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9. ABSTRACT

Since 1971, the Office of Housing of AID has been conducting preinvestment surveys in countries where housing investment guaranty programs are anticipated in order to provide the background and framework for its intervention. These surveys are, in fact, increasingly sophisticated analyses of the shelter sector of each country. Each report is intended to provide the Office of Housing with the information necessary to enable it to answer three primary questions about a specific country:

- . What is the country's capacity to undertake a large-scale housing program?
- . What is the effective demand for housing at a given price level?
- . What is the country's capacity to repay a foreign loan?

To paraphrase the introduction to the scope of work for a recent survey, its objectives are to determine the need for housing at all socio-economic levels of society, to determine the ability of each socio-economic group to pay for housing; to assess the capabilities of the Government to plan and manage large scale housing programs and projects; to analyze the impact of large scale foreign borrowing on the country's economy and its ability to repay; and to assess the ability of the country to absorb large sums of money into the shelter sector industries.

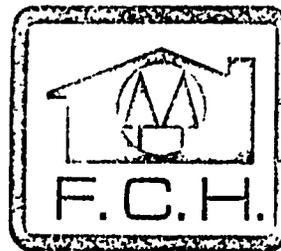
These objectives have been realized with varying degrees of success. Some of the more recent surveys, in particular, provide broad panoramas of the country housing sectors. Some of the earlier ones are more limited in scope and cover only a part of the sector. These reports provide valuable orientation for anyone becoming involved in housing sector in one of these countries. They should also be useful for comparative studies of housing programs and policies on a regional or world-wide basis.

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FCH PRE-INVESTMENT SURVEY REPORT
HOUSING INVESTMENT GUARANTY PROGRAM
KINSHASA, DEMOCRATIC REPUB'IC OF
THE CONGO



BY
CHARLES DEAN
DANIEL COLEMAN



F C H S E R V I C E S , I N C .

A SUBSIDIARY OF THE FOUNDATION FOR COOPERATIVE HOUSING

1012 FOURTEENTH STREET, N.W. WASHINGTON, D.C. 20005 • (202) 737-3411

March 30, 1971

Mr. Peter Kimm
Deputy Director
Office of Housing
Agency for International Development
Washington, D.C.

SER/H REFERENCE FILE

Dear Mr. Kimm:

We are pleased to transmit the final FCH report on the Pre-Investment Survey in Kinshasa, Congo. This final version of our report is essentially the same as the draft report submitted to USAID/Kinshasa on February 5, 1971 and to your office on February 16.

The basic recommendation is that in response to the GDRC request, we should start now with the development of a 1000-unit Investment Guaranty housing project in Kinshasa as a Mutual Housing Association.

We appreciate the support and help from your office, especially from Mr. George Hazel, in carrying out the survey.

Sincerely,

Charles F. Dean
Vice President
FCH International, Inc.

cc:

Mr. Hemon Davis
Director
USAID/Kinshasa

Mr. Wallace Campbell
President
Foundation for Cooperative
Housing

Mr. George Hazel
Housing Officer
AID/H

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FCH FINAL REPORT

PRE-INVESTMENT SURVEY - HOUSING INVESTMENT GUARANTY PROGRAM

KINSHASA, CONGO February 4, 1971

I. SUMMARY OF FINDINGS AND RECOMMENDATIONS

USAID/Kinshasa requested TDY assistance from the Foundation for Cooperative Housing (FCH) in the development of a housing investment guaranty program for Kinshasa. During a three-week period, January 17 through February 6, Charles Dean and Daniel Coleman of FCH worked with the Agency for International Development (AID) and the Government of the Democratic Republic Of The Congo (GDRC) officials gathering information and exchanging ideas on the feasibility and nature of the proposed program.

The scope of work for the FCH team included:

- A. Providing supplementary information to the Hazel and Oviatt reports.
- B. Evaluation of current cooperative legislation and practice as related to the proposed Housing Investment Guaranty (HIG) project.
- C. Evaluation of the effective demand for housing.
- D. Recommendations on development of a specific HIG project for Kinshasa.
- E. Comments on the overall program.

Following are the major findings and recommendations of the FCH team:

COOPERATIVES: Most of the existing cooperatives in the Congo are in the agricultural sector and only a few of these can be considered successful. The main reasons for this lack of success are inadequate legislation, training, and credit. A new co-op law has recently been drafted which will not be much better than the existing co-op decree of 1956. Both the existing decree and the proposed new law are directed toward the agricultural sector, and do not specifically provide for housing cooperatives.

RECOMMENDATION 1: The first HIG project in Kinshasa should be developed as a "Mutual Housing Association" (MHA) and not as a "Housing Cooperative."

The MHA could provide many of the advantages of a housing cooperative or homeowners' association, but would not be chartered under the co-op law. The MHA would be established under the association law permitting "not for profit" associations. A local corporation lawyer confirmed that such an association can be set up quickly and easily. In this way, the development of the first HIG project could proceed independently of any action on the proposed new co-op law.

RECOMMENDATION 2: USAID should consider providing technical assistance to the GDRC in re-drafting the proposed new co-op law.

FCH could provide a draft of the section on housing co-operatives; however, the new law should also provide a base for other non-agricultural type co-ops such as credit unions, production cooperatives, consumer cooperatives, and transport co-ops (urban buses). AID/Washington has a regional contract with the Cooperative League of the USA (CLUSA), and might be able to respond to a request for TDY assistance on the new law. Assistance on the new law should be considered as a separate activity not directly connected with the development of the first HIG project.

HOUSING NEED AND MARKET: The 1970 census gave the population of Kinshasa at 1.3 million. Kinshasa is growing at the rate of 11.5 per cent per year and will double in population by 1977. The current estimate of the housing stock is 240,000 homes, of which perhaps 40 per cent, or 96,000, are "substandard." The current housing need can therefore be estimated at about 100,000 units.

The total effective demand for housing in the \$4,000 to \$8,000 range is estimated at about 13,000 units in Kinshasa, calculated as follows: The total employed population of

Kinshasa is about 190,000. An estimated 10 per cent of this population, or 19,000, earn more than \$125 per month. An estimated 70 per cent of the 19,000, or 13,300, are in the market for a new home, and could afford a minimum payment of \$35 per month.

To gather more precise information on the market for the first HIG project, the FCH team surveyed private employers and also tabulated information from the GDRC housing office (ONL) applications. As a result of this work, we concluded that there should be no marketing problem on an initial project of 1,000 units. (See Attachment No. 6).

RECOMMENDATION 3: Initial HIG projects in the Kinshasa area should be directed toward the income level above \$125 per month.

Proposed First HIG Project in Kinshasa

Several possible sites were suggested by GDRC housing officials and technicians. Only one of the suggested sites, Lemba-Sud, is considered suitable by the FCH team for a large, successful HIG project. (See Attachment No. 4 for location.) The site was recently purchased by the GDRC for the development of middle income housing through the ONL. The GDRC has indicated that the site is available for the proposed HIG project of 1,000 units, with the possibility for expansion to a 2,000 unit project in the.

future. Written confirmation on the availability of the Lemba-Sud site has been requested from the GDRC.

RECOMMENDATION 4: AID should assist the GDRC housing institution (the ONL) in the preparation of the initial proposal for a 1,000 unit HIG project on the Lemba-Sud site in the \$4,000 to \$8,000 range.

The GDRC (ONL) owns the land and has a large technical staff available to develop the initial proposal. By utilizing the ONL, the first step in project development leading to issuing the letter of advice can start immediately. U.S. technical assistance will be required to help the ONL in preparing a proposal for submission to AID/Washington (HGRC Committee). Specifically, there is an immediate need for TDY service of an architect experienced in the design of low-cost housing in developing countries and familiar with the HIG program, to work with the ONL and Peace Corps architects in developing the preliminary plans. Continued FCH help in overall project development, determination of the precise market, and the laying of the groundwork for the Mutual Housing Association is also needed. In view of the potential size and complexity of the proposed program, USAID has requested AID/Washington approval of an extended TDY for FCH technician Dan Coleman to act as project coordinator.

RECOMMENDATION 5: AID should assist the GDRC in forming a new non-profit institution to act as sponsor of the proposed Lemba-Sud HIG project.

After AID/Washington approval of the application for the first project, additional technical assistance should be provided to help establish the new institution. The sponsor should be responsible for actual project implementation, including contracting for final architectural plans and specifications, contracting for construction, selection of applicants, and sales of the completed project. The sponsor could be the Central Home Loan Bank proposed in the Hazel report or a non-profit organization set up especially for this project. USAID has requested a savings and loan team to visit Kinshasa and make detailed recommendations on the nature of the proposed new institution. FCH suggestions on the new institutions are indicated by diagrams included as Attachments No. 2 and No. 3 to this report.

EXPANDED PROGRAM: While the proposed first project is being developed, more detailed information on the total housing market should be gathered to determine the size of the total HIG program in the Congo. Present information indicates a potential program of \$20 million over a five-year period, consisting of \$12 million for approximately 2,000 units in Kinshasa, \$6.0 million in 1973 for the proposed new town in Banana, and \$2.0 million for low income HIG projects in cities other than Kinshasa.

HOUSING FOR LOWER INCOME FAMILIES: The growing need for housing for families with incomes from \$50 to \$125 per month is critical in Kinshasa and other urban areas. Squatter areas surrounding Kinshasa, for example, will double in population within seven years at their present rate of growth. Although it is not specifically within the scope of this FCH consultation visit, we have several suggestions related to housing for lower income families:

a. AID might consider providing technical assistance to the GDRC in developing a realistic national housing policy which would recognize the need for planning and controlling the inevitable growth of the squatter areas around Kinshasa.

b. USAID/Kinshasa might consider the use of counterpart funds for the construction of several small demonstration housing projects (20 to 50 units) to introduce self-help and "core" house techniques which are proving successful in other developing countries.

c. USAID/Kinshasa might consider the use of counterpart funds for a small demonstration program of credit for home improvement and roof loans in the Kinshasa area. Consideration could also be given to establishing cooperatives for production and distribution of building materials.

FCH has considerable experience in the activities mentioned above and could assist AID in this area. This would be another area where assistance from the U. S. Peace Corps could also be very useful.

II. BACKGROUND AND PURPOSE

USAID/Kinshasa telegram number 472, January 8, 1971, requested FCH assistance to help develop a housing investment guaranty program in the Democratic Republic of The Congo.

The two-man FCH team of Charles Dean and Daniel Coleman arrived on January 17 to overlap with the visit of AID Housing Officer George Hazel and National League Engineer Philip Oviatt. During the week of January 18-22, the FCH team worked with Hazel and Oviatt, gathering information and exchanging ideas on the type of program most suitable for Kinshasa. Messrs. Hazel and Oviatt completed two extensive reports on January 22 before leaving Kinshasa. The Hazel and Oviatt reports contain basic information on existing banking and housing institutions and on the construction industry in Kinshasa. The Hazel report recommended establishment of a Central Housing Bank (CHB) and the inclusion of cooperative housing as an important element in the proposed HIG program.

The main work of the FCH team during the period January 22 through February 6 was to add to the information obtained by Hazel and Oviatt and to gather new information on cooperative legislation and practice as it relates to the proposed HIG projects. The FCH team was also requested to make recommendations on the co-op aspects of the proposed program, comment on the overall program feasibility, and make specific recommendations on the development of the first project.

III. COOPERATIVE HOUSING

A. Existing Cooperative Law

The existing cooperative law was established by a decree of 1956 under the colonial government. This decree is directed toward agricultural cooperatives and does not make provision for other types of cooperatives, such as housing cooperatives. It would be possible to form a housing cooperative under this decree, but it would be complicated and time consuming. Attachment No. 5 gives our detailed comment on the decree.

Under this decree, approximately 95 rural agricultural cooperatives have been formed in the Congo, with only a few considered successful. One reason for the lack of success is that the current law does not provide adequate internal fiscal control and does not require sufficient cooperative education for employees.

B. Proposed New Cooperative Law

A new cooperative law has been drafted by the Ministry of Agriculture and is now in the final review stage. We were given a copy of the law to analyze and found that while it corrects some of the problems inherent in the 1956 decree, it still does not provide for adequate fiscal control or cooperative education. The proposed new law is much too detailed, and it includes many provisions which correctly belong in the by-laws

of individual cooperatives rather than in the law itself. The proposed new law is also directed almost exclusively toward agricultural type cooperatives and does not provide a good base for forming housing cooperatives. USAID should consider providing assistance to the GDRC on drafting the new law, but not as part of the housing investment guaranty activity. This might be done through the AID regional contract with the Cooperative League of the USA (CLUSA).

C. Mutual Housing Associations (MHA)

Concerning the inadequacy of the cooperative legislation in the Congo, we recommend that the first HIG project in Kinshasa be developed as a mutual housing association which establishes its legal personality under the existing association law.¹ We met briefly with a well-qualified and experienced local lawyer, and we understand that the procedure is relatively simple to set up a "not for profit association" which could provide the advantages of a housing cooperative.

The MHA would follow the basic principles of a housing cooperative, with an elected Board of Directors, built-in fiscal control, financial reserves for maintenance of the project, and joint ownership of community areas. Our initial impression is that the MHA members should be given individual title

¹ Decree Law 18 September 1965, Congolese Monitor, Page 27.

to their homes after the mortgage has been paid. Under this approach, the MHA would act very much like a homeowners' association.

The MHA would be formed initially from a small group (7-20) of higher level employees of the large private companies, banks, and GDRC government organizations contacted during the survey. Membership would be expanded as the technical development of the first HIG project proceeds. Savings programs for the required downpayment would be initiated, and pre-occupancy education programs would be conducted with FCH technical assistance.

After occupancy of the first project, the MHA would assume responsibility for management/maintenance of the project community areas, and would promote community activities and services such as day-care centers, recreation facilities, and adult education.

The "check-off" system for monthly home payments would be used, whereby the payment is deducted from the salary by the employer and paid directly to the project administrator. The MHA would assist in setting up this system.

D. Cooperative Housing Sponsoring Institution (TSO)

Experience in many countries has demonstrated the need for a sponsoring organization to provide the needed technical

input for the development of successful housing cooperatives. Organizations of this type are called Technical Service Organizations (TSO's); they can be private non-profit organizations (i.e., FCH in the USA) or they can be set up as one department of a housing bank or government housing institution. If USAID provides support to the GDRC in the establishment of a new Central Home Loan Bank (CHLB) as suggested in the Hazel report, the TSO could be incorporated as a major department of the CHLB to provide the technical services and controls needed for the development of mutual housing associations. This would complement the CHLB activities in chartering and controlling savings and loan associations. Precedent for such an institution can be found in AID-supported housing banks in Latin America. USAID/Kinshasa has requested the TDY assistance of a savings and loan team from AID/Washington to prepare a report on the feasibility of establishing a savings and loan system in the Congo.

A second alternative would be to use the MHA, acting as a TSO, to provide for the technical development of the first HIG project.

IV. HOUSING NEED AND EFFECTIVE DEMAND

Although there are no adequate statistics on income distribution in the Kinshasa area, we have gathered sufficient

information to conclude that there should be no difficulty in marketing an initial project in Kinshasa of 1,000 units in the \$4,000 to \$8,000 price range, providing that the project is well-located, well-designed and well-constructed. Only a minimum number of houses would be planned in the maximum (\$8,000) range.

The total population of Kinshasa is conservatively estimated at 1.3 million with perhaps 40 per cent of the population living in "substandard" housing. This would indicate a housing need of approximately 100,000 units for 1971. The growth rate of Kinshasa is estimated at 11.5 per cent per year, and we can expect that the housing need will double within six to seven years. The GDRC does not seem to have a clear-cut housing and urban development policy or a specific program designed to alleviate this need at present. The ONL has built approximately 700 units in the \$5,000 to \$10,000 range during the past two years. However, there are no plans for housing for low income families. We urge that AID provide some assistance to the GDRC in formulating a long-range policy for housing and urban development.

The effective demand for housing is defined as a number of potential home buyers, i.e., those people who need housing but who also have the capacity to pay for a home. In order to gather information on the effective demand, the FCH team

contacted three sources in Kinshasa: (a) the ONL to tabulate information on more than 4,000 applicants for existing ONL housing; (b) the National Bureau of Statistics to supply general information on income levels by occupation and to estimate the number of employed people in Kinshasa; (c) direct contact with ten large companies to gather precise information on their employees. Attachment No. 6 gives more detailed information on the housing market.

The total effective demand for housing in the \$4,000 to \$8,000 range is estimated at about 13,000 units in Kinshasa, calculated as follows: the total employed population of Kinshasa is about 190,000. An estimated 10 per cent of this total, or 19,000, earn more than \$125 per month. An estimated 70 per cent of the 19,000, or 13,300, are in the market for a new home and could afford a minimum payment of \$35 per month. However, due to the unreliable nature of some of the basic data, we recommend that the first project should total about 1,000 units constructed and sold in sections, thereby allowing adjustments in home type and price as the program develops.

V. PROPOSED FIRST PROJECT, LEMBA-SUD, KINSHASA

A. General Description

As a result of a series of meetings with the GDRC housing and planning institutions, four tentative sites were

suggested in the Kinshasa area for the first proposed HIG project. Three of the four sites were not considered acceptable by the FCH team. The fourth site, designated as Lemba-Sud, is a good site and could be developed as the first HIG project. The Lemba-Sud site is presently owned by the GDRC and is programmed for middle income housing to be developed through the ONL. The site is located within the developed area of Kinshasa, approximately two and one-half miles from the major industrial area and seven miles from the central business district. (See Attachment No. 4 - Map of Kinshasa.) The total site area is more than 400 acres. The section of the site available for the HIG project is approximately 190 acres, and it adjoins a 350 unit ONL project now nearing completion.

Based on current information, the first HIG project in Lemba-Sud should consist of three house types in the \$4,000 to \$8,000 price range, with most units in the \$6,000 range. Construction should probably be with conventional, locally available materials (concrete block walls, concrete slab floors, and corrugated asbestos cement or metal roofing). The site is sufficiently large for an initial project of 1,000 units and could be expanded to about 2,000 units.

We recommend that the project be developed as a mutual housing association as mentioned under Section III of this report.

A major purpose of the MHA would be to assure adequate reserves for maintenance of community areas and repair and repainting of the houses as it becomes necessary, so that the overall appearance of the project would not deteriorate as in many of the existing Kinshasa housing projects.

B. Borrower

More data is needed before selection of a Borrower. One possibility would be the ONL. The ONL is the only existing government housing institution in Kinshasa, and it has a technical body of trained architects, engineers, and construction supervisors. The ONL has been criticized by both the Congolese and resident foreigners in Kinshasa for its lack of efficiency and its expensive housing. However, in our judgment, the ONL compares favorably with the government housing institutions of most developing countries, although they suffer from the same problems of political interference in technical matters and the lack of highly skilled technicians.

The ONL's role as Borrower could be limited to providing land, technical services on the preliminary plans, and advisory service during project development. The ONL should not be responsible for the final technical development, construction, or selection of applicants, and should not be a channel for disbursement of funds.

The GDRC would be required to give AID a full faith and credit guaranty for the project to assure the U. S. government against any loss. USAID/Kinshasa informs us that such a guaranty can be secured at the proper time.

C. Project Sponsor

The Sponsor of the first HIG project should be a newly created, non-profit institution such as the MHA described in Section III, or the Central Home Loan Bank (CHLB) mentioned elsewhere in this report. The Sponsor will have the responsibility for actual project implementation, including contracting for architectural and engineering services for the final plans and specifications, contracting for actual construction for the houses, and selection processing and pre-occupancy education of the new homeowners.

D. Purpose of Project

The proposed HIG project would provide homes for approximately 1,000 families in the middle and upper middle income range who otherwise could not obtain home ownership. In addition, the project should demonstrate innovations in house design and construction, as well as improved site planning resulting in better homes at less cost when compared to other housing developments in Kinshasa.

A project of this scale would also generate considerable new employment and inject new capital into the local economy. It may also focus more attention on housing, and demonstrate concern on the part of the GDRC and the U. S. government, in this area.

E. Technical Development

In order to start the preliminary technical development of the project, we recommend that preliminary plans be developed by the ONL, with technical assistance provided by AID/Washington. We also understand that the U.S. Peace Corps has architectural talent available to assist on this project, and we encourage their participation. However, final plans and specifications for the project should not be developed by the ONL. We recommend that the Sponsor contract with a private architectural firm for this work.

Construction should be done by contracting with a large, experienced construction company with experience in Africa, and with French-speaking technical staff. The Oviatt report covers the existing situation in Kinshasa and mentions two American firms as possibilities for this work. Because of special circumstances in Kinshasa, it may be necessary to select the contractor through negotiation for a lump sum contract rather than public bidding or pre-selected bidding.

There has been some comment on the possibility of introducing prefabricated techniques with this project. Based on similar attempts in other developing countries, we strongly recommend against this approach. The approach should be to use local materials and labor and conventional construction techniques. The innovation should be in the design and in the organization, administration, and management of the construction activities. These are the areas where the local construction system is especially weak, and improvement could reduce costs considerably.

F. Issues

Several issues should be examined in more detail during the next few months. Most of the housing construction in Kinshasa for middle and upper middle income families has been heavily subsidized by the government and by private companies providing housing for employees. For this reason, it is not uncommon for a family whose income should qualify them for a \$5,000 house to be living in a subsidized house whose real value might be \$10,000. As the HIG project does not normally include a subsidy, the minimum houses of \$4,000 may not be as large and luxurious as the potential buyer expects. The answer to this problem may be found in design and construction innovations and reduced cost through higher volume. Another

possible answer would be to request the GDRC to provide a subsidy with their own funds.

A second issue could be the scheduling of the first project. In order to respond to the priority of the GDRC and the Mission for rapid implementation, we have recommended utilizing the ONL for the first stages of the project. Another way to develop the project would be to first establish the new sponsoring institution (CHLB) and then start with the preliminary architectural plans. However, experience in other countries has shown that six months to a year is the minimum time required to establish and staff such a new institution. We have, therefore, recommended initial action through the ONL.

A third possible issue could be the lack of large local construction contractors with experience in housing development. There is also a lack of qualified private architectural and engineering firms in Kinshasa. Some initial contact was made with local representatives of several American firms, including the Morrison-Knudsen Company, the BECHTEL Corporation, and the International Engineering Company. All expressed interest in the proposed project if it develops as a large-scale program.

G. Terms

The interest rate to the home buyer is estimated to be 9 1/2 per cent which includes a 1/2 per cent AID guarantee fee

and a 1 per cent administration fee for the Borrower/Sponsor, assuming that the FHA rate remains constant at 7 1/2 per cent. We recommend that the terms to the homeowner include down-payments of 5 to 10 per cent with maximum mortgages of 25 years.

VI. COMPLEMENTARY ACTIVITIES

A. Core House and Home Improvement Program

We suggest that USAID support a small pilot activity which would provide improved housing for low income families in the Kinshasa area. Because of the high construction costs, perhaps the only effective way of reaching lower income families will be to utilize the "core" house approach whereby a small core is constructed which is designed for future expansion through the self-help of the homeowner. AID has supported similar approaches in other developing countries with FCH technical assistance. FCH has experienced staff personnel who could be made available for TDY work in Kinshasa. For immediate action on this activity, USAID might request assistance from the Peace Corps architects tentatively scheduled to visit Kinshasa within the next few weeks.

As a complement to the core house activity, USAID might consider supporting a "credit for home improvement" program. The largest number of homes being constructed in the Kinshasa

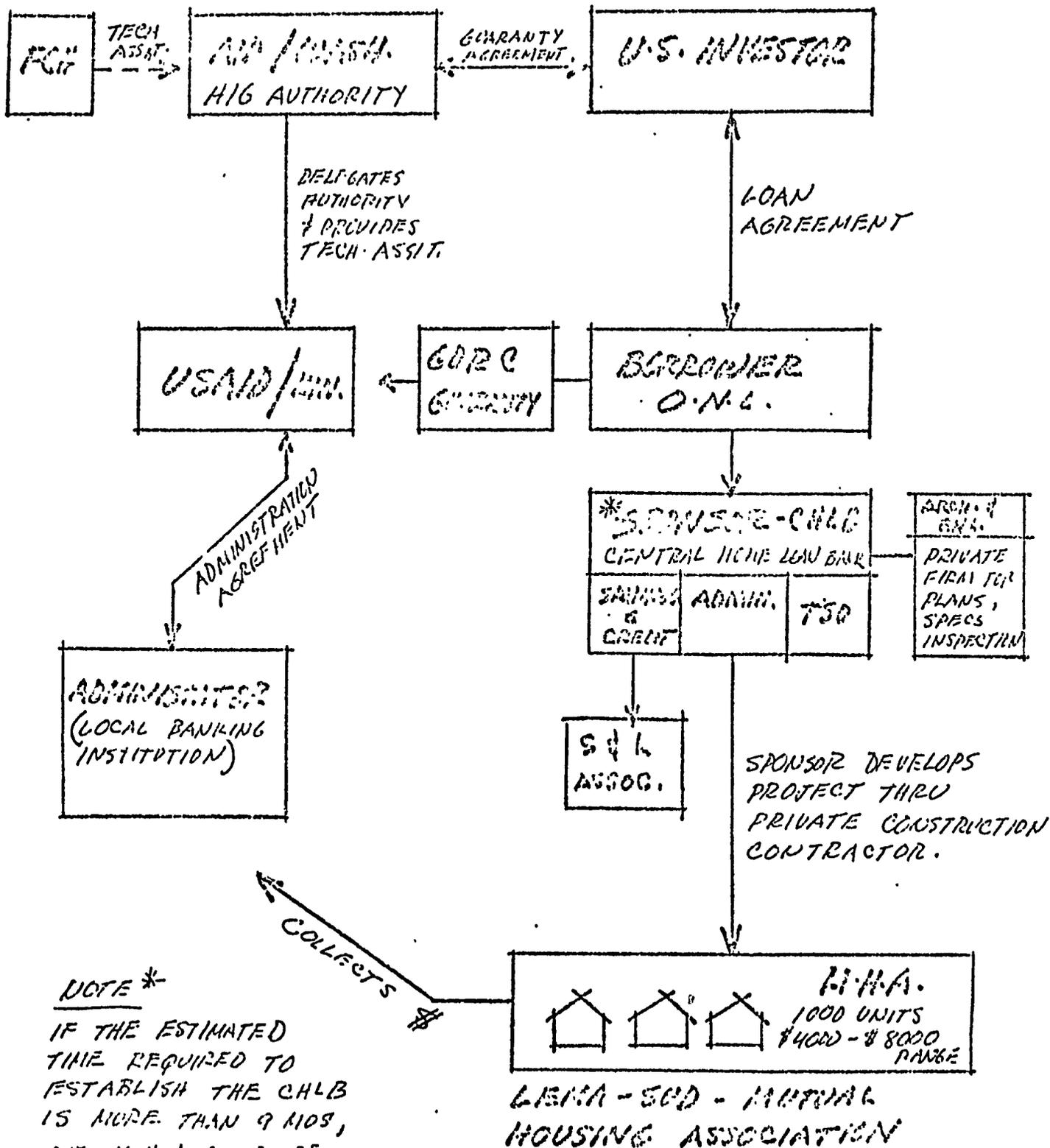
area are underway through the un-aided self-help efforts of their owners. The credit for home improvement program would allow these people to complete their homes in a more efficient way and avoid the local money lenders' high interest rates. Credit for home improvement should be a major element in the proposed Central Home Loan Bank. FCH has several publications available on this type of program in other developing countries.

C. Banana Project

During our visit, we met with Mission officials and representatives of the Kaiser Aluminum Company for a briefing on the proposed industrial complex to be located in the Banana area at the mouth of the Congo River. We understand that this new town will require at least 2,000 houses between the period 1973 to 1975 for employees of the smelter and other operations there. If this project develops as scheduled, the housing component could qualify for HIG financing. As a first step, USAID might assist the GDRC in developing a master plan for the new town of Banana to prevent the uncontrolled development of squatter areas, and to provide for a future HIG project.

TENTATIVE

LEAIDA-500 H.A. PROJECT ORGANIZATION

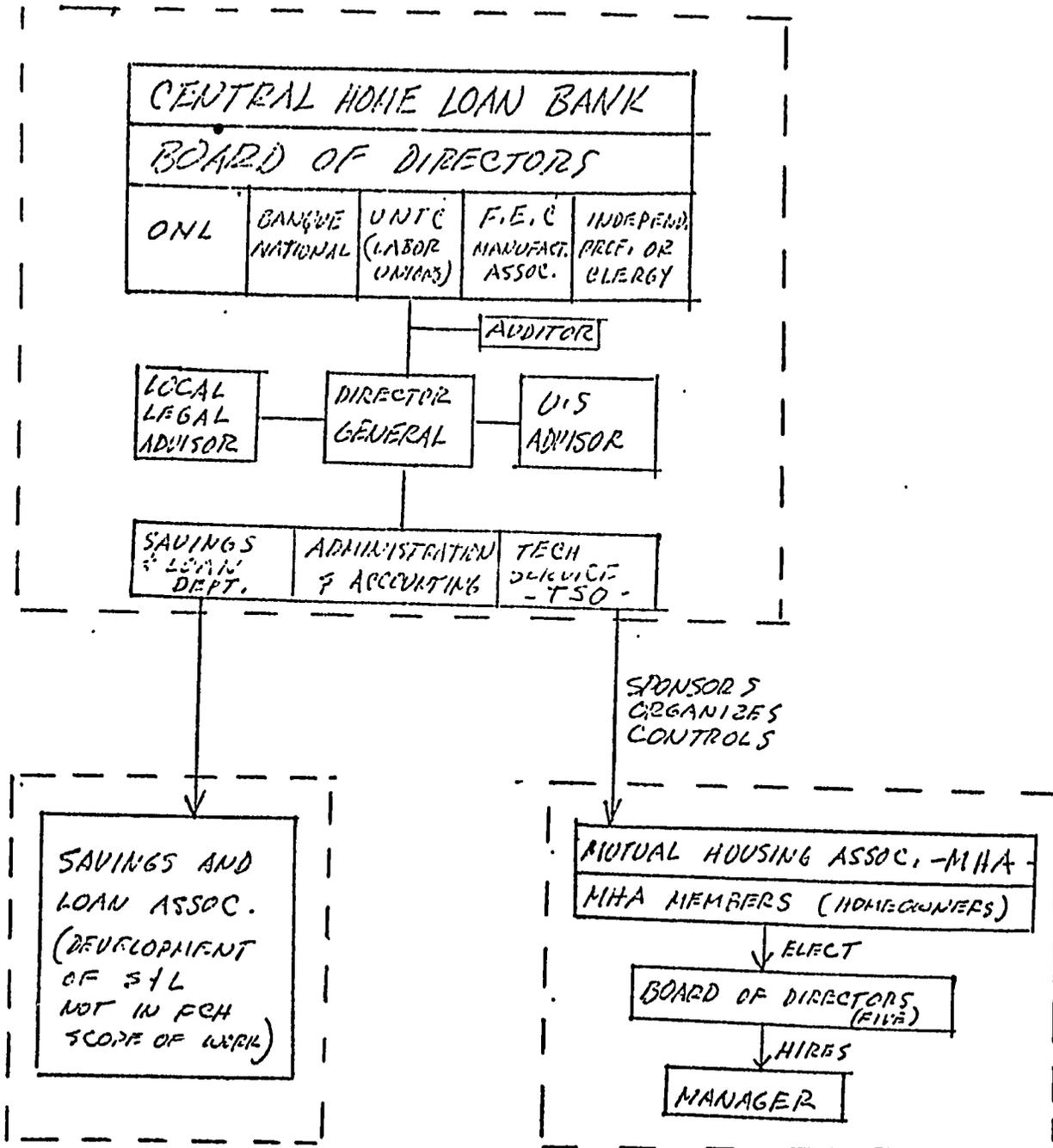


NOTE *
 IF THE ESTIMATED TIME REQUIRED TO ESTABLISH THE CHLB IS MORE THAN 9 MOS, THE M.H.A. COULD BE THE SPONSOR OF THE LEAIDA-500 PROJECT

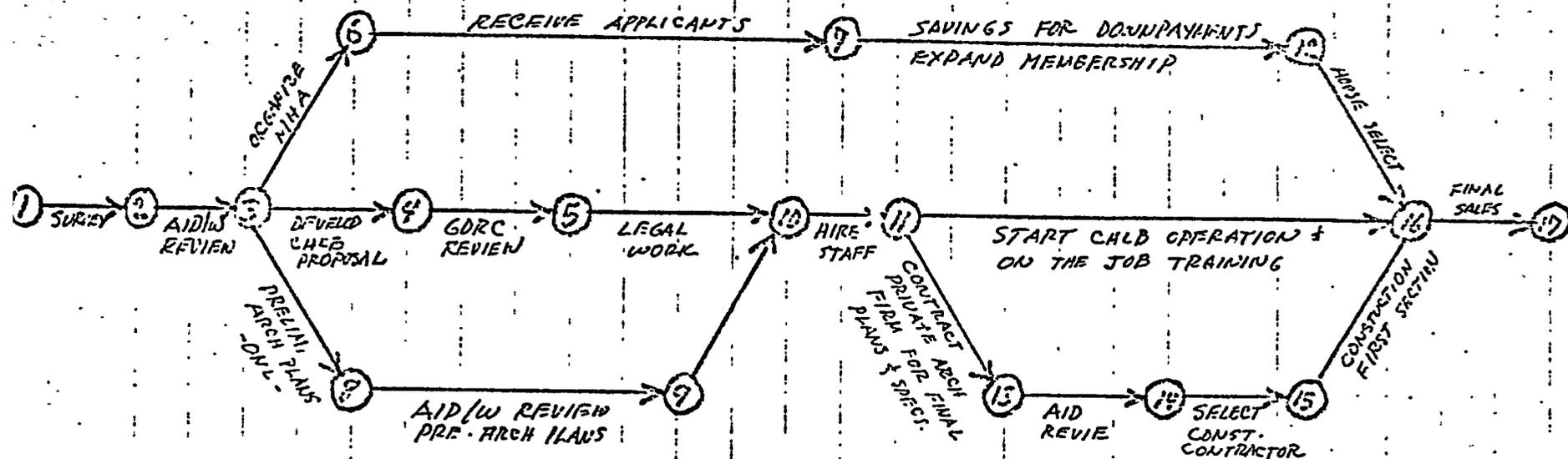
SUGGESTED

ORGANIZATION - SPONSOR - CHLB - TSO

MHA



SEQUENCE DIAGRAM - H.I.G. - KINSHASA

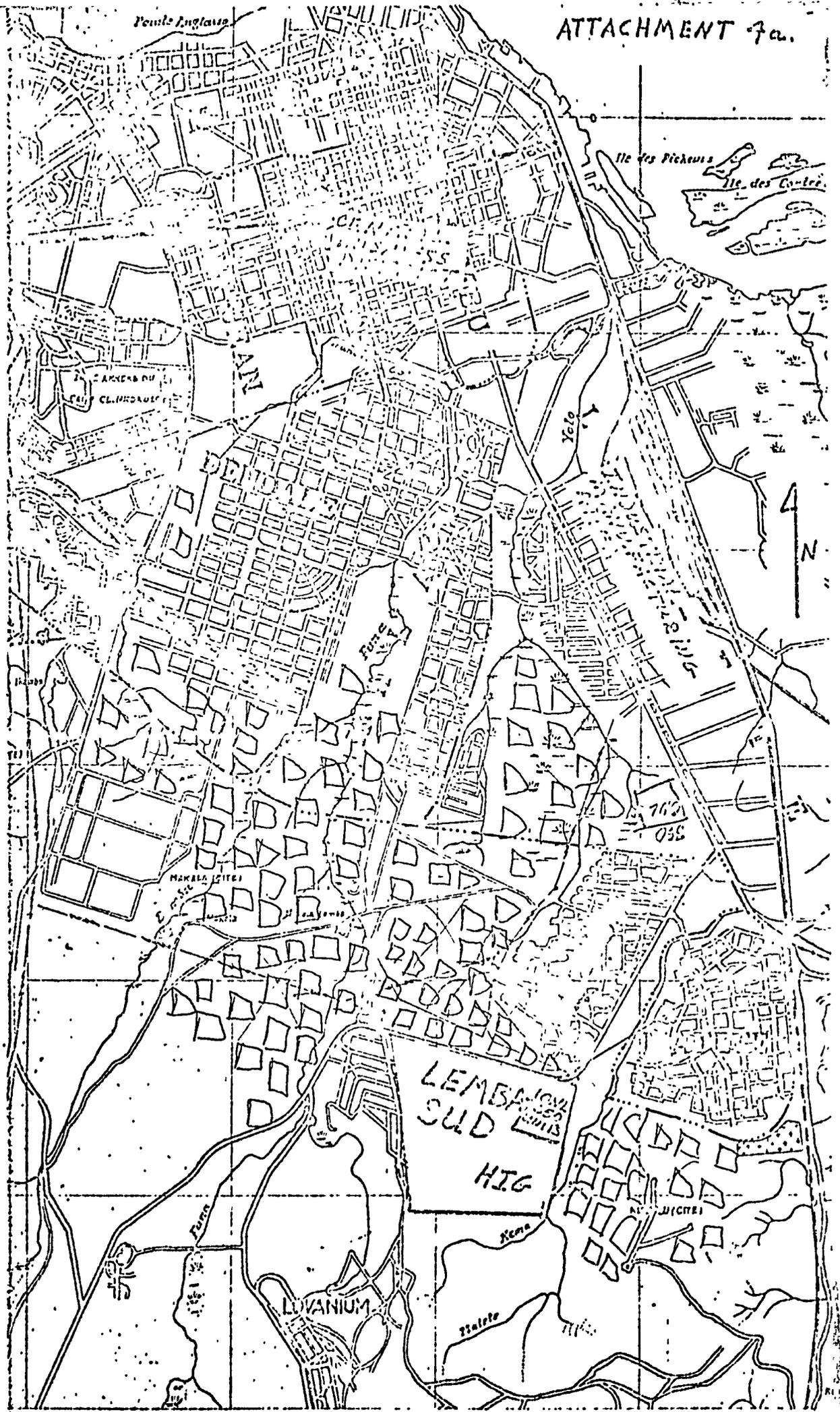


KEY TO EVENTS

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|---------------------------------------|-----------------------------------|--|
| ① USAID REQUEST SURVEY | ⑥ LEGAL ESTABLISHMENT MHA | ⑫ FINAL SELECTION MHA MEMBERS |
| ② SURVEY REPORT COMPLETE | ⑦ PRELIMINARY MEMBER SELECT. | ⑬ SUBMIT FINAL PLANS TO AID |
| ③ APPROVAL AID/W AND LETTER OF ADVICE | ⑧ PRELIMINARY ARCH PLANS COMPLETE | ⑭ AID APPROVAL FINAL PLANS & SPEC'S. |
| ④ CHLB PROPOSAL COMPLETE | ⑨ AID/W APPROVAL PRE. PLANS | ⑮ AWARDED CONST. CONTRACT - FIRST SEC. |
| ⑤ GORC APPROVAL OF CHLB | ⑩ CHLB (SPONSOR) ESTABLISHED | ⑯ CONSTRUCTION COMPLETE |
| | ⑪ CHLB OPENS OFFICE | ⑰ FIRST SECTION SOLD & OCCUPIED. |

ATTACHMENT #3

ATTACHMENT 7a.



Pavle Anglavs

Ile des Pichous

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ARNEAB DU
CL. HEDAUER

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N

MAKALA CITY

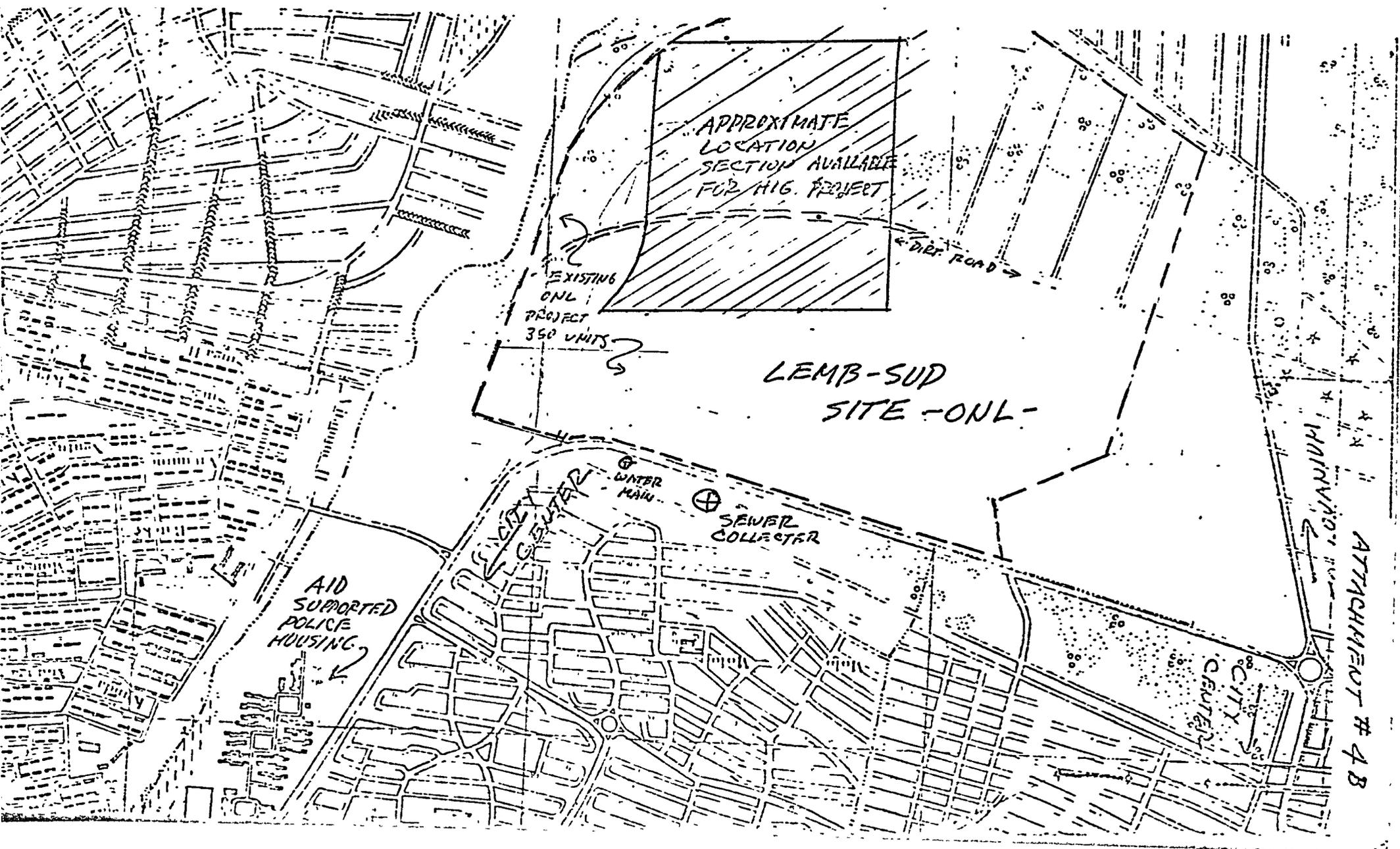
LEMBANG
SUD

HIG

LOVANUM

Kemo

Taloto



APPROXIMATE
LOCATION
SECTION AVAILABLE
FOR HIG. PROJECT

EXISTING
ONLY
PROJECT
350 UNITS

LEMB-SUP
SITE -ONLY-

AID
SUPPORTED
POLICE
HOUSING

WATER
MAIN

SEWER
COLLECTOR

CITY
CENTER

DIP. ROAD

ATTACHMENT # 4B

FCH BACKGROUND PAPER

"COOPERATIVES IN THE CONGO"

February 5, 1971

BACKGROUND:

The cooperative movement in the Congo dates back to the end of the last century. Under the colonial government, cooperatives were created in order to better develop the agricultural sector. Although many were successful, most were not cooperatives in the strict sense of the word. With independence and the subsequent civil disturbances, only a few agricultural cooperatives survived, and these few remained on shaky grounds for years. However, since 1965, with the increased social and political stability and trained leadership, cooperative activity has increased and the situation has improved.

LEGAL ASPECTS:

In 1956, the colonial government passed a decree which regulated cooperatives and supplanted all prior decrees relating to cooperatives. This same decree is in force currently and is administered by a division of the Ministry of Agriculture.

The decree does not lend itself to the needs of the Congo today. Only a series of administrative actions have permitted it to be functional at all. Moreover, the decree is oriented towards the agricultural sector, and with one or two exceptions, only agricultural co-ops have been created.

There are a number of deficiencies in the 1956 decree. For example there is no provision for setting aside a percentage of income or profit for educational purposes. Nor is there a provision for internal auditing and control by the members through some sort of mechanism, such as a vigilance committee. Both of these provisions are essential for the success of a true cooperative. Instead, it seems as if the idea of the decree were to create business institutions that would only materially benefit the members. Cooperatives should go a step beyond and accomplish more than just the enrichment of the members.

The GDRC has recognized the inadequacy of the colonial decree. A proposed new law has been written and is now in the final stages of approval prior to being signed by the President. In this new proposal, some, but not all, of the deficiencies have been corrected. There is now a reserve for education, but the members still do not have a role in the auditing procedures.

The proposed law seems to be only an updated version of the 1956 law. The format is the same; the bent is still towards agricultural and related crops. Moreover, the law is too long and detailed, with many regulatory provisions that should be only in the individual cooperative by-laws. The essential type of cooperative in any country, the credit union, would be hard to establish under this law, much less housing cooperatives. In our opinion, the proposed law is inadequate to regulate, control, and stimulate the cooperative movement in the Congo.

THE MINISTRY OF AGRICULTURE

Since agricultural cooperatives were the only type established under the colonial government, at independence the Ministry of Agriculture was assigned the responsibility of administering the decree. A division of cooperatives was set up, with central operations in Kinshasa and extensions in the interior. There are now six professionals in the Kinshasa area and one extension agent in each province.

Cooperative development has not been a priority item. Ministry officials admit that the cooperative system is in bad shape, but they seem to be doing little to improve the situation other than to propose and write the new law. They have collected no statistics (for example, on how many cooperatives¹ and cooperative members are in the country), have undertaken no cooperative education, and have made little effort to assist the established cooperatives or to found new ones.

Under the proposed new law, the Ministry of Agriculture will continue to be responsible for administering the law. However, this might be a mistake, given the Ministry's preoccupation with only the agricultural sector. To continue to let the Ministry administer the law would not encourage the development and formation of other types of cooperatives.

1 A ministry estimate is that there are 125 cooperatives in the the Congo, while an independent study states that there are 95.

The Ministry states that the government is placing new emphasis on cooperative development, as demonstrated by the fact that the government is proposing a new law. The real test, however, will be if the government does increase the cooperative budget to provide for more education, training, and technical and financial assistance.

UNION ACTIVITY/CO-OPS

The National Union of Congolese Workers (UNTC) has stressed cooperative development. In the Manifesto of N'Sele in May 1967, the section on trade unions contained the following statement:

"A union, in command of sufficient resources, will have to open under its own steam new ways to development of a powerful cooperative sector, covering the large business and industrial field. The union of workers should be the motor of new social changes; it ought to be given the means to do so.

"Thus, for example, producer cooperatives will create new industries, cutting down on employment and insuring new and better working conditions."

In order to implement this part of the manifesto, the UNTC created a Department of Cooperatives and Rural Development. This department is assigned the responsibility of cooperative development among union members.

The African-American Labor Center (AALC) has provided technical assistance to the UNTC since 1969. A cooperative specialist, assigned as part of a two-man team, has been very active. Seventeen union members and leaders were given a short course on cooperatives last year. The six best students in this group were then sent to the AALC Training Center in Dahomey for a more intensive three-month course. Five of these six are still working for the UNTC. The AALC co-op specialist has also given a series of lectures at Lovanium University and has assisted in the setting up of a fishing co-op in the East Congo.

The UNTC cooperative staff, some of whom have had cooperative training, are not yet very active. This could be because their cooperative activities are oriented towards the agricultural sector, while the majority of active unionists live and work in

urban areas. I would suggest that the UNTC begin to work with those types of cooperatives that would most interest the urban worker, i.e., credit unions, production co-ops, and housing co-ops.

AID ACTIVITIES

USAID, in conjunction with the GDRC, provided 25,000 zaires (\$50,000) in counterpart funds for five courses in agricultural cooperatives. Three seminars of three weeks each have been held, while two more are scheduled for the first quarter of this year. Although the orientation was towards agricultural cooperatives, a considerable amount of time was devoted to cooperatives in general. The 101 participants so far have included union and cooperative leaders, government officials, church workers, and foreign technicians and volunteers. As a result of these courses, there are more and more leaders and technicians in the Congo who have some knowledge and expertise in cooperatives.

USAID is also sponsoring an agricultural credit program which, in part, fitted in with the seminars.

THE KISANTU CO-OP

This successful agricultural cooperative was created in 1956 with the assistance of the Catholic Church, and by 1960, it had over 2,000 members. The purpose of the co-op is marketing and purchasing of products and goods. During the early sixties, the co-op nearly ceased to exist. However, since 1965, there has been a return to steady growth, although the pre-independence level has not yet been attained. To give some idea of the size of the co-op, nearly 3,000 tons of agricultural products were marketed last year. This success at first was due to the efforts of the Catholic Church, but lately, increased activity by the Congolese themselves has contributed to the growth and success of the co-op. This is real evidence that co-ops can and do function in the Congo.

ATTITUDES:

Cooperatives, like so many other institutions in the Congo that went through the hard times of the sixties, have a soiled reputation. This was inevitably due to the number of failures brought about in part by inadequate legislation and lack of local preparedness on the part of the colonial government. However, the fact

that, prior to independence, there were few cooperatives and that these co-ops were and still are located in rural areas, leads us to believe that this reputation is not universal. Moreover, the failures are generally associated with agricultural cooperatives, which should preclude other types of co-ops from any such stigma.

Our opinion is that there are no significant negative psychological factors to hinder the development of cooperatives in the Congo, particularly those types of cooperatives which are currently non-existent there. But to be on the safe side, a name other than cooperative housing, i.e., mutual homes or housing, should be considered solely from an expediency viewpoint.

CONCLUSION:

1. The cooperative movement has not been very successful in the Congo. Lack of leaders, inadequate legislation, paternalism, insufficient credit, and poor administrative practices have all led to this situation. However, the trend is upward. Many of the activities mentioned in this report give credence to that statement.
2. In order to continue this trend, as well as give impetus to it, massive doses of technical assistance, education, training, and financing are needed.
3. There are no housing cooperatives in the Congo. This can be a positive factor, since the Congolese do not have preconceived ideas of how to organize and develop them. On the negative side is the fact that there are no Congolese leaders and technicians available to help create co-ops. This does not mean that housing co-ops are not feasible, but that planning and timing are necessary to insure their successful implementation. In time, with adequate financing and technical assistance, housing cooperatives can be initiated, organized, and developed.
4. The first step towards developing a cooperative housing movement would be the incorporation of cooperative principles and concepts into the proposed HIG program. To promote, plan, and create cooperative projects, both HIG and non-HIG financed, some sort of technical service organization should be established. To administer and maintain the individual projects, cooperatives composed of the families who will live in the projects should be

established. In this manner, both the production and consumption functions of cooperative housing will be fulfilled.

Prior to initiation of construction, pre-co-ops could be formed to insure that: 1) the project is presold, 2) the prospective home owners save toward the required downpayment, and 3) cooperative education begin early. The success of the pre-co-op will preclude failure of the project.

FCH BACKGROUND PAPER

KINSHASA HOUSING MARKET

February 5, 1971

GENERAL:

The 1970 census showed the Kinshasa population to be 1,323,000 out of a country-wide total of 20,705,000 persons. This is an increase of over 300,000 inhabitants in Kinshasa since the 1967 population estimate. GDRC and country team sources generally place the population growth rate at about 11.5 percent per annum, which means that the population of Kinshasa will roughly double by 1976. The demand for urban infrastructure, services, and housing is critical, and will become more serious in the next decade.

PROPOSED HIG PROJECT:

One proposal is for an HIG project of "x" units priced from U.S. \$4,000 to U.S. \$8,000 to be constructed. The terms to the home owner would be:

- 9 1/2 percent interest rate
- 10 percent down payment
- 25 year mortgage

The calculations and monthly payments are as follows:

1. House sales price	U.S.	\$4,000.00
Less down payment		<u>400.00</u>
Mortgage		\$3,600.00
Monthly payment	U.S.	\$ 31.46
2. House sales price	U.S.	\$8,000.00
Less down payment		<u>800.00</u>
Mortgage		\$7,200.00
Monthly payment	U.S.	\$ 62.91

Assuming that a homeowner would pay a maximum of 20 and 25 percent of his monthly income for shelter, the necessary monthly income for units within this price range are from U.S. \$126.00 to U.S. \$315.00 (and above).

<u>Unit Cost</u>	<u>% of Income for Housing</u>	<u>Monthly Income Needed \$</u>	<u>Income in Zaires</u>	<u>Monthly Payment \$</u>
U.S. \$4,000	20	157.50	78.75	31.50
U.S. \$4,000	25	126.00	63.00	31.50
U.S. \$8,000	20	252.00	126.00	63.00
U.S. \$8,000	25	315.00	157.50	63.00

The next step is to check into income distribution and consumption patterns to determine the number of families who need and can afford to buy housing in this price range.

STATISTICAL INFORMATION:

1. Conclusions based on applications received by the Office National du Logement (ONL) for the 350 unit Lomba-Sud project:

A 1,000 application sample taken at random from the 4,006 applications received by the ONL showed the income distribution as follows:

<u>U.S. \$</u>	<u>Zaires</u>	<u>of Families</u>	<u>Projection of 4,000 applications (Mult. by 4)</u>	<u>Percent</u>
20-100	10- 50	490	1,960	49.0
101-200	51-100	257	1,028	25.7
201-300	101-150	87	348	8.7
301-400	150-200	44	176	4.4
over 401	over 200	23	92	2.3
incomplete		99	396	9.9
		1,000	4,000	100.0

By projecting this sample, the income distribution for all the applicants is calculated as shown above. The first income group of 10

1 It is assumed that "family income" will be higher than the amounts shown for wage earner, and therefore the 20 to 25 percent figure is valid.

to 50 zaires cannot qualify for this project, since the minimum income required is 63 zaires. The last group, being incomplete applications, must also be discarded. If the second group - 51 to 100 zaires, is evenly distributed, then roughly two-thirds of the group has an income above the minimum, and thus qualify. All other groups qualify.

<u>Income</u>	<u>Number Qualifying</u>
2/3% of 51-100 Z	685
101-150 Z	348
151-200 Z	176
over 200 Z	<u>92</u>
TOTAL	1,301 (of 4,006 applicants)

According to the ONL, 144 of the 350 units in Lemba-Sud are reserved for officials of government and parastatal organizations. Therefore, the remaining 206 units will be distributed among those applicants that the ONL finds acceptable. Since the HIG and ONL minimum income requirements are similar (Lemba-Sud/ONL minimum income 56 zaires compared to HIG 63 zaires), the 206 should be subtracted from the 1,301 qualified applicants, giving a total of 1,095 applicants who sought an ONL/Lemba-Sud home, who qualify for the HIG program, and who should be among the first applicants for any new project.

2. The Institut National de Statistics (INS) - Socio-Economic Study - 1967.

A portion of this 1967 study was concerned with the occupational breakdown in Kinshasa. By dividing all occupations into six categories, an attempt was made to determine the number of employees in the city in each category. Although no income data was compiled, it is recognized that there is a correlation between occupation and income, and thus certain assumptions can be made.

Classification by Occupation (1967)

<u>1.</u> <u>Category</u>	<u>2.</u> <u>No. in each</u> <u>Category</u>	<u>3.</u> <u>% of non-</u> <u>Africans</u>	<u>4.</u> <u>No. of non-</u> <u>Africans</u>	<u>5.</u> <u>No. of</u> <u>Africans</u>
1. Professionals Managers, High Govt. Officials	6,620	50.0	3,310	3,310
2. Office Heads 2nd Level Professionals	38,510	12.3	4,737	33,770
3. Commercial, Sales	18,660	22.7	4,236	14,424
4. Skilled, and Unskilled Workers	<u>93,970</u>	<u>15.0</u>	<u>6,729</u>	<u>87,247</u>
TOTALS	157,760	100.0		

We assume that only Congolese citizens will be allowed to participate in the HIG program, which excludes nearly all non-African foreigners. Based on interviews with personnel directors and AID personnel, it is estimated that the entire first category, as defined above, earns the minimum income required for this program. A small percentage of categories 2 and 3 probably earn the minimum, although this is impossible to determine.

Another part of the 1967 study shows the homeowners pattern in Kinshasa. The results based on heads of family are as follows:¹

¹ The number of heads of family is smaller than the number in each occupational group, since two or more wage earners may be in the same family.

<u>Category</u>	<u>No. of Owners</u>	<u>No. of Non-Owners</u>	<u>Non-Owners as a Percent of Total</u>
1. Professional	1,750	4,100	70.1
2. Second Level Professional	12,370	18,820	60.3
3. Sales, etc.	8,750	8,010	47.9

Assuming that homeowners and non-homeowners are equally distributed among Africans and non-Africans, 1,760² in the highest category are 1) Congolese, 2) do not have a home, and 3) have the minimum income required by this program, and therefore qualify. There are two factors which should increase this total:

- a. Some members of groups 2 and 3 could also qualify under the same criteria.
- b. These are 1967 figures. Given the 300,000 population increase, the economic boom since that time, and the subsequent increased need for housing, the 1971/72 housing demand should be much higher. The wage scale has increased by an average of 35 percent since 1967, which would tend to increase the number of persons in the highest level categories.

3. Survey of 15 Large Private and Parastatal Organizations

During the consultation visit, FCH conducted a survey of 15 employers with the assistance of Mr. Amp Kinkela to determine the income distribution of their 40,000 employees. A questionnaire (see attachment) was prepared for the personnel directors to fill out. Information gathered should accomplish two things:

- a. Give backup information to the data already obtained in regard to income distribution.
- b. Provide the necessary information to organize a pre-co-op firm among the qualified employees.

² Calculation: 50 percent of the total number of professionals are non-African foreigners. Since about 80 percent of this group do not own their own home, the number who qualify are 1,760.

First results from ten companies produced the following results:

Total number of employees	<u>23,233</u>
Income range 51-100 zaires	2,670
Income range 101-150 zaires	728
Income range over 151 zaires	<u>512</u>
TOTAL	3,910

This sampling has not yet been completed, nor has it been verified. Employees of one of the companies, OTRACO, comprised a disproportionate percentage of the sample. However, this sample does verify the information gathered through other methods; that is, that even from a small sample, the number of qualified persons is very large.

4. University Graduates

From 1961 to 1969, there have been about 2,500 graduates of Congolese schools of higher education. If the upward trend in the number of university level graduates continues, roughly 650 will graduate in 1970, and 725 in 1971. It is also estimated that there is one foreign-educated Congolese for each in-country graduate. Therefore, this year the Congo will have a total of about 7,000 university level graduates.

All of these professionals are young, having graduated since 1961, and have just formed or are in the process of forming their own homes. This is a potential housing market that is educated, growing, financially able, yet in large part, without adequate housing. Since Congolese law stipulates that a university graduate must receive an extra 50 zaires monthly, they certainly have the financial means to afford housing in the HIG income range.

CONSUMPTION PATTERNS:

It is very difficult to determine what part of the monthly income is required to provide shelter. The only study¹ available is a

¹ Study on the Life Styles of 60 Kinshasa Families, IRES, Kinshasa, December, 1968 (funded by USAID).

small sample survey of 60 families in Kinshasa. In this study, five distinct occupational and income groups of 12 families each were intensively studied over a one month period to determine the income and expenditure pattern of each family. Average expenditures for housing and housing maintenance and upkeep ranged from 7 percent of total income for the unemployed to 14.7 percent for the managerial class. However, 46 of these families owned their homes, and given the near non-existence of mortgage or long-term loans in the Congo, these 46 were probably making no amortization or interest payments. For the highest group, 70 percent, or eight persons, were making no capital expenditures for housing, which considerably distorted the picture. This demonstrates 1) that the sample was much too small, 2) that the sample should have made a distinction between homeowners and non-homeowners in regard to housing expenditures, and 3) that the actual expenditures for housing are probably much higher than the sample shows. Therefore, our earlier assumption of 20 to 25 percent of monthly income for housing is a fair estimate.

CONCLUSION:

There is a housing market in Kinshasa for at least 4,000 units among families with a minimum monthly income of U.S. \$126 and a minimum house price of U.S. \$4,000. There should be no difficulty in marketing the first project of 1,000 units. More intensive and complete market studies should be undertaken before approval and implementation of a second 1,000 unit project. However, the success of the first project is the best indicator of the feasibility of a larger program.

The total effective demand for housing in this range in Kinshasa may be much greater than the samples indicate. One estimate gives more than 10 percent (or 19,000) of the 190,000 employed population in the income range above \$125 per month. We could assume that 70 percent, or about 13,000, of this group would be in the market for a home in the \$4,000 to \$8,000 range.

FCH BACKGROUND NOTES

Insurance, Titles, and Evictions

February 5, 1971

Conversations with the President of SONAS (National Insurance Society-CDRC) indicate that they would be able to issue comprehensive insurance coverage for the entire project, in conjunction with one or more foreign insurance companies. However, they are not able to quote terms and rates for a specific large project such as the proposed HIG project until submission of a definite proposal. They also see no reason why the entire project cannot be covered under a single group policy rather than individual policies.

There are two ways of showing possession of land. For central city property, property on which there is substantial construction, and large plantation holdings, a land title is issued by the Registry Office of the Ministry of Urbanism. Liens or mortgages are written on the back of the title document. One copy is given to the homeowner, one copy to the Registry Office, and the original to the lending institution for the term of the mortgage.

The other form of ownership, prevalent in the rural areas, small towns, and fringes of large cities, is the "right of possession" system. A document, issued by the local authorities, gives the inhabitant or user the right of possession without full ownership and title. This system might be described as a type of open end lease. There is some doubt of the legality of this document. All land not registered is owned by the State.

Eviction proceedings are initiated through the Registry Office of the Ministry of Urbanism with the presentation of documentation showing non-payment. A court order is obtained permitting public auction of the property. This occurs prior to eviction. The new owner is then responsible for actual eviction of the occupant. We could not find one example of an occupant being evicted from government property, although evictions from privately-owned property are possible.

ATTACHMENT TO MARKET STUDY

ENQUETE MENEES SUR LE PROBLEME DU LOGEMENT
DANS LA VILLE DE KINSHASA POUR LE PROJET
DE CONSTRUCTION DE MAISONS PAR L'AGENCE
POUR LE DEVELOPPEMENT INTERNATIONAL (AID)

L'Agence pour le Développement International (AID) envisage de financer un projet de construction de logements à Kinshasa. Afin de pouvoir déterminer les possibilités existantes, il est nécessaire de rassembler les informations sur le nombre de personnes qui voudraient et seraient en mesure d'acheter des maisons à des prix variés. Par conséquent, nous vous serions gré de bien vouloir nous transmettre les renseignements relatifs à vos employés. Ces renseignements seront confidentiels et ne seront pas divulgués.

Eléments d'Information

0	1	2	3	4	5	6
Catégorie	Revenu Mensuel	Total de chaque Catég.	Effectif Congolais & Africain	Non-Propriét.	Acheteurs Eventuels	Descrip.
a) 10-50						
b) 51-100						
c) 101-150						
d) 151 +						
Total						

1. Catégorie des employés de la société par rapport à leurs revenus mensuels (Zaires/Mois).
2. De tout l'effectif de la société, combien d'employés se rangent dans chaque catégorie?
3. Nombre de Congolais et autres Africains, à l'exclusion des étrangers non-africains.
4. Combien de personnes, parmi les Congolais et autres Africains, ne possèdent pas de maisons, c'est-à-dire louent des maisons, logent chez des membres de leur famille, bénéficient de maisons louées par la société, etc.
5. A votre avis, combien de personnes parmi ces employés congolais non-propriétaires voudraient acheter une maison?
6. Brève description du travail des employés de chaque catégorie.

LIST OF CONTACTS

EMBASSY

Ambassador Vance

George Heatley, Political Officer

Shirl McArthur, Commercial Officer

Valerie Auserehl, Personnel

USAID

Hermon Davis, Director

Raymond Malley, Assistant Director (Program)

Constantine Mastrantonis, Program Economist

Norman Olnick, Controller

Clyde Briggs, Acting Deputy Program Officer

Wright Hiatt, Engineer

George Hazel, AID/Washington

Philip Oviatt, National League

Patrice Apangande, Engineer

Albert Moukomas, Training officer

Philibert Luyeye, Special Assistant to the Director

Ronald Levin, Program Officer detailed to work with GDRC

CONGOLESE GOVERNMENT OFFICIALS

Faustin Guizani-Lema, Vice Minister of National Economy

Joseph Lolonga, Director of Cabinet, Urbanism

Edouard Yapele, Director General, Ministry of Social Affairs

Andre de Boeck, Administrator, ONL

Jacques Thyssen, Technical Director, ONL

Antoine Manga Marques, Civil Engineer, ONL

Etienne Mbila, Deputy Director, Division of Cooperatives,
Ministry of Agriculture

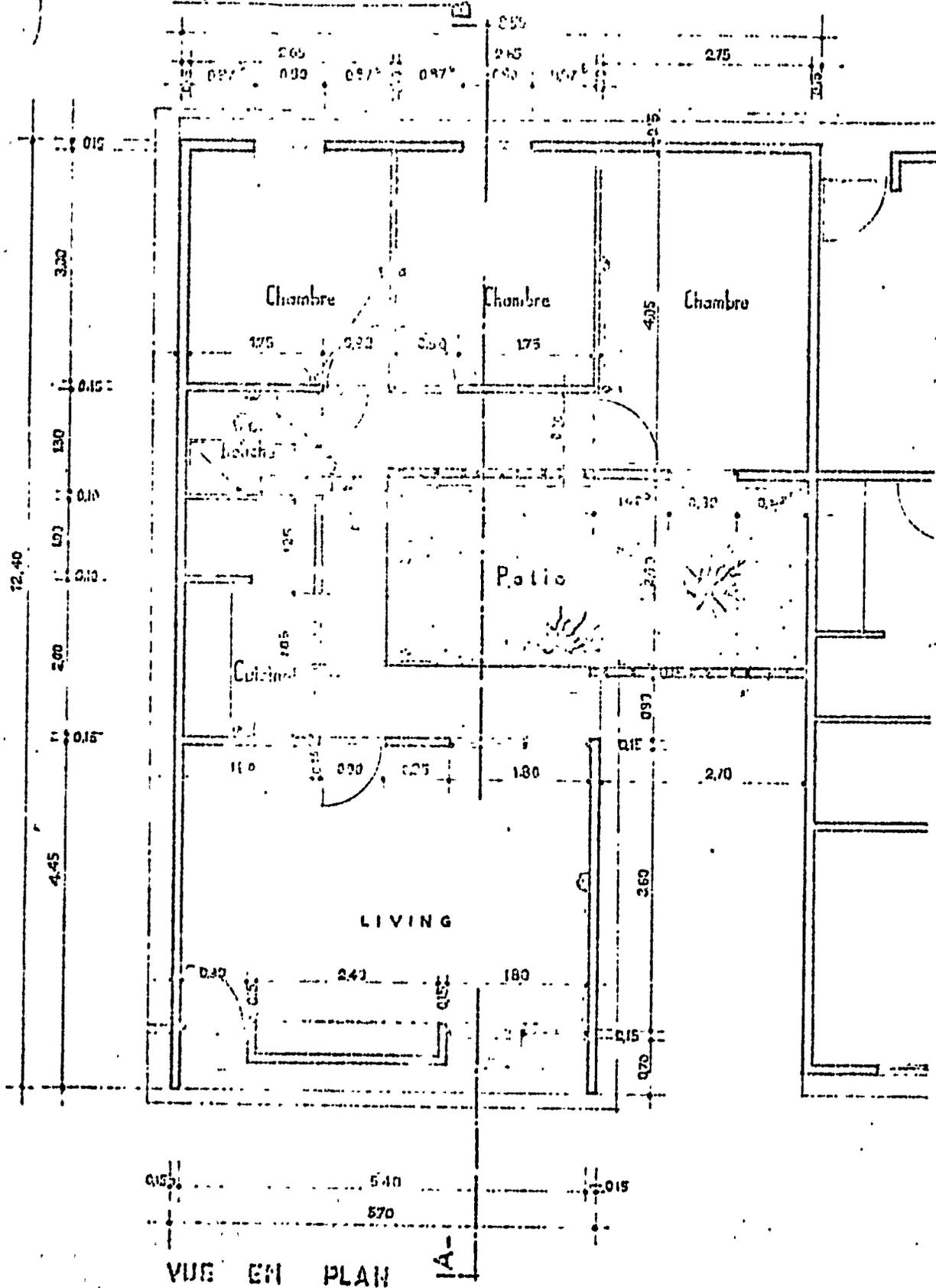
D. R. Yengo, Director, CNSC, Ministry of Education

Placide MPouy, Director of the Office of Demography of the
National Institute of Statistics of the
National Organization of Research and
Development

Emmanuel Okito, Sub Director of the Office of Demography of the
National Institute of Statistics of the National
Organization of Research and Development.

TYPICAL ONE
HOUSE PLAN

ATTACHMENT #9



SP/SP

CAL - CONSTRUCTION

1/2 M²

OFFICE NATIONAL DU LOGEMENT
Administration Centrale

COSTS FOR

502 P.M² +

CHANGER DE 1.31 - SUP

TYPICAL HOUSE

DEVIS DE LA MAISON H.A.C. A CONSTRUIRE A LEMBA-SUM.

Art	DESIGNATION	U	Q	P. U.	P. T.
1	Aménagement du terrain et travaux	m2	120	0,98.00	117,60.00
	Rebais de fondation	m3	18,870	0,83.00	40,56.00
	Rebais pour appui de terre	m3	30,000	0,30.00	9,00.00
	Reconstruction de terre	m3	11,47	0,92.00	10,55.00
2	MAÇONNERIE				
	Tranche de fondation en béton	m3	0,128	46,92.00	6,00.00
	Tranche de fondation en béton	m3	8,690	13,24.10	120,12.00
	Fondation en blocs pleins de 0,40	m3	16,080	17,24.60	277,21.00
	Roofing sur fondation	m2	15,76	0,35.80	5,51.00
	Enduit hydrofuge sur fondation	m2	140,10	0,50.00	70,05.00
3	PAVEMENT				
	Sous pavement en béton " B "	m3	6,78	13,92.10	94,37.00
	Pavement en ciment lisse	m2	68,08	1,35.00	91,90.00
4	ETRIERAGE EN FER				
	Maçonnerie en bloc creux de 10	m3	21,920	15,64.80	342,51.00
	" " " " de 10	m2	25,80	4,64.80	119,71.00
	" " en alvéoles éternit	P	30	0,50.00	15,00.00
	Maçonnerie en briques de 20x20x70	m2	12,18	2,79.50	33,98.00
	Enrage fer à béton β 8	met	80	1,44.00	115,20.00
	Seuil de portes et marches courbes	P	40	1,14.40	11,40.00
	Enduit intérieur et extérieur	m2	346,62	0,78.00	270,36.00
	Béton armé	m3	2,89	52,46.00	151,60.00
4+	Couverture en bacs éternit	m2	96,345	4,04.50	389,71.00
	Fixation de bacs β 22	met	28	0,43.20	12,09.00
5	ISOLATION				
	Chassis NACO	m2	15,50	15,35.30	237,92.00
	Chassis moustiquaire	m2	18,65	0,93.60	17,45.00
	Porte pleine	P	7	14,21.50	99,47.00
	Barrière en bois	P	1	6,50.00	6,50.00
6	PEINTURE				
	Colorage murs	m2	346,62	0,29.00	100,51.00
	Couleur au latex 2 couches	m2	346,62	0,88.90	308,02.00
	Vernis sur menuiserie	m2	51,75	0,76.40	39,53.00
	Plinthe en couleur à l'huile	met	127,20	0,18.50	23,55.00
7	INSTALLATION SANITAIRE				
	W.C. à chasse dorée	P	1	36,49.70	36,49.70
	Lavabo complet	P	1	33,95.10	33,95.10
	Douche complète	P	1	16,45.00	16,45.00
	Bac à lessiver en éternit	P	1	12,50.00	12,50.00
8	APPAREILS EN FER				
	Tuyau et accessoires	met	15,50	3,14.40	48,67.00
9	INSTALLATION DES PNEUS				
	Tuyau en béton β 10				
	Tuyau en béton β 15	met	13	1,58.10	20,56.00
	Chambre de vanite	P	2	12,50.00	25,00.00
	Pilet d'eau	met	15	1,26.70	19,00.00

..../.....

