir comment les bénéfciaires valorisent les lots qui leur ont été attribué et si les produits réalisés par l'ANHI sont financièrement accessibles (selon les critères du CIH) aux ménages qui en ont bénéficies.

Auparavant, il importe de présenter la situation du financement d'habitat au Maroc et les conditions de recours aux prêts CIH.

En ce qui concerne les modalités d'accession à un logement, d'après l'Enquête nationale sur le niveau de vie menée par le Ministère du Plan en 1990-91, près 21% des ménages urbains propriétaires ont hérité de leur logement alors que près de 60% l'avaient construit ou acheté uniquement avec des fonds propres et 18% ont eu recours à un emprunt, en plus de leurs fonds propres.

Pour les ménages qui ont eu recours à des emprunts, seulement 2% s'est adressé au CIH et 11% à d'autres banques du secteur privé; les autres emprunts proviennent de la famille, des amis ou autres notamment dans les couches de revenus bas et moyens.

En 1991, le CIH n'a octroyé que 15% des prêts aux familles de revenu est inférieur à 2.000 DH (probablement, sur des opérations particulières de recasement comme celle de Ben M'Sik à Casablanca); ce pourcentage est passé à plus de 70% pour les revenus supérieurs à 3.000 DH.

Les motifs de non recours ou CIH pour les bas revenus sont diverses: absence de parcelle non immatriculée, insolvabilité des ménages (revenus insuffisants), taux d'intérêt élevé, méconnaissance du secteur bancaire,...).

Pour illustrer l'insolvabilité des ménages à revenu inférieur au médian (3.500 DH), il est mené des calculs sur des situations extrêmes sur la base des données ci-après et selon deux hypothèses de taux d'intérêt, également extrêmes (ordinaire de 15% et suventionné à 7%):

- Coût du terrain au mètre carré : 720 DH
- Coût de construction du m2 plancher: 1.300 DH
- Frais généraux de construction : 12%
- Montant du prêt demandé : 70% de la VIT
- Durée du prêt hypothécaire : 20 ans.

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De même, pour les ménages qui arrivent à ceux réaliser par leurs propres moyens plus de leur logement, ils se génèrent des revenus complémentaires issus de la location d'un des logements construits

5- IMPACTS ATTENDUS DU PROGRAMME HG 004:

Du point de vue socio-économique et si l'on se réfère à certains ratios calculés dans le cadre de l'étude d'évaluation des projets USAID au Maroc (ICMA-1992), les impacts du programme HG 004 seront largement positifs:

5.1- En matière de production de l'habitat économique:

L'ensemble des 22 opérations à réaliser lors des 5 prochaines années offrira près de 23.720 lots équipés dont 23% pour recaser 5.480 familles de bidonvilles, 49% pour la prévention et 27% pour la péréquation. Convertis en nombre de logements et en nombre de population, on aura:

- 5.480 lots de recasement permettra la construction de 11.000 logements pour 55.000 personnes;
- 11.580 lots de prévention offriront près de 30.000 logements pour 150.000 personnes
- 6.500 lots de péréquation offriront près de 25.000 logements pour 125.000 peronnes;

Soit au total, la production de 66.000 logements pour 320.000 personnes.

Par rapport aux besoins en logements de la période 1997-2002 (relative à la livraison des lots des opérations retenues pour 1994-98), le programme HG 004 contribuera à la résorption de près de 5% des ménages bidonvillois recensés au Maroc, mais davantage dans la satisfaction des besoins urbains et notamment, dans la prévention de formation et développement de l'habitat insalubre (35% des besoins des villes éligibles pendant cette période).

5.2- En matière de restructuration des quartiers sous-équipés:

L'enveloppe financière à consacrer par le FEC à cette activité dans le cadre du HG 004 permettra de restructurer près de 250 ha (Voir Chapitre 2.2 de l'Analyse technique), soit pour réhabiliter près de 10.000 constructions ou 20.000 logements pour 100.000 personnes: donc autant que dans la restructuration des quartiers Dersa-Samsa de Tétouan (HG 001).

Si l'on retient que les villes éligibles présentées ci-dessus dans ce volet du HG 004, environ le tiers des quartiers sous-équipés de ces villes peut être restructuré en voirie, assainissement et éclairage public.

5.3- En matière de création d'emplois:

Il va de soi que les études et travaux qui seront réalisés dans le cadre de l'aménagement de 735 ha et dans la restructuration de près de 250 ha vont générer de nouveaux emplois et contribuer à la crise économique urbaine dans les villes éligibles.

Si l'on utilise les conclusions de l'étude d'évaluation de l'USAID, on estime que le chômage sera réduit de 20% dans le volet restructuration et de 10 à 30% dans les opérations de lotissements.

Pour évaluer les taux d'effort des ménages-cibles, on a fait évoluer le raisonnement entre les différents types de lots économiques et on constate, d'après les tableaux n°18 et 19, qu'au meilleure des cas (Taux d'intérêt à 7% et lot de 80 m2), le taux d'effort d'un ménage qui gagne mensuellement 3.500 DH atteint 47%.

Tableau n°5: Taux d'effort des ménages cibles (taux d'intérêt de 7%)

Superficie du lot (en m2)	80	90	100	110	120
1- Coût d'achat du terrain	57 600	64 800	72 000	79 200	86 400
2- Coût de construction (2 étages)	182 000	192 400	218 400	244 400	270 400
3- Frais généraux (12%)	28 750	30 860	34 840	38 830	42 810
Valeur Immobilière Totale en DH	268 350	288 060	325 240	362 430	399 610
- Financement hypothécaire (70%)	187 800	201 600	227 600	253 700	279 700
- Mensualités hypothécaires	1 445	1 551	1 752	1 953	2 153
- Autres charges liées au logement*	200	300	400	500	600
MENSUALITE MINIMALE en DH	*1 645*	*1 851*	*2 152*	*2 453*	*2 753*
TAUX D'EFFORT (%)	*47,0%*	*52,9%*	*61,5%*	*70,1%*	*78,7%*

(*) Eau, électricité, taxes,...

Tableau n°6: Taux d'effort des ménages cibles (taux d'intérêt de 15%)

Superficie du lot (en m2)	80	90	100	110	120
1- Coût d'achat du terrain	57 600	64 800	72 000	79 200	86 400
2- Coût de construction (2 étages)	182 000	192 400	218 400	244 400	270 400
3- Frais généraux (12%)	28 750	30 860	34 840	38 830	42 810
Valeur Immobilière Totale en DH	268 350	288 060	325 240	362 430	399 610
- Financement hypothécaire (70%)	187 800	201 600	227 600	253 700	279 700
- Mensualités hypothécaires	2 440	2 620	2 960	3 300	3 640
- Autres charges liées au logement*	200	300	400	500	600
MENSUALITE MINIMALE en DH	*2 640*	*2 920*	*3 360*	*3 800*	*4 240*
TAUX D'EFFORT (%)	*75,4%*	*83,4%*	*96,0%*	*108,6%*	*121,1%*

(*) Eau, électricité, taxes,...

Ainsi, on peut affirmer avec les conditions actuelles, le recours aux prêts à la construction est inabordables à une grande partie des ménages marocains, sauf si l'on réduit les VIT (particulièrement au niveau du foncier et du nombre de logements construits par lot) et l'on augmente les taux d'effort des ménages.

Quoi qu'il en soit, l'insuffisance des moyens financières des ménages à bas revenu fait qu'il ait souvent des allongements des durées de construction de la parcelle acquise de l'ANHI et que se développe la vente de "droit aérien" (haoua), voire même, la co-propriété totale.

Ainsi, les habitants des bidonvilles et les ménages à bas revenus en général, tentent de recourir à la vente de "droit aérien" (droit coutumier de l'haoua) qui consiste à avoir un co-propriétaire de la construction sur le lot à valoriser en deux logements ou plus mais non compris la propriété du terrain qui reste au nom du bénéficiaire attitré. Quant à la co-propriété totale, c'est le même procédé mais il concerne également le terrain. Ces deux "droits" sont bien régies par des textes juridiques au Maroc.

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5.4- En matière des investissements induits:

Chaque lot produit génère, par sa construction, de nouveaux investissements; ainsi, chaque Dirham investit en terrain et équipement génère plus de 3,5 DH pour sa construction; la proportion est d'environ 1,5 dans le cadre de réhabitation des constructions existantes dans les quartiers restructurés (voir cas de Tétouan).

ANNEX E

ADMINISTRATIVE / INSTITUTIONAL ANALYSIS

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ADMINISTRATIVE / INSTITUTIONAL ANALYSIS

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      (5) The Technical Assistance Grant
   b. Institutional Relationships under HG-III
      (1) Evolution of Implementation Strategy
      (2) Relationships with the Municipalities
      (3) Collaboration with Regional MOH Offices
      (4) The Private Sector
      (5) The Achievements of the Technical Assistance Grant

3. Proposed Model for HG-IV
   a. Roles and Relationships
      (1) Municipalities
      (2) ANHI
      (3) FEC
      (4) Régies
      (5) Regional MOH Offices
      (6) Private Sector
   b. Needs for Coordination under HG-IV
      (1) Technical Coordination
      (2) Administrative Coordination

4. Organization of the Principal Partners
   a. ANHI
      (1) Intervention Strategies
      (2) Organizational Evolution
      (3) Technical Assistance Needs
   b. FEC
      (1) Project Approval Process
      (2) Evaluation Criteria
      (3) Loan Approval and Release of Funds
      (4) Technical Assistance Needs
   c. Municipalities
      (1) Organization
      (2) Technical Assistance Needs at Municipalities
      (3) Technical Assistance Needs at the DGCL
      (4) Technical Assistance Needs at the Directorate of Urban Planning

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NEO
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E. ADMINISTRATIVE / INSTITUTIONAL ANALYSIS

1. Introduction

Le programme HG-IV se place dans la continuité des programmes HG-I et HG-III et l'un de ses objectifs affiché est de réaliser une "synthèse" de ces deux expériences.

Cet objectif peut surprendre, tant l'esprit des deux programmes parait différent:

HG-III cherche à renforcer le potentiel d'action de l'ANHI en mettant à sa disposition des moyens financier lui permettant de lever un certain nombre de contraintes qui ralentissaient ou bloquaient ses opérations. HG-III permet à l'Agence de préfinancer les acquisitions foncières, la viabilisation de lots de péréquation ou la réalisation d'équipements hors site. Cette capacité à anticiper les recettes permet non seulement une accélération de la mise en oeuvre des projets mais apparait à bien des égards comme une condition de faisabilité du projet (foncier appartenant à des propriétaires privé, valeur démonstrative des premiers équipements...)

HG-I présente deux caractéristiques principales. La position de maître d'ouvrage du développement urbain de la Municipalité de Tétouan est fortement affirmée. En particulier, c'est à elle qu'il revient de préfinancer les opérations en empruntant les fonds nécessaires au FEC et d'établir et de recouvrer les recettes nécessaires.

L'ANHI, intervient comme "assistant technique" de la Municipalité pour la conseiller dans une approche globale et prospective du problème de l'habitat insalubre de la ville (lotissements, péréquation, prévention, aménagement concerté).

Le programme HG-IV, tel qu'il se dessine dans le PID, apparait bien comme une synthèse entre les deux programmes précédents, puisqu'il renouvelle et renforce les moyens de préfinancement de l'ANHI dans son rôle de lotisseur. Le rôle de maître d'ouvrage du développement urbain de la Municipalité est réaffirmé (approche globale y compris protection de l'environnement, financement des équipements hors site). Pour l'appuyer dans cette responsabilité, l'ANHI est positionnée comme conseil, une ligne de crédit est ouverte au FEC, une assistance technique est assurée par un programme complémentaire de Don.

Si la seule préoccupation de l'USAID avait été l'efficacité opérationnelle à court terme de l'utilisation du prêt, un montage plus simple, du type de HG-III, aurait fait l'affaire. Le montage retenu est révélateur de la volonté de l'USAID de contribuer à installer les différentes institutions concernées dans un schéma relationnel de collaboration ou chacun joue pleinement le rôle correspondant à son but et ses missions.

C'est dans cet esprit que nous dessinerons, à partir des expériences acquises, un schéma relationnel de principe entre les différents intervenants. L'état actuel de l'organisation des entités concernées par le programme, sera analysé au regard des exigences de ce schéma. Les besoins en assistance technique seront conçus pour pallier les insuffisances constatées.

2. Premières Expériences de Collaboration Institutionnelle

a. Le Programme HG-I et Ses Enjeux Institutionnels

L'arrêt du développement des quartiers clandestins et leur équipement est un problème crucial dans la plupart des villes, problème devant lequel les Municipalités sont restées jusqu'ici désarmées.

Le programme HG-I a pour but de réaliser une opération d'envergure de restructuration d'un quartier clandestin en s'appuyant sur les institutions existantes. Il se voulait, dés le départ pragmatique et expérimental, avec l'idée d'identifier les obstacles et les goulets d'étranglement entravant l'action et la recherche de solutions transposables. C'est en ce sens qu'il est particulièrement intéressant pour la préparation du HG-IV qui procède de la même démarche.

(1) Le schéma de répartition des rôles

La répartition des rôles, après quelques ajustements du schéma initialement prévu peut être défini comme suit:

- La Municipalité de Tétouan est maitre d'ouvrage de l'opération (Programme de Développement Urbain)

- Des fonds HG-I pour le préfinancement des travaux de restructuration sont alloués au FEC, qui après examen et acceptation des dossiers, les débloque à la demande du maître ouvrage.

- La maîtrise d'oeuvre technique est confiée selon la nature des travaux:

  - à la Régie autonome intercommunale de Distribution d'eau et d'électricité (RDE) pour le réseau d'eau potable et d'électricité

  - ou à l'ANHI pour la voirie et le réseau d'assainissement

- L'ANHI joue un rôle d'assistance technique auprès du maitre d'ouvrage pour la conception du projet, sa programmation technique et financière, l'instruction des dossiers d'emprunts au FEC et le suivi de sa mise en oeuvre.

- La Direction Générale des Collectivités Locales (DGCL) assure un rôle de coordination centrale. Elle use de son autorité pour faciliter la mise en oeuvre de ce projet pilote. Un rôle identique au niveau local, est confié au Gouverneur de la province de Tétouan.

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(2) Les enseignements sur la conception des projets de restructuration

La nécessité d'une approche globale et prospective

Centré sur la restructuration du quartier clandestin de Dersa Samsa, le projet a du être enrichi d'un certain nombre de composantes destinées au relogement d'habitants des maisons détruites par la voie ouverte dans le quartier clandestin, à la prévention ou à la péréquation.

Autrement dit le traitement d'un quartier clandestin oblige à une approche globale et prospective qui touche l'ensemble de l'espace urbain.

De ce fait le schéma de développement urbain existant, peut-être parce qu'il n'avait pas pris suffisamment en compte toutes les données du problème, s'est trouvé modifié. Se pose à ce niveau la question d'une procédure formelle de modification du Schéma d'Aménagement Urbain.

Flottement dans la stratégie de recouvrement des coûts

D'emblée, il a semblé illusoire de faire supporter la totalité du coût de la restructuration par les habitants du quartier. Ces charges seront partiellement financées par péréquation et, pour le restant, le projet compte d'une part sur des recettes de régularisation des titres foncier et d'autre part sur une contribution financière des bénéficiaires.

Les études préalables ont montré la complexité extrême des structures de la propriété foncière à Dersa Samsa, comme sans doute dans la plupart des quartiers clandestins: morcellement; absence d'immatriculation; utilisation des actes adoulaires et zina, etc..

Pour l'opération apuration de la situation et la délivrance de titre fonciers régulier, le Service de la Conservation Foncière a accepté de déroger a ses règles habituelles:

> Les parcelles étant construites, il aurait normalement fallu établir le cadastre avec un levé des bâtiment, ce qui aurait entrainé des délais et des coûts insupportables. Le Service a accepté un cadastrage des parcelles sans levé des bâtiment.
>
> Le Service a d'autre part accepté un découpage du titre-mère qui couvrait l'ensemble du quartier en tranches. Les tranches étant elle-mêmes découpées en parcelles faisant l'objet du titre foncier, alors que la réglementation prévoie le passage direct du titre mère aux parcelles.

Ces deux dérogations constituent des précédents précieux pour d'autres projets de même type.

La question d'une contribution directe des habitants à l'équipement de leur quartier reste aujourd'hui ouverte. Les hésitations de la Municipalité à faire valoir l'impact de la restructuration sur le confort des bénéficiaires et sur la plus-value considérable de la valeur

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des habitations tiennent sans doute à une connaissance insuffisante des revenus des habitants et au caractère difficile d'une population longtemps incontrôlée. Des solutions techniques ont été envisagées, comme par exemple de s'appuyer sur la RDE et ses moyens de rétorsions (une convention a même été signée) mais n'ont jamais été mises en pratique. C'est semble-t-il la volonté politique qui fait pour l'instant défaut et la Municipalité espère qu'avec le temps les mentalités évolueront, permettant à l'administration municipale d'établir son emprise.

Le développement des services et l'entretien des équipements nouveaux

La restructuration du quartier entraîne des charges nouvelles pour la Municipalité: ramassage des ordures, entretien des réseaux d'assainissement. Il faudra bien couvrir ces dépenses nouvelles par des recettes équivalentes avec ou sans péréquation sur l'ensemble de la population de la ville (taxes d'édilité etc..).

(3) Les enseignements sur les rôles attribués et leur répartition

Le rôle de maître d'ouvrage de la Municipalité

Nécessité de créer une cellule opérationnelle
L'organisation interne des services municipaux de Tétouan était à l'évidence trop sommaire pour prendre en charge directement une opération de l'envergure et de la complexité du PDU qui requiert une mobilisation et une forte coordination des différents services d'exécution.

L'insuffisance de l'organisation du travail a conduit à la création d'une cellule opérationnelle, regroupant sous l'autorité directe du Président du Conseil, tous les moyens et les compétences aussi bien techniques qu'administratives nécessaires à la conduite à bonne fin du PDU. Par ailleurs, la gestion financière du projet a été individualisée par la création d'un compte annexe au budget d'équipement, le compte spécial PDU.

Cette cellule opérationnelle, avec l'assistance technique de l'ANHI et du programme de don, s'est montrée à la hauteur de sa tâche et la formule (y compris le compte spécial) peut être considérée comme un passage obligé pour la mise en oeuvre du HG-IV dans de nouvelles Municipalités.

Nécessité d'une forte implication personnelle du Président du Conseil Municipal
Suivi régulier du déroulement du projet, accélération des procédures administrative (visa et approbation des marchés), utilisation de circuits formels de transmission (courrier porté, interventions personnelles), le Président du Conseil a usé de tout son poids pour la conduite à bonne fin du projet.

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Le rôle du FEC

Il a existé dès le départ une différence d'interprétation entre le maître d'ouvrage et le FEC sur le rôle exact du Fonds dans le projet.

Le FEC, à l'occasion d'une demande de prêt, joue traditionnellement, au travers ses procédures d'évaluation, un rôle de conseil financier et technique auprès des collectivités locales. Il s'agit d'un "conseil" de nature particulière puisqu'en dépend l'octroi du prêt. Ce conseil vise aussi bien les aspects techniques que le montage financier, les estimations de coût des différentes opérations que la programmation financière du projet. Le FEC exerce, de plus, un contrôle classique à chaque déblocage de fonds.

Ces fonctions sont issues des missions du FEC et de la Déclaration de Politique Générale qui en précise les modalités d'exercice (voir 4.b). Ainsi le FEC a attiré l'attention sur l'optimisme excessif du programme quand aux recouvrement des fonds auprès de la population bénéficiaire, préconisant une enquête préalable auprès des habitants du quartier ("test de sensibilité"). L'ANHI, avec l'accord des instances de coordination centrale, préférait lancer le programme et résoudre les problèmes au fur et à mesure qu'ils se présenteraient.

Forte de l'expérience acquise avec le HG-III a monté un programme à composantes multiples financièrement solidaires. La programmation de la réalisation des composantes permettait d'autre part de dégager rapidement les recettes de péréquation, de les affecter au démarrage de la restructuration et de retarder ainsi le moment où l'appel à l'emprunt devenait nécessaire.

Cette conception appelait une gestion de la trésorerie basée sur l'unicité de la caisse et permettant d'utiliser les disponibilités de caisse issue d'une rubrique du programme à des emplois liés à une autre rubrique. Pour le FEC le compte spécial est soumis aux règles de la comptabilité publique qui précise les affectation des engagements par rubriques.

Les difficultés étaient inévitables et n'ont été surmontés que par un arbitrage de la DGCL. En particulier, le premier programme d'emploi du "compte spécial" a été réactualisé, en regroupant les travaux d'assainissement et de voirie dans une rubrique unique dans chaque volet du PDU, avec l'accord de la DGCL et du Ministère des Finances (Janvier 1992).

Fort de cet enseignement:

- Le programme HG-IV doit clairement définir les rôles respectifs de l'ANHI et du FEC dans la conception des projets.

- Le programme d'emploi du compte spécial doit être d'emblée conçu pour permettre une souplesse raisonnable dans l'utilisation des disponibilités.

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Le rôle de la RDE

L'intervention de l'AHNI dans les travaux d'assainissement a été d'autant plus mal acceptée par la RDE qu'un débat national était ouvert à cette époque sur le transfert de l'assainissement aux régies autonomes d'eau potable et d'électricité. La Municipalité de Tétouan, au contraire d'autres villes du Maroc, n'a pas donné suite à cette idée de transfert.

La RDE qui jouit d'un monopole dans la réalisation des travaux d'adduction s'est par la suite peu impliquée dans le programme et des difficultés de coordination ont perturbé certains chantiers.

Comme, par ailleurs, un doute s'est installé sur la capacité de la RDE à assurer, dans les temps voulu, les travaux d'adduction d'eau potable dans la zone de prévention, un accord a été trouvé, sous l'égide du Gouverneur, par lequel la maîtrise d'oeuvre technique des travaux est confié à l'ANHI, la RDE assurant le suivi et la réception des travaux contre une rétribution de 20%.

Cette formule, si elle peut être reprise (il s'agit d'une transgression du monopole du RDE) présente deux avantages incontestables:

- elle garantit, du fait de l'unicité de la maîtrise d'oeuvre technique, une meilleure coordination des chantiers d'assainissement, de voirie et d'adduction.
- elle s'est révélée nettement moins coûteuse (réduction d'environ 50%).

Le rôle de l'ANHI

L'ANHI a su, au travers son Antenne Régionale travailler en parfaite symbiose avec la cellule PDU et faire face à un élargissement de son rôle lié au désistement partiel du FEC et de la RDE.

L'assistance technique au maître d'ouvrage a pris des formes variées:

- préfinancement des études préalables
- conseil pour la conception et la programmation du projet
- assistance dans la mise en forme des dossiers présentés au FEC
- maîtrise d'ouvrage déléguée sur les différentes composantes (Restructuration, relogement, ZAC et lot de prévention
- maîtrise d'oeuvre technique des travaux de voirie et d'assainissement et exceptionnellement (lot de prévention) des travaux d'adduction d'eau.

Elle a ainsi couvert tous les aspects du projet, depuis sa conception jusqu'à sa réalisation, s'engageant aux cotés de la Municipalité pour surmonter les blocages successifs ou pour la définition des thèmes d'assistance technique financées par le Programme de Don.

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Le secteur privé

L'ANHI comme la RDE ont fait systématiquement appel à des entreprises privées pour les assister dans leur tâches de maître d'oeuvre technique et pour la réalisation des travaux.

Les chiffres d'affaires réalisés par le secteur privé dans le cadre de HG-I peuvent être estimés comme suit:

Nature de l'entreprise	Chiffre d'affaire	% HG-I
Bureau d'études	Dh 7,633,000	?
Entreprises BTP	Dh 293,123,000	?
TOTAL	Dh 300,756,000	66.5%

(4) Les instances de coordination

Prévues dés le démarrage du projet, les instances de coordination ont joué, à plusieurs reprises un rôle décisif. Un projet de cette importance, novateur sous beaucoup d'aspects, n'aurait sans doute pas pu être mené à bien sans leurs interventions, qu'il s'agisse d'arbitrer entre les différents partenaires, d'accélérer des procédures, voire autoriser leur transgression. On citera notamment:

- Intervention de la coordination nationale pour assouplir l'utilisation du compte spécial PDU

- Intervention pour que le FEC accepte de préfinancer prématurément la construction des 200 logements dès le démarrage du projet de façon à satisfaire aux conditions suspensives de l'Accord de Prêt.

- Appui du Gouverneur pour obtenir des interventions de la RDE coordonné avec les besoins du programme. Appui du protocole d'accord confiant à l'ANHI la maîtrise d'oeuvre des travaux de la zone de prévention.

- Accélération des procédures de régularisation de la situation foncière

D'une façon générale le projet a bénéficié, à travers ces instances de l'attention et du soutien des autorités provinciales et nationales.

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(5) L'importance cruciale du programme de don (608-0194)

L'objectif principal de ce programme est de fournir des produits et des services permettant de renforcer les capacités des organismes concernés par la mise en oeuvre du PDU et d'autres projets similaires.

Il s'agissait donc à la fois de faciliter l'exécution du PDU de Tétouan et d'appuyer l'émergence d'un modèle institutionnel en état de fonctionner pour d'autres projets similaires.

Souplesse dans la mise en oeuvre du programme

La mise en oeuvre de ce programme a été extrêmement souple. Il a été possible d'ajuster et de renforcer le programme au fur et à mesure du déroulement du projet et de l'identification de blocages ou de goulets d'étranglement non prévu. Ainsi certaines actions prévues ont été reportées ou annulées , d'autres non prévues se sont ajoutées. Cette approche pragmatique a été facilitée par l'accroissement considérable des moyens du programme (le montant initial de 800 mille Dollars a été porté par avenants successif à 3,5 millions).

S'agissant de dons, dont l'utilisation est directement contrôlée par l'USAID, il devrait être possible de maintenir une telle souplesse dans le programme d'appui au HG-IV, autrement dit d'établir une liste de principe des actions à financer et de garder une marge de manoeuvre pour coller au mieux aux besoins se révélant en cours de programme.

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Les actions à reconduire dans les nouvelle municipalités

Parmi les actions menées à bien, il convient de distinguer celles qui devront être reconduites à chaque nouveau projet de celles dont les résultats constitue un acquis.

DESIGNATION DE L'ACTION	Bénéficiaire	Acquise	à Reconduire
1. ACTIONS LIÉE À L'EXÉCUTION du PDU			
a. Etudes préalables PDU:	Mun.Tétouan		X
b. Stratégie ZAC	Munic/GOM	X	
c. Système gestion du recouvrement coûts	Municipalités	X	
d. Système d'information géographique	Municipalités		Formation
e. Equipement informatique	Mun.Tétouan		X
2. ACTIONS SUR GESTION MUNICIPALE			
a. Réorganisation des structures	Mun.Tétouan	Modèle	Ajustement
b. Informatisation taxes urbaine & édilité	Municipalités	X	
c. Informatisation des recettes municipales	Municipalités	X	
d. Equipement informatique	Mun.Tétouan		X
e. Système de mesure de performance	Mun.Tétouan	X	
f. Procédure d'établissement budg.invest.	Municipalités	X	
g. Séminaire régional finances locales	Divers		X
3. ACTIONS PROTECTION ENVIRONNEMENT			
a. Schéma directeur assainissement liquide	Mun.Tétouan		X
b. Etude privat. service ordures ménagères	Municipalités		X
c. Equipement informatique et formation	Mun.Tétouan		X
4. ACTIONS dans les INSTITUTIONS CENTRALES			
a. Equipement/formation	Divers *	X	
b. Etudes amélioration de la gestion **			

* DGCL, Service des Collectivités Locales de la Trésorerie Générale, CERAU, et pour mémoire FEC et RDE

** FEC: les études prévues n'ont pas été réalisée en raison de la réorganisation en cours.
RDE: étude de maintenance et d'optimisation du réseau de distribution d'eau potable: non réalisée

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b. Les Aspects Institutionnels du Programme HG-III

Le programme HG-III étant entièrement centré sur l'ANHI, il apporte peu d'enseignements d'ordre institutionnel, si ce n'est que la disposition directe de moyens financiers facilite grandement l'action.

(1) Affinement de la stratégie

La possibilité d'acquérir des terrains a permis à l'Agence de mieux développer sa stratégie:

- de saisir des opportunités et de constituer des réserves foncières et d'anticiper ainsi sur la hausse rapide et continue des terrains en zone urbaine

- de développer les "opérations en propre", lui donnant la pleine responsabilité de ses opérations à l'instar d'un lotisseur privé

- d'accélérer la mise en oeuvre des opérations en utilisant les premières contributions des bénéficiaires au démarrage des travaux (et non plus à l'acquisition du terrain). Ce démarrage rapide donne confiance aux bénéficiaires sur la conduite à bonne fin de l'opération dans des délais annoncés, et les incite à respecter le calendrier de versement des dernières tranches de leurs contributions.

- par ailleurs l'ANHI a obtenu des mesures dérogatoires de la part du Ministère des Finances, en vue de l'ouverture de comptes dans le secteur bancaire privé où sont déposés les avances des bénéficiaires.

Cette capacité d'action rapide n'a pu que renforcer la crédibilité de l'ANHI auprès des Municipalités qui sollicitent de plus en plus souvent ses interventions.

(2) Relations avec les Municipalités

Elles sont d'une grande variété. Avec certaines Municipalités, comme TAZA par exemple, l'ANHI s'est engagée dans une opération de grande ampleur visant à une éradication complète des bidonvilles de la ville. C'est d'ailleurs des approches globales et prospectives de ce type, qui implique des relations fortes et continues avec la Municipalité que l'ANHI cherche à orienter ses actions. Dans d'autres villes, l'ANHI n'intervient que pour une opération ponctuelle. Selon les cas, elle agit en maîtrise d'ouvrage déléguée, en général lorsque le terrain provient des réserves domaniales ou en terrains "collectif", ou bien en "opération propre", comme un lotisseur privé, lorsqu'elle a acquit les terrain auprès de propriétaire privé. La gestion étant dans ce cas simplifiée car elle échappe au circuits de contrôle financier de la Municipalité.

Quelques difficultés relationnelles avec les services municipaux apparaissent quand ceux-ci ont tendance à perdre de vue la dimension sociale de l'opération et la nécessité de faciliter administrativement ou réglementairement sa réalisation. Il arrive même que la Municipalité surcharge l'opération par des demandes intempestives (réseau téléphonique, etc..).

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(3) Collaboration avec les Délégations provinciales à l'Habitat

L'ANHI s'appuie dans la plupart des opérations sur les Délégations Provinciales de l'Habitat,

- pour la collecte des contributions des bénéficiaires.
- l'approbation du projet auprès des services de l'urbanisme compétents
- le suivi et la réception des travaux
- la commercialisation des lots de prévention.

Un protocole est alors signé. Il prévoie en général une contribution de l'ANHI en faveur du service (carburant, indemnités de déplacement, véhicules). Cette contribution est limitée à 0,5 % du montant des travaux.

(4) Le secteur privé

HG-III a eu des retombées sur le secteur privé que l'on peut estimer comme suit:

Nature de l'entreprise	Chiffre d'affaire	% HG-III
Bureau d'études	Dh 14,176,000	50.00%
Architectes *	Dh 38,589,000	18.14%
Entreprises BTP	Dh 859,385,000	18.14%
TOTAL	Dh 912,150,000	18.64%

* Des architectes ont été en particulier chargés de l'encadrement et du suivi de l'auto-construction

(5) Les acquis du programme de Don (608-0200)

Ce programme, aujourd'hui en cours d'achèvement, a pour but de renforcer les moyens de l'ANHI:

- modernisation des moyens de gestion technique et financière: planification et suivi des projets, comptabilité et gestion financière, schéma directeur d'informatisation, planification stratégique et marketing.
- des études sectorielles diverses visant à développer les connaissances en particulier sur l'habitat sous équipé qui sera dans le futur une des principales activité de l'ANHI
- des séminaires associant d'autres organismes gouvernementaux
- des missions de suivi et d'évaluation annuelles du programme

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Ces actions ont largement contribué au renforcement technique et organisationnel de l'Agence et doivent être considérées comme des acquis. Comme dans HG-I des avenants au programme initial ont permis de renforcer et de mieux ajuster l'impact des actions.

3. Elaboration d'un Modèle Relationnel pour HG-IV

Le programme HG-IV vise à une synthèse des programmes HG-I et HG-III, permettant que les stratégies et les modes d'intervention mis au point pour le recasement des bidonvilles et pour la restructuration des quartiers sous-équipés soient soutenues simultanément à partir du même programme.

La répartition des rôles entre les principaux intervenants et le schéma relationnel proposé, s'inspire largement des analyses des deux expériences précédentes et s'efforce de les associer dans un modèle unique.

a. Rôle des principaux intervenants du programme

(1) Les Municipalités

La Municipalité doit être clairement positionnée comme maître d'ouvrage du projet. Il y a dans le programme HG-IV un objectif pédagogique, qui va d'ailleurs dans le sens de la politique nationale de décentralisation. La Municipalité doit être mise en face de ses responsabilités qu'il s'agisse de définir le projet ou d'assurer son équilibre général par une facilitation réglementaire ou par l'établissement et le recouvrement des taxes nécessaires.

Si, comme il est probable, les Municipalités ne sont pas suffisamment structurées ou formées pour prendre en charge ce rôle, en particulier d'assurer le support financier et comptable du projet et sa coordination technique, il vaut mieux, dans l'esprit du programme, les renforcer sur ces points que de décider d'une délégation de la maîtrise d'ouvrage.

Dans la plupart des cas, pour les projets d'une certaine envergure, la création d'une structure spécifique au projet et d'un compte spécial apparaîtront nécessaires (cet aspect organisationnel devrait être inclus dans l'étude de faisabilité). Cette cellule, à l'instar de la cellule PDU de Tétouan sera dotée des effectifs et des qualifications techniques et administratives nécessaires à la conduite coordonnée du projet. Elle doit être rattachée à un haut niveau, de façon à la garantir contre des interférences intempestives et à maintenir la cohérence du projet.

Les compétences, les outils et les méthodes de travail et de collaboration intersectorielles acquis dans l'action pourront à l'issue du projet, servir de base à une réorganisation d'ensemble des services municipaux.

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(2) Rôles de l'ANHI

L'ANHI aura dans le cadre du HG-IV plusieurs rôles qu'il convient de distinguer:

- conseil stratégique au maître d'ouvrage à savoir le Conseil Municipal. Approche globale et prospective des problèmes d'habitat insalubre de la ville. Conception et programmation technique et financière du projet.

- Assistance technique à la cellule opérationnelle: définition des études préalables, relations avec les Bureaux d'Etudes, instruction des dossiers des demandes de prêts au FEC, relations avec les RDE, gestion financière et technique des projets.

- Conseil en formation: formation aux outils et méthodes

- Maîtrise d'oeuvre technique de l'assainissement in-site et hors site

- opérateur de lotissement "pour son propre compte" (achat de terrain, viabilisation, commercialisation).

Ces différents rôles pourront, le cas échéant, être consignés dans la convention entre l'ANHI et telle ou telle Municipalité. Les conditions de rémunération de l'ANHI y seront consignées.

(3) Rôle du FEC

La loi N°31-90 portant réorganisation du Fonds d'Equipement Communal définit son rôle en termes généraux (Article 3). Le FEC est chargé de "concourir au développement des collectivités locales".

En particulier il est chargé "d'assister les collectivités locales pour l'identification, l'évaluation et le suivi d'exécution de leurs projets".

Il y a manifestement redondance avec la mission confiée à l'ANHI dans le cadre du HG-IV. Il faut, à notre avis, tirer parti de la présence de l'ANHI (Agence publique dont le Conseil d'Administration comprend le Directeur du FEC) comme assistant technique de la Municipalité et de la garantir d'une certaine qualité de l'expertise de premier niveau qu'elle apporte.

Le FEC exercerait, en tant qu'organisme préteur, une expertise de deuxième niveau sur la pertinence technique et financière du projet. Cette expertise prend corps dans le dialogue qui se noue avec la Municipalité à l'occasion de l'examen d'une demande de prêt.

En cas de désaccord entre les deux niveaux d'expertise, un arbitrage de l'instance de coordination nationale serait sollicité.

L'arbitrage devrait assurer le bon équilibre entre le côté "fonceur" de l'ANHI et le souci légitime du FEC de se garantir sur le recouvrement des fonds alloués.

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(4) Les Régies d'eau et d'électricité

Les Régies autonomes ont le monopole de la distribution et de la réalisation des travaux d'adduction d'eau potable et d'électricité.

Les expériences HG-I et HG-III ont montré que les difficultés de coordination technique entre les travaux de voirie et d'adduction sont relativement fréquentes. Une façon radicale de résoudre ce problème serait d'instaurer une unicité de la maîtrise d'oeuvre technique, ce qui peut être fait de deux façons:

- Certaines municipalités ont concédé l'assainissement aux Régies, mais ce n'est pas le cas général. En fait, et c'est peut-être une explication, les Municipalités ont très peu de pouvoir sur les Régies qui sont organisées au niveau provincial et sont rattachées au Gouverneur. Il est par ailleurs, généralement admis que la situation de monopole dont bénéficient les Régies entraîne des surcoûts importants pour les travaux.

- Confier l'ensemble de la maîtrise d'oeuvre technique (y compris l'adduction) à l'ANHI. Un arrangement dans ce sens a été trouvé pour le lot de prévention du programme de Tétouan. Toutefois, la collaboration avec les Régies reste nécessaire dans les opérations de restructuration car elles sont les seules à avoir une connaissance (pas toujours très précise) des réseaux souterrains préexistants dans les quartiers clandestins.

La collaboration des Régies peut, par ailleurs, être précieuse pour le recouvrement des coûts supportés par les bénéficiaires de la restructuration. Une convention dans ce sens avait été signée à Tétouan, mais n'a jamais été activée.

(5) Les Délégation provinciales de l'Habitat

Le programme HG-III a montré qu'une collaboration fructueuse était possible. L'expérience devrait être reconduite en l'état dans le HG-IV (voir 2.b.3).

(6) Le secteur privé

Ni les Services municipaux ni l'ANHI n'ont vocation à réaliser directement toutes les études et les travaux. Aussi est-il fréquemment appel à des:

- Bureaux d'études privés: études, aide à la préparation des appels d'offre de travaux, suivi des chantiers

- Architectes: suivi de l'autoconstruction, etc...

- Entreprises de BTP pour la réalisation des travaux

dans le respect du code des marchés public et de ses procédures.

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b. Instances de Coordination Nécessaires au Programme HG-IV

(1) La coordination technique

Cette coordination de la réalisation du projet revient aux services techniques du maître d'ouvrage. Pour les projets d'une certaine complexité, en raison notamment de la multiplicité des maître d'oeuvres engagés, la Municipalité pourra, comme à Tétouan, créer une cellule opérationnelle assurant la coordination nécessaire avec l'assistance technique de l'ANHI.

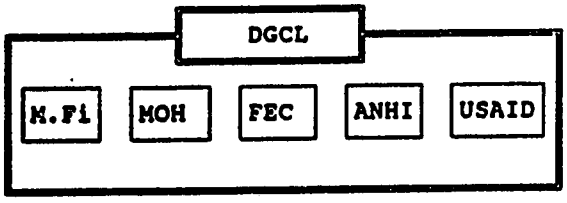
(2) Coordination administrative

Des instances de coordination administrative, regroupant des représentants des administrations compétentes en matière d'urbanisme et d'habitat, chargées de la définition des politiques et des réglementations nationales, de l'élaboration de schémas directeur, du contrôle de leur respect par les opérateurs (orientation des programmes, approbation, autorisations des opérations) peuvent jouer un rôle précieux de "facilitation" de la mise en oeuvre des projets municipaux.

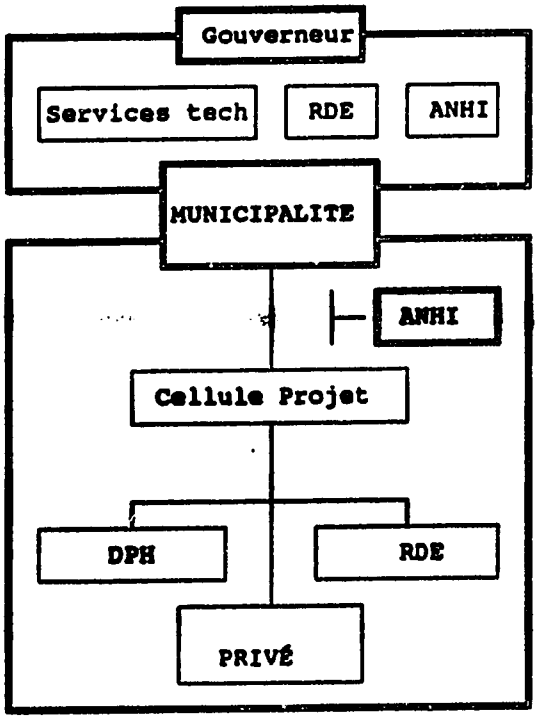
Une instance de coordination centrale, regroupant sous l'autorité de la DGCL des représentants des Ministères de l'Habitat et des Finances, du FEC, de l'ANHI et de l'USAID, assurera le suivi, la coordination et la facilitation pour l'ensemble du programme HG-IV.

Pour les projets d'une certaine envergure, une instance de coordination locale, réunissant sous l'autorité du Gouverneur les services provinciaux et les principaux opérateurs du projet (Municipalité, Antenne ANHI, RDE, etc..)

SCHÉMA DE RÉPARTITION DES RÔLES



COORDINATION et
FACILITATION
CENTRALE du PROGRAMME



COORDINATION et
FACILITATION
LOCALE du PROJET

MAITRISE D'OUVRAGE

ASSISTANCE TECHNIQUE

COORDINATION TECHNIQUE
des TRAVAUX

MAITRISES D'OEUVRES
DELEGUEES

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4. L'Organisation des Principaux Intervenants

On fera dans ce chapitre un point sur l'organisation interne des principaux intervenants au programme. C'est à partir de ces analyses que seront déterminés les besoins en assistance technique de chacun des organismes pour le bon fonctionnement du schéma relationnel.

a. L'Agence Nationale de lutte contre L'Habitat Insalubre

L'ANHI est un organisme en évolution permanente, s'efforçant de répondre à un élargissement continuel de son champ et de ses modes d'intervention. L'ANHI est passée progressivement:

- d'opérations ponctuelles à une approche globale et prospective de lutte contre l'habitat insalubre.
- du lotissement à la conception de programmes complexes à plusieurs composantes solidaires.
- d'opérateur de lotissement à une assistance technique multiforme auprès des Municipalités.

Cette capacité d'adaptation est la preuve de la qualité et du dynamisme de son équipe dirigeante. A bien des égards, les remarques qui peuvent être faites sur l'organisation et le fonctionnement actuel de la structure, ont déjà fait l'objet d'une réflexion interne et les améliorations qu'elle appellent sont en cours de mise en place ou déjà "dans les cartons".

(1) Point sur les stratégies d'intervention

La convention du 22 Février 1984 entre l'Etat et l'ANHI donne une définition "ouverte" de la lutte contre l'habitat insalubre.

" Résorption ou restructuration des bidonvilles, réhabilitation des quartiers d'habitat non réglementaire, ou toute autres opérations s'y rattachant".

Elle pourra à cette fin procéder à:

- l'acquisition de terrains
- tout travaux de lotissement, d'équipement, de construction
- la commercialisation de lots ou de logements
- la collecte des avances effectuées par les bénéficiaires ainsi qu'au recouvrement de toute autres sommes restant à leur charge

En fait l'ANHI dispose de la latitude nécessaire pour adopter des modes d'intervention et de gestion similaires à ceux d'une entité privée (lotisseur ou bureau d'études privés).
Son objet social lui interdit cependant tout comportement spéculatif.

C'est dans ce cadre général que l'ANHI a mis au point, au travers les programmes HG-I et III sa stratégie d'intervention et qu'elle a progressivement adapté son organisation. Sa

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formule d'intervention pour la résorption des bidonvilles: recasement avec transfert des populations sur les terrains viabilisés - auto-construction par les bénéficiaires plutôt que construction - péréquation se substituant aux subventions - a permis une croissance spectaculaire du rythme de production de lots.

Pour éviter la reconstitution ou l'apparition de nouveaux bidonvilles, l'ANHI a du développer une stratégie d'intervention à l'échelle urbaine, avec une vision prospective de la lutte contre l'habitat insalubre. Un des moyens de cette stratégie a été la constitution de "lots de prévention" cédés à un prix avoisinant le prix de revient.

On retrouve plusieurs de ces éléments dans les opérations de restructuration de quartiers clandestins:

Composantes de péréquation (avec une première expérience de zone d'aménagement concertée) et de prévention. Programme de relogement. Par contre l'ANHI ne s'engage pas dans le préfinancement des travaux d'assainissement in et hors site dont la charge revient aux municipalités, seules en mesure d'établir et de recouvrer les recettes nécessaires, trouveront des possibilités d'emprunts auprès du FEC.

Ces formules restent valides même si quelques motifs d'inquiétude apparaissent aujourd'hui:

La hausse rapide du prix du foncier (raréfaction des réserves domaniales, spéculation des propriétaires privés) qui d'obliger à donner un poids de plus en plus important à la composante de péréquation. La crise du marché rend plus difficile la vente des lots de péréquation.

Ralentissement dans le recouvrement des avances des bénéficiaires due sans doute à la crise économique qui risque de remettre en cause les rythmes de production des lots et de créer des difficultés de trésorerie.

Manque de volonté politique des municipalités, traditionnellement subventionnées par le pouvoir central, qui hésitent à taxer les populations pour recouvrir les dépenses de restructuration et les charges récurrentes liées à l'extension des réseaux.

On s'étonnera aussi qu'aucune enquête n'ait été montée pour connaitre les bénéficiaires finaux des lots de recasement dont rien ne certifie qu'ils sont les bénéficiaires prévus.

(2) Evolution concomitante de l'organisation

Les évolutions de la stratégie ont généré des changements dans l'organisation des moyens. Nous ferons le point de ces évolutions dans trois domaines.

La maitrise financière des opérations et de leur programmation

L' ANHI est fortement marquée par une culture "productiviste". Toutes les énergies ont été tendue vers une "montée en régime" régulière des capacités de production de lots et ce,

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semble-t-il, au détriment du versant financier de la gestion. La formation à la conception et au management des projets, financée sur le programme de don qui se déroule en ce moment n'a été programmée que tardivement.

Cette caractéristique résulte plus d'un choix délibéré dans la fixation des priorités que d'une absence de conscience du problème. Toujours est-il qu'on en trouve la marque à différents niveaux de la gestion.

Les chefs de projet ont trop tendance à donner la primauté à l'opérationnel (l'acquisition du terrain) et à ne définir le montage financier qu'après coup, d'où des erreurs d'appréciation et des difficultés de programmation financière. De bonnes affaires foncière ne détermine pas toujours un bon taux de rentabilité interne. Trop préoccupés du quotidien, les chefs de projet négligent la mise à jour continue des fiches projet. La situation d'un projet n'est pas immédiatement accessible et les Rapports d'activité s'en trouve retardés.

Cette situation peut devenir préoccupante avec l'accroissement programmé du nombre de projets par ailleurs plus divers et plus complexes. Leur équilibre dépend de la capacité des agents à évaluer correctement les emplois et les recettes et à réduire au maximum les frais financiers par une programmation serrée des opérations. La fonction financière devrait être investie, non pas d'un contrôle à priori des engagements, mais d'une fonction de suivi et d'alerte.

Les mêmes exigences se retrouvent au niveau global. Si l'ANHI veut assurer une gestion serrée de la trésorerie centrale et des dates de recours à l'emprunt de façon à "gratter" quelques points sur les frais financiers, une bonne visibilité à moyen terme est indispensable. Il semble qu'elle soit aujourd'hui insuffisante si l'on se réfère aux difficultés actuelles de trésorerie du à des "excès" d'acquisition foncières.

Enfin, les préoccupations de trésorerie ne doivent pas faire oublier la nécessité d'une vision à long terme qui semble faire défaut aujourd'hui. Le temps du remboursement des emprunts liés au HG-III approche et le problème d'une reconstitution du fonds de roulement de l'organisme doit être envisagé dés aujourd'hui.

La mise en place d'une véritable fonction financière et d'un système d'information financière apparait à tous égards comme une réelle priorité. Par ailleurs, la mise en place du contrôle interne est un préalable à la négociation sur les modifications des relations avec la tutelle financière (voir plus bas).

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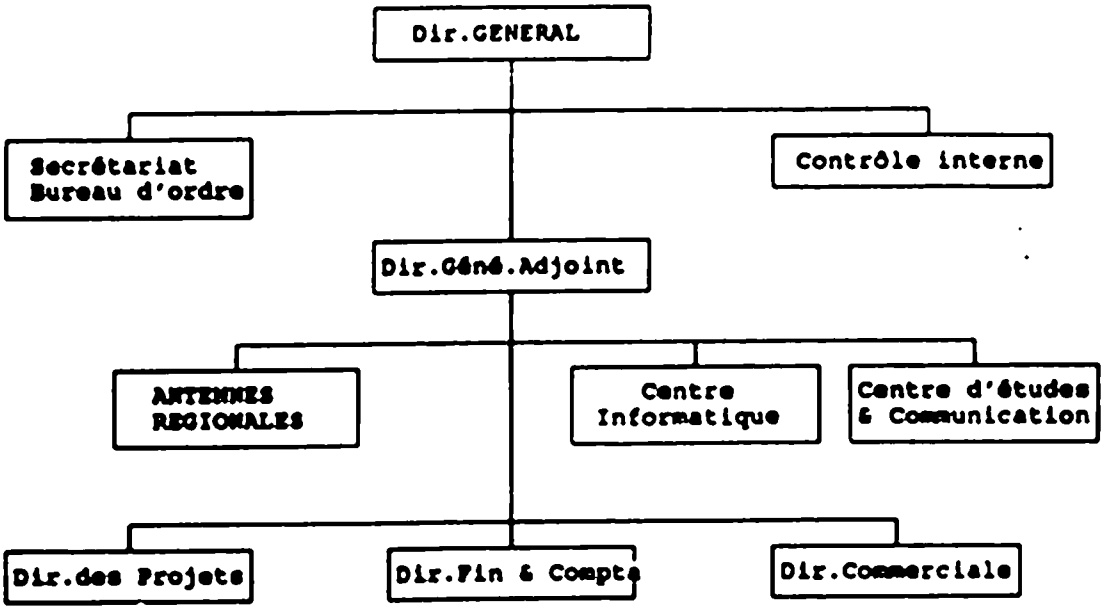
ORGANIGRAMME DE L'ANII



RÉPARTITION DES EFFECTIFS PAR CATÉGORIE

CADRES SUPERIEURS	43
MAITRISE	37
AUTRES	12
TOTAL	92

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La décentralisation

La multiplication des projets conduits par l'ANHI, leur répartition sur l'ensemble du territoire, justifient à elles seules la création des antennes régionales. Mais ce qui aurait pu rester une simple déconcentration géographique des moyens humains a été prolongé par une la mise en place progressive d'une véritable décentralisation.

Le positionnement de l'ANHI comme conseiller technique des Municipalités pour la mise en oeuvre d'une approche globale et prospective de la lutte contre l'habitat insalubre, implique certes des contacts réguliers avec les collectivités, mais aussi un pouvoir de décision aussi large que possible du responsable d'antenne. Il y va de sa crédibilité comme conseil, de sa capacité de réaction rapide aux opportunités, comme de sa capacité à ajuster la stratégie de l'ANHI aux particularités des situations locales.

La mise en place du cadre de décentralisation est en cours, et les fonctions d'identification, et de mise en oeuvre des projets devraient être complètement transférées aux antennes régionales d'ici un an ou deux. D'ores et déjà les budgets de fonctionnement sont régionalisé et préfigure une approche analytique par "centre de coûts".

Bien que complexes et délicates ces évolutions organisationnelles semblent bien maîtrisées. D'importants changements sont encore à venir. La décentralisation n'implique pas, en effet, une disparition de l'autorité centrale qui doit continuer de veiller à la cohérence stratégique de l'ensemble, mais l'établissement de formes de contrôle responsabilisant les cadres locaux.

La constitution d'une ligne hiérarchique opérationnelle

D.G - D.G.Adjoint - Responsables Régionaux

annonce une évolution des Directions Centrales (Direction des projets; Direction commerciale) vers un rôle plus fonctionnel.

La relation avec la tutelle financière

Ces relations obéissent à des dispositions communes à l'ensemble des organismes publics et para publics. Ainsi l'ANHI est soumise au contrôle financier de l'Etat conformément aux dispositions du Dahir N° 1.59.271 du 14 Avril 1960. La décision N°2-2214 du Ministère des Finance fixe pour différents actes, les seuils au delà desquels les engagements sont soumis à un visa préalable du contrôleur financier.

Compte tenu de la nature et du niveau de l'activité de l'ANHI ce contrôle à priori porte sur un nombre d'actes considérables, entrainant une charge extrêmement lourde pour le contrôleur financier comme pour l'Agence dont deux cadres sont affectés à plein temps aux navettes et au dialogue avec le contrôleur financier.

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Les charges mesurées pour l'année 1992, devrait s'accroître dans les années à venir avec le passage d'une production de 10.000 lots annuels à 15.000.

Type d'acte à viser	Nbre 1992
Marchés	270
Conventions	46
Contrats	154
Décisions	132
Autres	24
TOTAL	624

Cette contrainte est d'autant plus gênante que les modes d'intervention de l'ANHI se sont diversifiés et qu'ils requièrent, notamment dans les relations avec les propriétaires ou les promoteurs privés, une capacité de souplesse dans les négociations et une grande rapidité de décision:

> Les réserves domaniales se font plus rares et l'ANHI doit couramment négocier ses acquisitions foncières avec un grand nombre de propriétaires en évitant tout recours à la procédure d'expropriation; des formules souples d'association avec les propriétaires doivent parfois être recherchées; la hausse générale du coût du foncier oblige, pour assurer l'équilibre du projet, à systématiser et donner plus d'ampleur aux composantes de péréquation.
>
> Alors qu'elle doit faire face aux charges liées à sa vocation (lotissement cédés à bas prix aux bidonvillois, lotissements de prévention cédés à prix coûtant), l'ANHI se trouve en concurrence avec des lotisseurs privés pour l'acquisition de terrain et pour la vente des lots de péréquation. Elle peut certes compter sur l'appui des Municipalités et de l'Administration et sur un fonds de roulement à des taux relativement avantageux, mais cela risque de devenir rapidement insuffisant. En fait, son opérationalité dépend et dépendra de plus en plus de son dynamisme, qu'il s'agisse de conduire rapidement ses opérations à leur terme, de récupérer rapidement les fonds investis en préfinancement, de pratiquer une gestion de trésorerie tendue, de maîtriser ses coût de fonctionnement et de structure, bref d'adopter un mode de gestion privé.

A sa création, l'ANHI a pris en charge 4 projets initiés par les DPH et financés par dotation budgétaire et il était normal qu'elle soit soumise aux procédures de gestion des finances publics. Le choix du statut de société anonyme (retenu pour tous les établissements publics créés depuis 1984) était à l'époque davantage lié aux engagements de l'Etat vis à vis de ses partenaires du plan d'ajustement structurel, qu'à une vélléité d'adapter, plus tard, le contrôle financier à l'évolution des conditions d'exercice de l'activité de l'Agence.

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Toujours est-il qu'il est aujourd'hui possible d'adopter une autre pratique de ce contrôle sans avoir à modifier les textes constitutifs.

Il nous semble que toutes les conditions seront réunies pour établir un contrôle à posteriori, dans le cadre par exemple d'un contrat programme (cf Royal Air Maroc) dès lors que l'ANHI aura mis en place sa cellule de contrôle interne et son système informatisé de gestion financière.

(3) L'assistance technique à l'ANHI en complément du HG-IV

Affinement/renouvellement de la stratégie

Deux points clés conditionnent le succès de la stratégie de l'ANHI et méritent des études et enquêtes particulières:

- L'équilibrage des opérations de lotissement dépend d'un certain nombre de paramètres et de leur évolution: coût du foncier, prix de vente des lots, notamment de péréquation, coût de la viabilisation. Des études permettant de mieux asseoir la stratégie de l'ANHI en matière de recasement semblent aujourd'hui nécessaires, compte tenu des évolutions actuelles.
  Une enquête sur les bénéficiaires finaux des lots de recasement permettrait à l'ANHI de s'assurer que sa stratégie actuelle n'entraîne pas de dérive par rapport à sa mission.

- La contribution des habitants au recouvrement des dépenses de voirie et d'assainissement est le point faible de la stratégie de l'ANHI en matière de restructuration. Une stratégie de communication auprès des municipalités et des habitants est nécessaire. Des enquêtes socio-économiques et de motivation viendrait utilement appuyer la mise au point de la communication.

Renforcement de la fonction financière

La dimension financière des opérations doit être présente le plus en amont possible dans la genèse d'une opération:

- une formation des chefs de projets à l'évaluation et à la programmation des projet semble nécessaire.

- l'informatisation de la gestion des projets et de la documentation, par la discipline que requiert l'informatique peut également y contribuer. Cette informatisation permettrait par ailleurs la fonction d'alerte de la fonction financière.

- renforcement des capacités de planification financière sur le moyen et le long terme.

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Evolution de l'organisation et décentralisation

Les réunions internes de brainstorming sont très productives. Les réflexions menées en commun mériteraient sans doute d'être approfondies et un mise en ordre. Une assistance court terme pour conduire une réflexion sur les évolutions organisationnelle (liées notamment à la décentralisation) et l'élaboration d'un organigramme cible adapté peut être envisagée.

La relation financière avec la tutelle

L'ouverture des négociations est conditionnée par l'existence de systèmes de gestion informatisé et la mise en place d'un contrôle interne. Une assistance de longue durée pour la mise en place de ces systèmes et l'appui aux négociations avec la tutelle financière semble souhaitable.

Observatoire sur l'habitat insalubre

La création de l'Observatoire et son exploitation nécessiterait la présence longue durée d'un spécialiste de Systèmes d'Information Géographique.

b. Le Fonds d'Equipement Communal

L'analyse de la loi N°31 -90 "portant réorganisation du FEC" n'apporte malgré son titre que peu d'élément sur l'organisation future.

Avec la nouvelle loi, le FEC garde son statut initial d'établissement public doté de la personnalité civile et de l'autonomie financière mais il acquiert une autonomie de gestion par rapport à la CDG. Il aura en particulier un personnel propre dont il assurera la gestion.

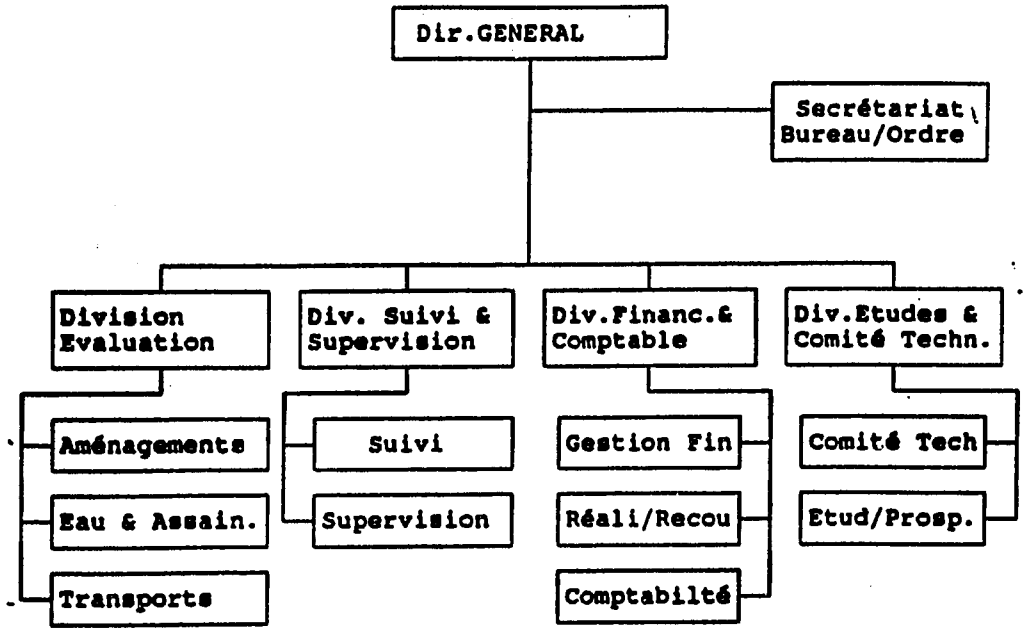
La prise d'autonomie du FEC a été accompagnée du départ d'une vingtaine d'agents qui ont choisi de rester à la CDG. Ces départs ont touchés pour l'essentiel des agents d'exécution et n'ont pas affecté le niveau de technicité de l'organisme. Des recrutement ont été opérés mainrenant le FEC à son niveau d'effectif antérieur (44 agents).

D'autre part, le Conseil d'Administration comprendra huit représentants de l'Administration, le Gouverneur de la Banque Al Maghrib, le Directeur Général de la CDG et ce qui est nouveau huit conseillers communaux "figurant sur une liste établie à cet effet par les syndicats de communes".

Cette loi, renforce l'autonomie de gestion du FEC mais n'apporte aucune latitude nouvelle quant rôle et au type de relations entre le Fonds et les utilisateurs de ses prestations.

L'étude organisationnelle en cours vise essentiellement à apporter l'efficacité de l'informatique aux procédures en usage.

ORGANIGRAMME DU FEC



L'enjeu essentiel pour le programme HG-IV réside dans le déroulement du processus d'approbation des demandes de prêt et de déblocage de fonds.

(1) Le processus d'approbation des projets

La procédure actuelle (voir schéma page suivante) comporte un certain nombre d'étapes logiques et cohérentes avec l'environnement institutionnel des communes et du FEC. La réduction des délais d'approbation doit donc être recherchée d'abord dans une réduction du temps de parcours de chacune des étapes.

La première intervention du FEC est la réception et d'attribution d'un numéro d'ordre. Il n'y a pas, à ce stade examen au fond du dossier, le secrétariat s'assure simplement de la présence de l'ensemble des pièces requises, en particulier qu'y figure un bordereau type, pré-établi par le FEC. Les pièces manquantes sont réclamées et le numéro d'ordre ne sera attribué qu'une fois le dossier complété.

La phase d'évaluation mérite du point de vue des délais de traitement une attention particulière. Les dossiers qui parviennent à la Division comprennent:

> une partie administrative (procès verbal de la décision, monographie de la commune, état de la situation budgétaire et financière couvrant les 3 dernières années et l'exercice en cours.Ces données permettent de calculer un certain nombre de ratios portant sur les deux dernières années et par projection sur les trois années futures. Ils constituent des critères d'éligibilité des emprunteurs.

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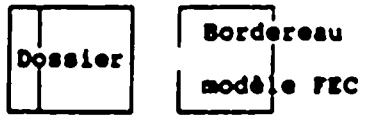
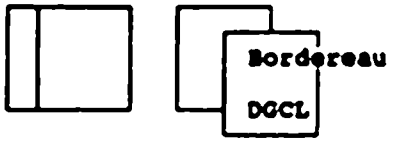
CIRCUIT DES DEMANDES DE PRÊTS



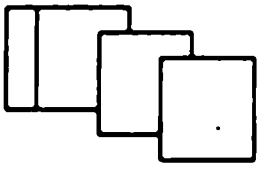
CONSEIL MUNICIPAL

Emission d'une demande de prêt par la Municipalité. Transmission à DGCL (Dir.Finances locales)



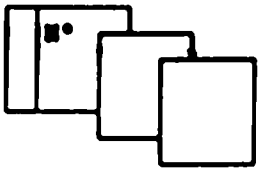
DIR. FINANCES LOCALES (DGCL)

Commentaires éventuels. Transmission au FEC



BUREAU D'ORDRE (FEC)

Reception. Demande éventuelle du bordereau FEC manquant
Attribution d'un N° d'ordre
Transmission à Division évaluation

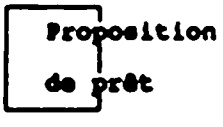


DIVISION EVALUATION (FEC)

Examen tronc commun en six étapes

- profil historique du projet
- environnement du projet
- étude critique du besoin à satisfaire
- analyse technique du projet
- analyse économique et financière
- structuration du prêt (durée, différés d'amortissement etc..

Examen par secteurs spécialisés d'évaluation
Etablissement d'une proposition de prêt transmise à la Division des Etudes et du Comité technique

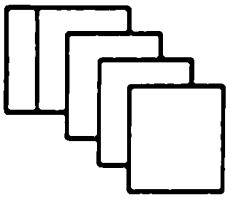


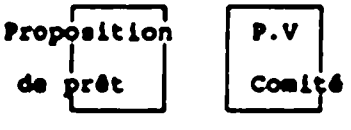
DIVISION des ETUDES et du COMITE TECHNIQUE

Inscription de la demande à l'ordre du jour

Comité technique

Emission d'une lettre de décision
Emission d'une proposition de prêt transmise à la collectivité locale
Transmission du dossier de demande et d'une copie du procès verbal du comité au Service Réalisation et Recouvrement





SERVICE REALISATION et RECOUVREMENT (Division Financière et comptable.FEC)

Mise en forme du contrat de prêt
Signature du Directeur du FEC
Transmission pour signature MOI et Min.Fin

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une partie technique comprenant diverses études démontrant le besoin du projet, justifiant son dimensionnement et les choix techniques retenus; une analyse de l'impact sur l'environnement, une étude financière et budgétaire avec appréciation de l'impact du projet sur les finances communales.

A partir de ces données la conformité du projet à une grille de critères d'évaluation est appréciée. Il existe une grille de critères généraux et une grille de critères spécifiques par type d'investissement (quartier à réhabiliter, assainissement et évacuation des eaux usées,élimination des déchets solides, éclairage public - espaces verts - équipements collectifs, aménagement des installations marchandes).

La division procède ensuite à la structuration du prêt (durée et éventuellement différé d'amortissement).

Le développement d'outils d'analyse informatiques et une formation des agents à leur utilisation est une première voie d'amélioration de la productivité de la Division. Mais, à notre avis, beaucoup dépend de l'attitude adoptée par l'agent dans l'application des critères.

(2) Utilisation des critères d'évaluation

Le FEC a défini dans une Déclaration de Politique Générale une grille de critères d'éligibilité pour les emprunteurs; d'éligibilité et d'évaluation pour les projets. Il donne, à cette occasion les conseils techniques et financiers que lui inspirent son expérience et le souci de mieux se garantir sur le recouvrement des fonds alloués.

Ces conditions d'éligibilité sont bien entendu applicables aux prêts consentis sur la ligne de crédit mise à disposition du FEC dans le cadre du HG-IV. On doit noter,à ce propos que le programme HG-IV définit des conditions d'éligibilité particulières - approche globale, existence d'un schéma directeur d'assainissement, nature et destination des équipements et matériels (hors site structurant, véhicules de ramassage des ordures, stations d'épuration, etc..) - qui viendront en complément des conditions d'éligibilité dont le FEC s'est doté.

Une fois ces principes établis, l'évaluation du projet peut être mise en oeuvre de façon plus ou moins formelle ou réaliste:

- Ou bien une réponse exhaustive et satisfaisante à tous les critères de la grille est considérée comme une condition intangible à l'acceptation du prêt

- ou bien, à partir d'une présentation des paramètres essentiels du projet, l'évaluateur demande des précisions sur les seuls points qui lui paraissent mériter des éclaircissements ou des approfondissements

Autrement dit, ou bien les critères sont considérés comme des éléments d'une réglementation interne, ou bien comme une liste d'outils utilisables au cas par cas selon les besoins de l'évaluateur.

Il y a une certaine ambiguïté dans la position du FEC sur ce sujet. Le FEC a en effet pris soin de définir dans sa Déclaration de Politique Générale une grille très complète de critères d'éligibilité et d'évaluation des projets, complétée par une liste de critères spécifique à chaque secteur.

Cependant, dans la pratique l'utilisation de ces critères est variable selon les cas d'espèce. Il faut dire que certains paramètres, en particulier socio-économiques et prospectifs sont souvent long et difficiles à élaborer du fait de l'absence de données initiales disponibles.

Une procédure en deux temps pourrait être expérimentée dans le cadre du HG-IV.

- présentation d'un dossier complet s'en tenant aux paramètres essentiels du projet: objectifs; étude de faisabilité; descriptif technique; programmation; impact sur l'environnement.

- demande d'approfondissement des seuls points critiques

L'expérience pourrait déboucher sur la confection de canevas par type de projet, adaptés au contexte national.

(3) Le processus de déblocage des fonds

Les demandes de déblocage sur les prêts sont adressés par les Municipalités à la Division du Suivi et de la Supervision qui s'assure que les conditions du déblocage sont réunies:

- respect des termes du contrat de prêt
- respect des procédures d'attribution des marchés
- respect de la bonne marche des travaux

Les dossiers doivent être accompagnés des marchés adjugés, des décomptes des dépenses payées et en instance de paiement, d'états d'avancement des travaux. Les marchés sont comparés aux spécifications techniques du dossier original, y compris les prix.

Ces contrôles se font par rubrique ordinaire de la comptabilité publique. La municipalité de Tétouan a été autorisée (accord de la DGCL et du Ministère des finances) s'écarter des règles habituelles de la comptabilité publique dans le découpage en rubriques de son compte spécial. Cette dérogation, qui a permis une plus grande souplesse dans l'affectation des disponibilités d'une rubrique à l'autre, n'a été accordée qu'en raison de l'ampleur et des particularités du programme HG-I et on ne peut s'attendre à ce qu'elle soit systématiquement reconduite.

Ces procédures peuvent sembler lourdes, mais le FEC n'a aucune latitude pour s'en écarter. Seul l'appui informatique pourra apporter quelques améliorations dans les délais.

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(4) L'assistance technique au FEC

Le FEC bénéficie déjà d'un soutien de grande ampleur de la part de la Banque Mondiale et de l'USAID. L'assistance technique définie ici doivent être conçues comme un complément directement lié aux propositions faites plus haut.

Etude sur les critères d'évaluation d'un projet:

- analyse des critères actuels,
- analyse des difficultés dans la collecte des données. Proposition de méthodes adaptées,
- canevas type de présentation des projets sous différents aspects (technique, financier, environnement)

Le Directeur du Fonds considère que le FEC s'est déjà engagé dans la conception d'un manuel et qu'il peut aboutir par ses propres moyens. La question est de savoir si ce manuel sera une simple mise en forme des batteries de critères ou s'il penchera vers plus de réalisme.

Formation des agents de la Division Evaluation:

Elle devrait appuyer une ouverture des esprits sur l'extérieur, qu'il s'agisse:

. de la gestion municipales et de ses contraintes
. techniques nouvelles et problème de leur adaptation au contexte du Maroc
. expériences de privatisation de services publics municipaux
. études d'impact d'environnement

Ces formations devraient prendre la forme d'ateliers permettant un brassage et une confrontation des expériences différentes.

c. Les Municipalités

Depuis 1976 et l'adoption de la "Charte Communale" les collectivités locales ont d'importantes possibilités d'initiatives en matière d'aménagement et de réglementation de l'espace urbain. Aux tâches traditionnelles de réalisation et d'entretien de la voirie, de l'assainissement ou de l'éclairage public se sont ajoutées :

- la définition des orientations et des objectifs de développement économique et social dans le cadre du processus d'élaboration du Plan national.

- l'exécution de certaines délibérations, après l'approbation par l'Autorité administrative supérieure: Budget communal, emprunts, règlements généraux de voirie et de construction, fixation de certaines taxes communales.

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la possibilité de participer financièrement aux entreprises d'économie mixte d'intérêt communal ou inter-communal.

Le Conseil Communal peut participer à l'élaboration des documents d'urbanisme, constituer un patrimoine immobilier et gérer, conjointement avec le Service des Eaux et Forêts, l'espace forestier de la commune.

La Commune assume ainsi une responsabilité de premier ordre dans la vie socio-économique et dans la qualité du cadre de vie de ses habitants.

Elle n'est cependant qu'un maillon de la structure administrative (Gouverneur; Services Extérieurs; Conseil Provincial; DGCL) avec laquelle elle vit dans un système d'interdépendance.

(1) Revue générale de l'organisation des Municipalités

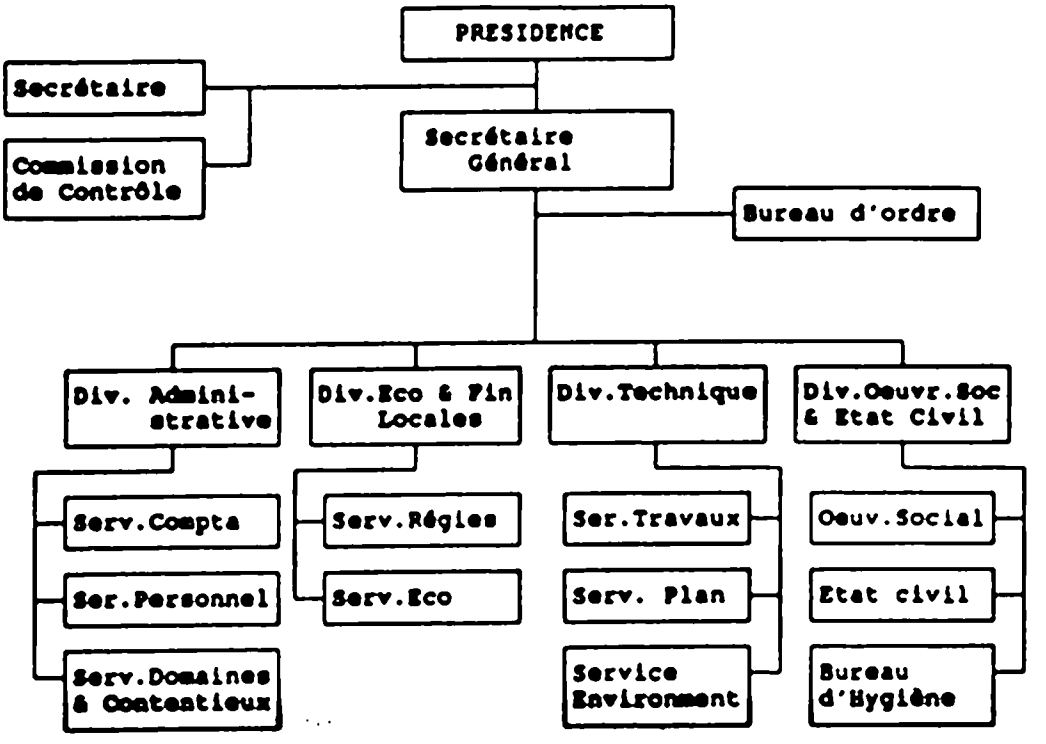
En raison des circonstances électorales, le consultant n'a pu rencontrer que la cellule PDU de Tétouan. Il ne dispose pas par conséquent de données de première main, mais a pu s'entretenir avec divers interlocuteurs en contact régulier avec les communes et prendre connaissance d'études sur le sujet. Par ailleurs l'exemple de Tétouan illustre bien les difficultés que risque de rencontrer la mise en oeuvre du HG-IV.

La structure organisationnelle

Un problème crucial dans de nombreuses Municipalités semble être une mauvaise articulation entre le niveau décisionnel constitué par les élus et le niveau opérationnel, chargé de l'exécution des décision et composé des services techniques et administratifs.

Cette difficulté est illustrée par la fréquente marginalisation du secrétaire général (nommé par la tutelle) à qui revient normalement le rôle d'animation et de coordination du travail des services.

ORGANIGRAMME TYPE D'UNE MUNICIPALITÉ



Cette marginalisation gène toute circulation d'information horizontale et ouvre la voie à des interventions directes des élus à tous les niveaux de la structure. Il est difficile dans ces conditions d'assurer la continuité et la cohérence nécessaires à l'action.

Les moyens humains et financiers

Sont généralement relevés:

Le faible niveau technique des agents, la faible proportion de cadre (moins de 1 % à comparer avec une norme de 4 %)

L'insuffisance des outils et méthodes

La faiblesse des budgets d'investissements

Devant cet état de fait, un dispositif particulier devra dans la plupart des cas, être mis en place après un audit organisationnel rapide.

Il reste que tout dispositif du type de la cellule opérationnelle de Tétouan, crée une dichotomie dans l'organisation municipale, entre une partie "moderne" fortement articulée au pouvoir décisionnel, bénéficiant d'une assistance technique soutenue et une partie "traditionnelle" laissée plus ou moins à elle-même. Il n'y a pas eu semble-t-il de réflexion sur l'avenir de la Cellule PDU, au terme du programme et sur la façon tire la leçon de l'expérience pour une réforme d'ensemble de l'organisation des services municipaux.

(2) L'assistance technique aux Municipalités

L'assistance technique directe aux Municipalités peuvent être déduites du tableau sur les actions à reconduire (page 9)

- Etudes préalables en l'absence d'un schéma d'aménagement urbain à jour et si elles ne sont pas financées sur les crédits du FEC.
- Audit organisationnel pour la mise en place éventuel d'un dispositif particulier au projet.
- Schéma directeur d'aménagement liquide.
- Equipement informatique.

Les agents des Municipalités concernées par le programme ou non pourront participer à des séminaires et des stages de formation.

(3) L'assistance technique à la DGCL

La DGCL est dépositaire des études, méthodes et outils conçus et réalisés à l'occasion de HG-I:

- informatisation des taxes urbaines et d'édilité
- informatisation des recettes municipales
- système de mesure de performance
- procédures d'établissement du budget d'investissement

Pour assurer la diffusion de ces outils d'une part et la réalisation d'un Inventaire National des équipements d'infrastructures et des services urbains, la DGCL recevra le renfort d'un consultant résident spécialisé dans la gestion municipale et les systèmes de gestion de Bases de Données.

Des séminaires et des stages de formation sur différents aspects de la gestion municipale seront organisé au Maroc et aux Etats Unis.

Des jumelage de villes marocaines et américaines seront encouragés.

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(4) L'assistance technique à la Direction de l'Urbanisme

La disponibilité d'un schéma directeur d'aménagement urbain et de la masse de données socio-démographique facilite grandement la conception de projet adaptés à la situation présente et future de la ville.

Les délais de réalisation et d'adoption des schéma directeur qui les rendent généralement obsolètes à leur approbation, l'absence d'actualisation régulière, privent les Municipalités d'un outil fondamental.

Une étude de l'ensemble du processus de planification urbaine s'impose pour redresser la situation pour le rendre plus efficace et y introduire une meilleure prise en compte de l'environnement.

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