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<b>9. ABSTRACT</b> <p>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:</p> <ul style="list-style-type: none"> <li>. What is the country's capacity to undertake a large-scale housing program?</li> <li>. What is the effective demand for housing at a given price level?</li> <li>. What is the country's capacity to repay a foreign loan?</li> </ul> <p>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.</p> <p>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.</p> <p>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.</p>		
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**PRE INVESTMENT  
SURVEY REPORT  
HOUSING GUARANTY  
PROGRAM  
REPUBLIC OF HAITI  
1972**

**OFFICE OF HOUSING**

Stanley Baruch, Director  
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PRE - INVESTMENT SURVEY

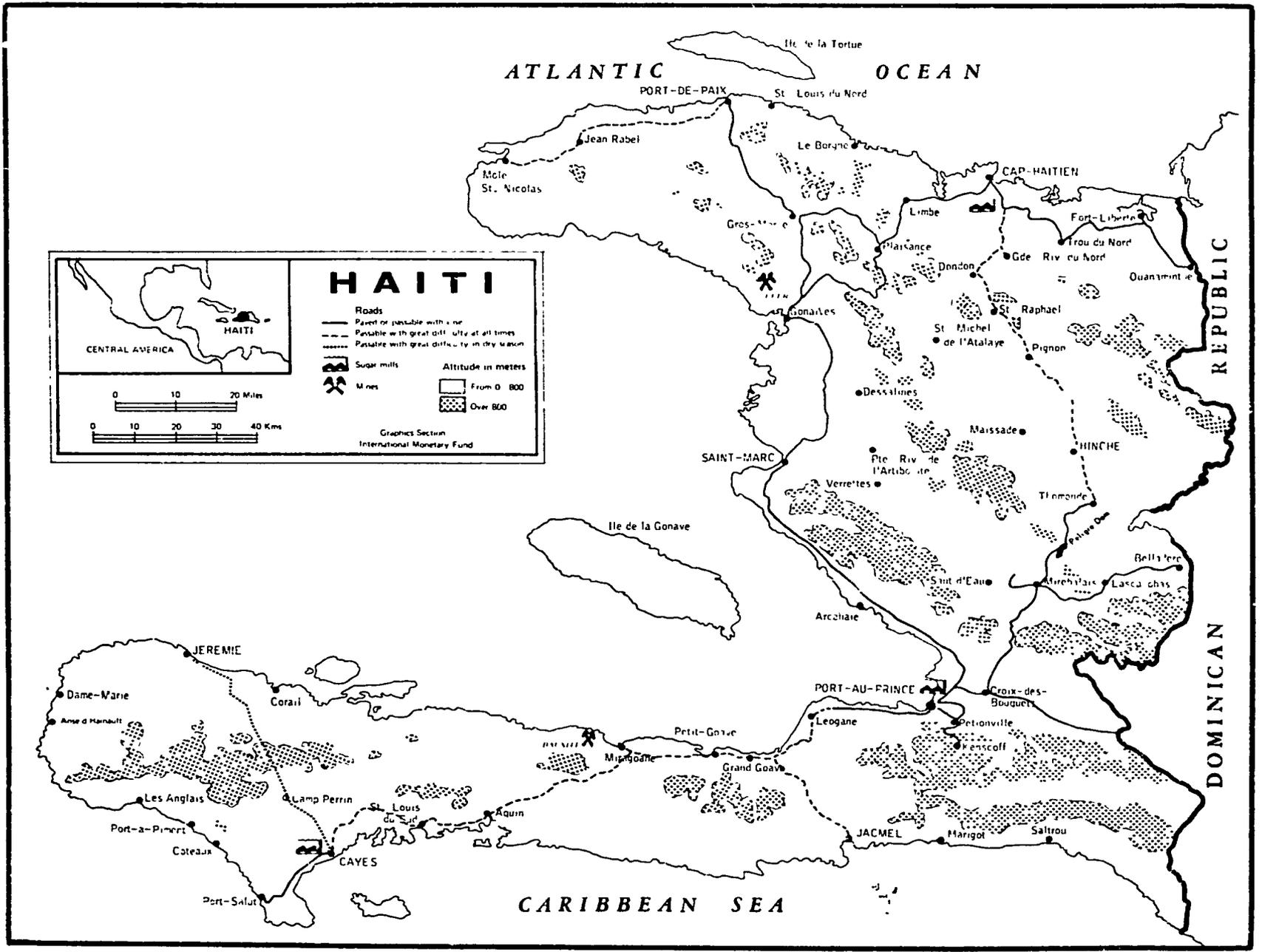
REPUBLIC OF HAITI

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May 3, 1972



## PREFACE

During April 9 - 27, 1972, in response to a request by Haitian officials, a housing pre-investment survey team visited Haiti, consisting of Albert N. Votaw, regional technical advisor, and James O. Wright, Jr., financial liaison officer, both from the National League of Insured Savings Associations.

The purpose of their visit was to examine existing housing sector conditions and institutions in Haiti and to make recommendations for the possible utilization of Housing Guaranty assistance.

The Team is especially indebted to the direction and assistance provided by the Hon. Clinton E. Knox, U.S. Ambassador to Haiti, and by Mr. Henry Mattox, economic counsellor, U.S. Embassy; and to the interest expressed by Officials of the Government of Haiti, particularly by the Hon. Luckner Cambronne, Minister of Interior and of Defense, and by Mr. Antonio Andre, director of the National Bank of the Republic of Haiti.

Invaluable in-depth, day-by-day assistance was provided the Team by Mr. Fritz Benjamin, director of Town Planning, Ministry of Public Works, and by his deputy, Mr. Gerard Hippolyte.

Other Haitian government and international agency officials and private citizens met by the Team in the course of its work were uniformly cordial and cooperative.

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Maps showing Water System, Port-au-Prince

Les Cahiers du CHISS - Issue on Urbanization at Port-au-Prince

List of U.S. Firms in Haiti involved in Transformation Industries

List of Export Franchises granted by IDAI (in French)

Memo on new Industrial Park (in French)

1971 Haitian Census Questionnaire (in French)

Official Journal dated March 20, 1972, containing Decree establishing Financial Company of Haiti (in French)

"Housing Needs," speech by Louis Jadotte, technical director, Haitian National Housing Office, at April 25-26 Round-Table on Housing (in French)

"Regulation and Control", speech by Fritz Benjamin, director of Town Planning, for Haiti, at April 25-26 Round-Table on Housing (in French)

"Service Infrastructure", speech by Heriberto Jose Allende, housing coordinator for Region II, Mexico, at April 25-26 Round-Table on Housing (in French)

"Research", speech by Gerard Hippolyte, deputy director of Town Planning for Haiti, at April 25-26 Round-Table on Housing (in French)

Documents on Mitchell Systems, Inc., cellular concrete housing construction method.  
Sketch plan of typical home by Haitian architect Albert Manones.

PART I: FINDINGS AND RECOMMENDATIONS

A - Findings

Haiti is undergoing the same pressures as a result of population growth and increased urbanization as all developing countries. The population of Port-au-Prince, the capital city, tripled in the period 1950-70 and now totals about 500,000 in the metropolitan area. It has been estimated that more than 75% of the city's population live in slums, in neighborhoods with population densities of 2,000 persons per hectare. Accommodations in slum housing (lakou) are limited to 2.5 M per person; many families must sleep in shifts.

At the present time no institutional framework exists for dealing with this problem. There is no central agency within the Government of Haiti/(GOH) charged with responsibility for dealing with housing and urban development. Planning and zoning are non-existent; construction codes and controls are virtually so. Housing finance, where it exists, is rudimentary: low loan-to-value ratio, extremely short terms, and high interest rates.

Nevertheless, there exists among the Haitian people a great desire for a home, as evidenced by the great number of unfinished houses scattered throughout the city. Improved economic conditions and the return of some exiles has given rise to the beginnings of a small middle class, motivated and also capable of paying for decent housing if offered on reasonable terms. A local home building industry composed of small contractors also has evolved, capable of participating in an expanded housing sector.

Through acceptance of the UN-funded three-year program for development of a Master Plan for Port-au-Prince and environs, and through the proposed 2% payroll tax on government employees to be used to fund a National Housing Institute, the GOH has taken certain initial steps that indicate a recognition of the

problem. The necessity for basic institutional reform was the leit-motif of a two-day conference on housing problems in Haiti sponsored by the GOH and the Organization of American States. Given proper top-level direction, it should be possible to develop a proper institutional framework within which to formulate and execute a national housing policy and through which optimum utilization could be made of the Housing Guaranty Resource.

## B - RECOMMENDATIONS

The Housing Team recommends essentially a two-pronged program consisting of the establishment of an autonomous top-level governmental institution to provide direction and a source of financing to the housing and urban development sector. At the same time \$3 million in housing guaranty authority should be reserved to permit the new institution to develop a multi-faceted response to its responsibilities.

### 1. Institutional Framework

An autonomous housing authority and financial institution should be created under the general supervision of the National Bank of Haiti (BNRH). This institution should contain the following capabilities:

(a) It will be formally responsible for the development and coordination of a Haitian national housing strategy and policy, and for the preparation and execution of development plans. For this it must have access to or potentially absorb many of the housing functions and financing mechanisms already existing but disbursed throughout the government, and it must create some new ones. It will need to develop the management skills and capacity to undertake at some future time programs such as sites and services, roof loans to complete unfinished houses, and other types of housing programs suitable for low-income families.

(b) The institution will have the capacity to borrow abroad and domestically and to receive allocations of governmental funds for housing. GOH capitalization can be both in funding and in GOH-owned land.

(c) It may sponsor and administer housing projects. To perform this function the institution will need a range of talent in the housing field including specifically:

(i) Technical, including design, project development and construction supervision.

(ii) Managerial and financial include sales, collections, and mortgage servicing.

(d) The institution should be empowered to create at some future date, charter, regulate and provide liquidity for a system of private thrift and mortgage associations and to insure their mortgages. This may initially include the operation of a pilot association.

## 2. Housing Guaranty Reservation

Reservation of \$3 million in guaranty authority for a negotiated program with the to-be-created national housing authority/bank to provide for a variety of programs in response to Haitian needs and the capabilities of the new institution.

(a) An initial pilot program of approximately \$1 million should consist of homes priced from \$3,000 to \$6,000. These prices presume land acquisition costs will remain at their existing high level; appropriate GOH activity could reduce this cost.

(b) A portion of the initial program should also be designed to test the market in Haiti for such innovations as cluster design and core or shell housing destined to serve a market consisting of the lowest feasible income group among the regularly employed. Downpayment for these lower-priced units should be 5%, and every attempt should be made to design units at a total sales price of \$3,000 or less.

(c) A continued program based on the market acceptance and collection experience of the initial program, with particular attention to expansion of the minimal house program. Depending on the degree of managerial competence developed by the Sponsor, financing could be for projects, for individual homes, or for completion of homes left unfinished because of the owners' lack of financing (and of which perhaps 400 were to be found in Port-au-Prince at the time of the Team's visit). Authority for this phase may include up to the \$2 million balance.

(d) Depending on development of the thrift and mortgage system, a seed capital loan to complement private sector participation.

### 3. Implementation and Technical Assistance

(a) Following discussions with GOH officials with respect to the proposed new institution and the general objectives outlined in this report, AID should be prepared to provide TDY assistance to GOH at frequent intervals to draft the necessary legislation for the proposed institution, to help with its initial organization and staffing, and to identify possible pilot projects.

(b) Following authorization of the Program the Team recommends assignment of a Housing Advisor to the new housing authority/bank on a continuing basis. His role will be to advise on overall urban sector policy, to provide ongoing direction in the operations of the new institution, to help develop programs and

projects, to assume direct responsibility for development and execution of the HG program, and to monitor HG-funded activities.

(c) Additional TDY

Technical assistance in connection with development of the HG program can be provided by the Office of Housing, as can other short-term consultants in specific areas of institutional development, such as savings and loan.

Construction inspection supervision and technical backstopping will be provided by the Technical Section of the Office of Housing periodically in accordance with requirements.

Inspection of loan administration, credit review, selection of applicants, mortgage servicing, collection of delinquent payments, and other fiduciary and management functions also will be provided on a regular basis by the Office of Housing.

PART II: EXISTING HOUSING CONDITIONS AND MARKET

A. Background

The Caribbean Republic of Haiti occupies roughly the western third of the island of Hispaniola. Independent from France since 1804, the country's inhabitants, largely of African descent, have witnessed a long history of political and economic instability. The humid tropical climate of the coastal and lowland regions is characteristic of the larger urban areas, but more temperate mountainous regions can be found throughout the country. The largest urban area is the capital of Port-au-Prince which has a metropolitan area population of about 500,000. It is followed by Cap Haitien with 30,000 inhabitants and Les Cayes with 10,000.

There is some history of earthquakes in Haiti, but while accurate data is lacking, seismic disturbances are not considered a serious problem. Hurricanes are a serious problem in Haiti during several months of the year, but the city of Port-au-Prince is largely protected by the mountains surrounding it.

Recent years have seen a significant resurgence in economic activity in Haiti. The 1971 fiscal year (October, 1970 - September, 1971), in marked contrast to the depression years of the mid-sixties, witnessed considerable progress in several important sectors. Agricultural production increased with coffee exports in particular rising 21% over the previous year. More important, there has been a continuous expansion in small assembling industries for export and in tourism, which combined with coffee exports brought about a 20% rise in exports of goods and services in 1971. Growth in real GDP reached 5.7% but was dampened by a continued 2.4% annual growth rate in population. While Haiti's \$75 (1955 prices) annual GDP per capita remains the lowest in the hemisphere, there is some optimism that continued growth in these key sectors will stimulate further growth in future years.

#### B. Present Housing and Urban Conditions

The population of Haiti is about 5 million, and it is growing at a rate of 2.4% per year. Haiti has become increasingly urbanized in recent years. In 1950 only approximately 12% of its population lived in urban areas; this figure had risen to 28% by 1970. The population of the city of Port-au-Prince grew from 185,606 in 1960 to 355,386 in 1967, with a current rate of growth estimated at 7% per year. The city has now grown to include the suburbs of Carrefour and Petionville with a metropolitan area population of about 500,000. It covers an area of about 43 square kilometers with a density of 11,600 inhabitants per square kilometer. It has been estimated that over 50% of the population of Port-

au-Prince was born outside of the city, a large percentage of these consisting of teenagers and young adults.

Precise data on the types and numbers of dwellings in Port-au-Prince is not available. The Centre Haitien d'Investigation des Sciences Sociales (CHISS) estimated the number of dwellings at over 37,000 in 1970. The Haitian Statistics Institute (IHS) estimates that in the metropolitan area of Port-au-Prince there are over 94,000 families living in 60,000 dwelling units.

A careful tour of the city reveals the types of housing available: The slum neighborhoods of Bel Aire, St. Martin, Marche Salomon and Carrefour have densely packed city blocks (lakou) filled even on the inside with small, low quality homes. Access is by way of narrow pedestrian corridors. Water and electricity are rarely available and sanitary facilities consist at best of communal latrines.

Specific current data must await publication of the 1971 Census, expected next year, but the 1960 Census showed the following:

Electricity: 2.5% (this obviously has improved as a result of Haiti's recent hydroelectric program)

Running Water: 0.3% in the house (improved to an estimated 2.5% according to a 1966 study)

2% on the lot

Sanitary Facilities: 1.3% with flush toilet

9% with cesspool

The average family lives in a 10-12 square meter room paying rents ranging from \$5 to \$10 per month. Crowding is such that many families must sleep in shifts.

The more expensive rooms are found on the outside of

the blocks and are used also as commercial space. Zoning is nonexistent and there are also similar slum "pockets" in many better neighborhoods. Rents are collected by the middle and lower-middle class homeowners or their agents, but often a one-half price yearly lump sum advance payment (fermage) is often preferred.

A specific study by the CHISS of Bel Aire, the oldest slum neighborhood in Port-au-Prince, revealed a population of 39,255 inhabitants in an area of 207,600 square meters, a density of about 2,000 persons per hectare. Almost one person is crowded into every 2-1/2 square meters of housing space. Slums exist throughout the city which can be considered even less desirable than the neighborhood described above. The newer squatter settlement of Brooklyn houses 8,000 persons and has few permanent structures, no utilities or sanitary facilities and is periodically subject to flooding.

Somewhat better neighborhoods have small poorly constructed three to four-room houses which may rent for \$20 per month. Water and electricity are sometimes available, but sanitary facilities other than cesspools and latrines are rare.

Lower middle class neighborhoods, such as Bas-Peu-de-Choses, have many older houses which can be rented for from \$20 to \$70 per month depending on size and condition. Often more than one family can be found in houses with several families in the larger ones. The hills behind Port-au-Prince and the village of Petionville are the sites of the most expensive housing much of which is quite luxurious.

The Delmas region which borders the projected new Port-au-Prince area along a major four-lane artery, is a site of considerable haphazard but relatively expensive housing which can be seen in all stages of development. A typical

house being built in this area costs \$10,000 to \$12,000 and consists of 2-3 bedrooms, 2 baths, living room and kitchen. Lot sizes range upwards from: 500 m<sup>2</sup>. Estimates of construction costs for this type of housing range from \$65 to \$100 per square meter. All houses in Port-au-Prince above the lowest levels have detached "dependencies" consisting of small servants' rooms, sanitary facilities and a kitchen for wood cooking. There are two small public housing developments on the north side of town and one near the waterfront near the "Brooklyn" slum administered by the National Housing Office.

The housing needs of Haiti vastly exceed any conceivable available resources. According to a study by the National Housing Office the housing deficit in Haiti in 1965 totaled 392,000 units. A 1971 UN study, assuming an average family composition of 4.3 persons in urban and 4.8 persons in rural areas, concludes that construction of 5,0405 urban housing and of 76,917 rural housing units will be required merely to provide for population increases along during the next five years, without even beginning to attack the existing deficit, both quantitative and qualitative.

#### C. Current Housing Finance

There is virtually no organized housing finance system in Haiti. Commercial banks offer very short-term loans for the purchase of construction materials, and some partial mortgage-secured home financing to preferred customers for up to 50% of the value. Interest rates are 11-12% with up to 20 months to pay. The National Bank of Haiti offers ten-year financing at 4% to its own employees, and apparently some of the larger firms have special programs for their employees. These are very limited programs of little use to most people. Therefore, almost all home construction in Haiti is owner-financed. Loads of cement, bricks and other building materials are purchased and held until the owner can begin con-

struction. Homes are then built in sections and left unfinished for years until the owner has the money to resume construction.

The self-financing multi-stage construction pattern is visible throughout the city of Port-au-Prince and in all types and grades of housing. This is especially apparent in some of the upper middle income areas where many half-finished houses are being lived in. In poorer areas homes with barely one room completed are occupied. Poorer and lower-middle income people provide much of the labor input into their own homes which clearly lowers the financing costs, but the resulting poor quality of construction is apparent throughout the city.

There are a number of private charitable organizations in Haiti active in urban and rural housing projects such as Catholic Relief Services which have built a small low-cost housing project at Les Cayes but with a heavy subsidy element.

Appendix II shows UN estimates of the types and amounts of housing financed in Port-au-Prince in 1970.

#### D. Financial Institutions

1. The Banque Nationale de la Republique d'Haiti is the country's central bank and also operates the largest commercial banking facility in Haiti. It makes housing construction loans guaranteed by mortgages on conventional terms. Outstanding such loans totaled \$1,348,640 as of September, 1971; \$1,467,980 as of September, 1972.

2. Commercial Banks: Royal Bank of Canada  
First National City Bank  
Banque Populaire Colombo Haitian

There are three private commercial banks in Haiti.

Savings and demand deposit balances in the commercial system are as follows:

DEPOSITS IN HAITIAN BANKING SYSTEM

	<u>Sept., 1971</u>	<u>Feb., 1972</u>
Savings Deposits		
BNRH Commercial Section	\$ 5,219,780	\$ 5,349,721
Commercial Banks	<u>8,500,460</u>	<u>9,834,380</u>
sub-total Savings	13,720,240	15,184,100
Demand Deposits (total)	<u>14,371,800</u>	<u>15,473,960</u>
TOTAL DEPOSITS	\$28,092,040	\$30,658,060

Commercial bank activity in the housing field is limited to short-term construction loans not exceeding 50% of value for 20 months to preferred customers at 10-12%. Most lending is limited by law to one year but some tacit roll-over agreements exist to effectively extend repayment periods up to three years. The average commercial lending rate is 10-1/2 - 11%. The prime rate currently available to only a few customers is 8% and the legal interest ceiling is 15%. There is an active extra legal private lending market with interest rates as high as 25-30% per year.

3. Savings and Loan Bank (Comptoir d'Epargne et de Pret)

The Savings and Loan Bank was established in October, 1971, by the National Old Age Insurance Office (ONA), which administers the social security system for 8,452 employees in 1,240 firms in the private sector. Its purpose was to make credit available to persons unable to qualify for commercial bank loans because of low income, illiteracy, etc., and to inculcate the habit of saving. Workers may borrow for a period of six to 12 months at 9% in amounts up to one-third of the total balance in their social security account. Repayments are made by pay-roll deduction. Ten per cent of the loan is withheld by the Bank for deposit in a savings account by the borrower, on which interest of 3% is paid; and borrowers are encouraged to try to make small deposits in order to increase their savings.

By March 31, 1972, total savings were \$11,670 and loans outstanding were \$91,941.

4. Savings in commercial banks have grown somewhat in recent months, as indicated in Section 2 above. This overall growth in savings is felt by bankers to be a result of two recent developments: the resurgence of economic activity in Port-au-Prince and the recent rise in interest paid on savings deposits. Banks have been authorized to pay interest on savings only since November 1970, and the present 3% rate on passbook savings was only recently declared by other banks to counter the First National City Bank's entry into the field. The highest rates of 5% available for savings are paid on time certificates of \$25,000 for twelve months and over. Banks earn, therefore, a generous interest spread.

There is some evidence that if interest rates on savings were allowed to reach a market level in Haiti a more significant national savings level could be reached. A long history of strict convertibility of the Gourde with the Dollar and a record of low inflation rates in recent years (an average of only 2% per year since 1967), combine to reduce capital flight motives. Many informed sources are of the opinion that excess liquidity does exist in the private sector and that with suitable interest rates and the prospect for later borrowing, a savings base could be created among middle-class elements in Port-au-Prince and perhaps Cap Haitien.

#### E. Government Housing Agencies

The Haitian government has only recently begun to undertake a series of activities which might lead to development of a coherent housing and urban development policy. At the present time there exist only a few housing-oriented activities, and each is located in a different government department or agency. There is no housing planning agency, no master plan for the metropolitan area of

the capital, no zoning, no system of long-term housing finance, virtually no control over construction and only rudimentary infrastructure and building codes.

1. CONADEP, the National Planning Office (Conseil National de Developpement et de Plannification) is an autonomous state agency under the general supervision of the Minister of Finance. Created originally to sponsor construction of the Peligre Dam and associated electrification developments, it also has undertaken construction of the southern road and other development projects. CONADEP has increased its importance and influence with the successful completion of the dam project in 1971.

One of its new activities is a three-year study financed by the United Nations to prepare a Master Plan for Port-au-Prince. The two Haitian co-directors of the project are well known and respected: an architect from the private sector and a civil engineer who is Director of the National Housing Office. UN technicians will include a physical planner (the Project Director), urban economist, housing finance specialist, urban sociologist, and transport and communications expert.

Organization of the study, pending arrival of the Project Director, was just getting under way during the Team's visit.

2. Town Planning Section of the Ministry of Public Works is responsible, as its name indicates, for technical studies and for the review of construction permit applications for the 43 square kilometer city of Port-au-Prince. Its responsibilities far exceed the resources of its nine-man staff.

3. The National Housing Office (Office National de Logement) of the Ministry of Labor and Social Affairs, organized in 1966, manages 2,488 units of subsidized housing consisting of Army housing renting at from \$5 to \$30 a month and of four housing projects. Two projects consisting of 507 two and three bedroom detached, duplex and apartment units are being sold through lease-purchase at subsidized monthly payments of from \$8.66 to \$26.10 (See Appendix III). Delinquencies are

high and collections irregular. Two other projects totaling 1,300 units, barracks-like in appearance and virtually without amenities, are occupied free of charge. Construction of these projects was by the Ministry of Public Works.

4. The National Bank of Haiti is considering creation of National Housing Institute, to be funded by a recently-proposed 2% tax on the salaries of public servants. This tax is expected to produce revenues of \$400,000 annually, and management of the funds is to be entrusted to the Bank. The tax decree has not yet been issued, and regulations and organizational measures do not yet appear to be clearly formulated.

#### F. HOUSING MARKET

The city of Port-au-Prince has been the center recently of a significant economic upswing. In the last three years more than 10,000 new jobs have been created in the new transformation industries. Total employment in Port-au-Prince was estimated in 1971 to be over 100,000 and increasing at a rate of 9.5 per year.

Income distribution statistics are almost non-existent in Haiti, but the following general income scale has been developed through the Team's research:

<u>Pay per Month</u>	<u>Type of Employment</u>
\$15-\$25	lowest unskilled worker - ditch digger, gardener
\$25-\$35	semi-skilled worker - houseboy, plumber
\$35-\$55	semi-skilled piecemeal worker (transformation industry), private chauffeur
\$55-\$80	sales clerk, schoolteacher, mechanic
\$80-\$150	lower level clerical, plant inspectors
\$150-\$250	bank tellers, clerical, junior management
\$250 +	professional, management, commercial

This still does not reveal the number of persons actually able to afford mortgage payments of \$30 to \$60 per month as would be required under the proposed HG program. Clearly their number is limited, but a number of factors indicate that a narrow strata of potential middle income homebuyers does exist.

The Team has assumed for purposes of this analysis an acceptable housing expense/income ratio of one-third. This assumes that, as the result of economic activity of other family members (very common in Port-au-Prince) total household income is higher than that which can be verified on the part of the household head.

1) Appendix - IV shows a list of the income distribution of government employees. The second category in this distribution (approx. \$90 to \$160) contained 1,483 persons in 1968. The next category (\$160 to \$250) contained almost 500 additional persons.

2) Appendix V - shows the income distribution of the 8,452 private sector employees, 80% of which are located in the capital, covered by the old age pension program of the Office National d'Assurance (ONA). A total of 1247 persons make between \$100 and \$200 per month, which would place them within the range of potential new homebuyers under the HG program.

3) The vast majority of the newly created 10,000 jobs in transformation industries pay about \$1.50 per day or about \$50 to \$60 per month. While this is quite high for Haiti, it is still rather low to assume a mortgage payment liability. While it is conceivable that a low cost sites and services development could provide better shelter for the same \$10-\$20/month rent they are currently paying, no organization or managerial talent exists at this time for such a complex undertaking. Furthermore, because low wage earners have experienced a history of such economic instability they would be hesitant to assume a 15 to 20 year liability.

It is difficult to assess the incomes of new supervisory jobs created in the private sector by the new transformation industries. Business sources estimate that between 2.5 and 3 percent of the new jobs are higher positions and pay over \$100; some pay as high as \$300 per month. This means that between 250 and 300 new higher paying jobs have been created.

4) There are a number of non-transformation enterprises such as oil companies, export-import companies and commercial banks which pay middle level wages. An example of these, the Royal Bank of Canada has the following salary distribution:

<u>Range</u>	<u>No.</u>
\$1,500 - 3,000/yr (\$125-250/mo)	43
\$3,000 - 6,000/yr	15
\$6,000 - 9,000/yr	<u>3</u>
TOTAL	61

5) Conclusions: On the basis of the above sketchy income data the Team believes that almost 2,400 public and private sector employees receive incomes in the \$100 - \$200 per month range. The vast majority of these are currently housed in sub-standard conditions and would presumably be interested in purchasing housing financed by the HG program.

Beyond mere income statistics, there are a number of other factors which indicate the existence of a potential market for lower middle to middle income housing.

1) There is a great demand for housing. The new economic prosperity has put an increasing strain on the existing housing stock. Rents have recently been climbing. Virtually all persons questioned felt that a large number of persons want and could afford new housing if convenient terms were available.

2) Women usually work in Haiti, even in middle income families, and men often moonlight. This increases family incomes considerably beyond household heads' salaries.

3) There are large numbers of Haitians in the United States who have been returning because of recent political and economic trends. There is another group there which remits regular sums to relatives here for housing. Both of these groups could be interested in new home ownership programs.

4) Current rent levels in Port-au-Prince are considered exorbitant. It is probable that housing built with HG financing requiring \$30 to \$50 mortgage payments would be better than housing currently being rented for the same amount. Furthermore, it would offer the advantages of equity and home ownership.

### PART III: TECHNICAL REPORT

#### A. Building Industry

Under Haitian law building permits may only be obtained by licensed architects or engineers; local builders, therefore, are architects and/or engineers who also undertake the actual construction of the buildings they have designed.

These local firms have proven to be of sufficient capacity to handle building operations thus far; all of the new hotel construction in Port-au-Prince and environs has been done by local firms. From discussions with local officials it would appear that the local building industry is sufficient to handle a gradual increase in housing production of the magnitude contemplated under the Housing Guaranty Program, as long as no immediate and dramatic increase is required.

Architect/engineer-headed construction firms represent the "official" building industry, but there exists in Haiti a substantial "unofficial" building industry consisting of master masons and their crews who take care of almost all of the residential construction undertaken without permit in Port-au-Prince and

in outlying urban centers. The quality of work done by these small builders varies in quality, but in the capital city the homes they build can be of sufficient quality to withstand the minor earthquakes and hurricane-strength winds which are frequent in the country.

The existence of these firms will make possible a substantial increase in the local home building industry should conditions so permit.

Local architects and engineers, trained at the University of Haiti, exist in sufficient number. A list is attached as Appendix VI.

Real estate developers, as a profession, are little known in Haiti, although there do exist individuals who buy and subdivide tracts of land, on a speculative basis, using private sources of financing. They build and sell one or two homes but then usually sell the remaining land in small parcels. They make no provision for urbanization or the provision of normal municipal services.

The actual level of current construction in Port-au-Prince is unknown. The number of building permits issued (see Appendix VII) is much less to the amount of construction actually underway. Tax office figures, also in Appendix VI, show an increase of 1,318 structures on the tax rates in 1968-69 (although the 1969 total of 30,000 structures appears too neat to be valid), as compared with permits for 318 structures issued during the same period. A cursory visual count made by GOH sources indicated that there were 400 houses under construction or standing unfinished in the capital at this time.

## B. Land and Tenure

### 1. System of Land Ownership

The basic system of land tenure in Haiti has been called the "minifundia", that is, a parcelization of land into small plots dating back to the country's independence. Certificates of title exist, but no cadastral survey or registry of

title has ever been conducted.

Sales of improved property are registered at the time of sale, and a record of these sales is maintained by the tax office. Mortgages and leases also can be registered and recorded. A conventional mortgage registration is valid for no more than 10 years, and would have to be renewed if its validity as a first lien against property were to last for a longer period.

## 2. Types of Ownership

The most general form of land ownership is fee simple, for which titles exist although they may not be registered.

Lease-purchase is utilized by the Housing Office of the Ministry of Labor and Social Affairs in three projects under its management, but this system is otherwise not utilized.

Cooperative ownership is not practiced, except for a few church-sponsored rural projects.

Fermage, an annual land-lease, is in very common use in Haiti. Payment is made on an annual lump-sum basis, and the leasee is permitted to construct as he wishes on the land. At the end of the period of fermage the improvements belong to the landlord, if they are not removed by the leasee.

Fermage also is a very common form of leasehold of improved properties or even of individual dwelling units in low-income area. Because of the difficulties involved in regular rent collection and the interest utility of the advance payments landlords will offer a tenant the choice of leasing a unit at an annual fermage of one-half what the rent would total if paid monthly.

## 3. Property Taxes

A tax of from 6-8% to 12%, depending on the category of property, is assessed on improved property in Port-au-Prince. Property goes on the tax rolls as a result of the registration of sales and/or physical inspection. The tax is collected

annually by the Tax Bureau of the Ministry of Finance for the Municipality. Appendix VII contains a table showing the number of buildings on the tax rolls in 1967-69.

4. Land Costs

Land prices in metropolitan Port-au-Prince have doubled in the last two years, as a result of the building "boomlet," and are now at \$3 per M2.

Agricultural land in areas outside the Port-au-Prince metropolitan area may be purchased for 10-20 cents per M2, and land for which not even agricultural use is feasible costs even less.

5. Characteristics of Available Land

Parcels of individually-owned land suitable for development of vest-pocket projects are scattered throughout the outlying portions of Port-au-Prince, mostly on hilly sites. Land in individual ownership like this most frequently is leased on an annual fermage basis and is encumbered with jerry-built provisional housing.

The largest single parcel of government-owned land lies along the coast just to the north of the downtown area and adjacent to a small GOH social housing project. The land, however, is quite poorly drained and use of it would require relocating several thousand squatters.

GOH has reserved an area of 2,200 ha. located to the north of the city and bounded by the new airport on the north, a developing industrial park on the west, a four-lane east-west artery on the south, and the agricultural zone to the east, as the site for a future expansion of the capital. All construction in the area has been ordered stopped by virtue of the Decree of Dec. 27, 1971, although the majority of the land still remains in private hands. About two-thirds of the land is hilly; the balance is relatively flat. GOH has made a major policy commitment to development of this area, which, however, still lacks infrastructure,

planning (even a topographic map with grade lines of less than 10 M is unavailable), or funding.

Land assembly is difficult because of the absence of title information.

C. Construction Methods

Most new construction is characterized by concrete blocks masonry with or without footings depending on the terrain, on a slab foundation with reinforced concrete slab poured in place. This form of construction has proven sufficiently solid to withstand relatively slight earthquake tremors and hurricane winds.

Doors are of wood. Louvered windows can be of wood or aluminum. Glass windows are used in higher cost homes. Floors are tiled.

Use of pre-fabricated components is virtually nil.

Light earth-moving equipment (bulldozers, scrapers) and cement mixers are available locally, and are usually rented by small contractors. The available supply is probably not sufficient for a project, but equipment can be imported from the United States.

Research on construction materials and methods of construction is negligible.

D. Construction Materials

Construction materials available locally include:

Sand, gravel, stone

Cement

Raw wood

Paint

Construction materials that must be imported include:

Reinforcing steel

Plywood

Door and Window components (the units themselves are assembled locally)

Hardware, fixtures

Electrical fixtures

Sanitary fixtures

Local technicians estimated the following cost breakdown for a moderate-priced home costing \$3,000 (house construction only):

26% labor

48% domestic materials

26% imported materials

Materials are transported to the job site by truck, and this poses no problems in the capital area. Elsewhere in the country poor roads create a problem.

The supply of materials, both local and imported, is generally adequate. Wood for forms is getting to be in short supply. The one cement plant is operating at 60/70% of its capacity of 100,000 T per year. There are, however, temporary shortages as a result of breakdowns. It is therefore often difficult to adhere to construction schedules.

Imports are heavily taxed, as customs duties represent an immediate and important source of government revenue, and import duties have been rising.

#### E. Construction Labor

The Team was told that in general the supply of skilled construction labor, with the exception of plumbers and electricians, was sufficient to handle a gradual increase in construction of the magnitude contemplated under the Housing Guaranty Program. No shortage of supervisory personnel was foreseen.

Minimum wage for unskilled daily labor is \$1 a day. Payment for skilled and semi-skilled construction labor is on the basis of work in place, and amounts to \$3 - 4 a day. Payments to these workers are made by-weekly to the responsible sub-contractor, who in turn pays off his skilled and semi-skilled workers.

Trade unions exist, but union rules do not present any impediment to construction.

Labor turn-over is slight, and Haitian labor is hard working. Productivity is limited because of lack of physical strength caused by inadequate diet.

F. Customary Utilities

Water - Water distribution in Port-au-Prince is the responsibility of the Metropolitan Potable Water Co. (CAMEP - Central Autonome Metropolitan d'Eau Potable). Present capacity is insufficient for the current needs of the city and residential areas in the higher levels are frequently without water. CAMEP has undertaken a \$7.46 million expansion program financed by the Inter-American Development Bank. The \$2.36 million first phase was completed during 1964 - 70. Phase II involving \$5.1 million and including a study of the storm drainage system is in the design stage; construction is programmed for 1974/75.

In some portions of the city deposits on the inside of the pipes resulting from high calcium content of the water have reduced capacity and created maintenance problems.

Residential water rates are based on a sliding scale depending on the value of the house.

More than US \$5,000	\$5/month for 45 M3, 20 cents/M3 additional, if metered
\$1,000 - \$5,000	\$3/month for 40 M3
Less than \$1,000	\$2 and \$1.20/month for 40 M3

Homes costing less than \$5,000 must pay a fee of 15 cents per M3 per month for additional water beyond the basic 40 M3, but inasmuch as the majority of homes are not metered ( except more expensive ones, particularly those with swimming pools), usually only the basic rate is paid.

New connections need to be programmed with CAMEP several months in advance.

Sanitary Sewage - A system for disposal of sanitary sewage does not exist. With the exception of some illegal connections to the storm sewers, sanitary sewage is deposited in large, dirt-walled, concrete-lidded cesspools within each property.

Water from washing is evacuated into the streets, where eventually it finds its way into the storm sewage system.

Storm Sewage - Capacity of the storm sewage system is grossly inadequate and the system itself is in bad repair. After a heavy rainfall the downtown portion of the city is flooded.

A study is presently underway by Engineering-Science, Inc., under contract to CONADEP, to prepare a plan for replacement and improvement of the system.

Electricity - Since completion of the new Peligre Dam in 1971 the supply has been more than adequate for the metropolitan area. It is 110 volt, 60 cycle.

Monthly rates are very high for residential use: 10 US cents/kwh for the first 40 kwh, 5 cents/kwh for the next 60 kwh, 3 cents/kwh for the next 900 kwh, and 2-1/2 cents thereafter. Hookup is without charge, but there is a \$15 deposit.

#### G. Construction Costs

Construction costs have risen sharply in the last two years and are expected to continue to rise.

Labor and Supervisory Personnel - Existing official wage scales for these categories are currently being revised upward, and the Team could not obtain definite statistics. However, wage scales for unskilled labor were recently revised upward by 43% (70¢ to \$1 per day), and skilled and semi-skilled negotiated piecework rates have also moved upward accordingly.

Material Costs - Have been rising recently as a result of improved economic conditions and increased construction activity. Prices of local raw wood have doubled, cement has increased by 40% and reinforcing steel by one-third in the

last three to five years.

Prices of imported construction materials, most of which come from Europe, have increased approximately 20% as a result of the devaluation of the dollar and related increases in customs and raise in bank margin. This situation appears to be stabilizing and with the closing of the cost differential, Haitian importers are now turning to U. S. sources. It would appear that the cost of imported construction materials will now parallel U. S. costs.

Estimates of basic construction costs range from \$50 to \$70 per M2, higher of course for better quality homes. Estimates prepared for the Survey Team are attached as Appendix VIII and IX.

Other Charges - are related to the sale of property and registration of title and of mortgages, as follows:

Registration tax - 2% of sales price

Recording fee - 1% of sales price

Notarial fees - 1% of sales price plus mortgage (these fees, while quite high, are usually negotiated downward)

Documentary stamps - 0.2% of value of transaction

Architects' and/or engineers' fees - 10% of the cost of the job if in the capital metropolitan area, 15% if up-country. Because of the fact that only an architect or engineer can obtain a building permit and that most of these firms also actually perform the construction work, this fee includes not only the usual technical services but also direct construction supervision and control.

#### H. Construction Financing

Commercial bank construction financing is available for qualified contractors for a term of less than one year at interest rates of 11-12%. At the time of the Team's visit at least one bank indicated it was having difficulty in lending out its available funds; it would appear that construction financing can be obtained from commercial banks for the contemplated Housing Guaranty Project.

## I. Local Regulations and Controls

Basically the city of Port-au-Prince is growing without benefit of regulations, controls, planning, or available data on which to base any of the foregoing.

Construction permits for the metropolitan area are obtained from the Municipality, which submits applications to the City Planning Section of the Ministry of Public Works for technical review and approval. Upon return of the approved request the Municipality issues the permit upon receipt of a fee of 20 cents per front foot.

Submissions must include plans, specifications, cost estimates and proof of title to the property, and the application must be presented by a licensed architect or engineer.

There is a general restriction against building on any natural water course and occasional electrical company easements.

The Haitian building code dated July 22, 1937, and amended August 10, 1961, is not adequately applied. Construction plans, when submitted, are reviewed to determine in a general way that the setback corresponds with the existing building line, that construction plans and materials are structurally sound, that minimum sanitary facilities are provided, and that the plan of construction does not adversely affect neighboring properties. Appendix X identifies some of the provisions of the Code.

There is no zoning ordinance or master plan for the city of Port-au-Prince. A United Nations Mission has recently undertaken a three-year study to develop the latter.

The City Planning Section attempts through visual inspection to assure that all construction underway is done with a permit, but no technical control of construction for which a permit has been issued is attempted.

Water and electric hookup are made by the builder to the existing distribution systems of the Electric Co. and Water Co.

In the absence of any substantial planned home building activity there is no clearly defined system for assuring that in the event of construction of a subdivision in which public rights of way and open spaces are to be dedicated, acceptance and maintenance will be assured by the Municipality.

J. Customary Public Facilities and Service

-- Schools - are built by the Ministry of National Education in accordance with criteria established by the Ministry. Construction is periodic in response to ad hoc governmental decisions; no budget or plan for future construction exists. Private schools are numerous ; some of poor quality. School facilities generally are inadequate, even to the point in some instances of using the streets as playgrounds.

Parks and Open Spaces - are the responsibility of the Municipality. These are virtually non-existent in Port-au-Prince. Provision of "open spaces" by private developers thus far has not progressed beyond a written indication of a site plan.

Churches - usually build on land they purchase themselves, and undoubtedly sponsors could be found to buy and build on land to be so designated in any new project.

Shopping Centers - spring up in connection with any residential development and are difficult to control in the absence of zoning. A planned commercial center in connection with any substantial new residential development would be economically feasible.

Community Centers - are not common, and co-operative or Mandatory Homes Association sponsorship or maintenance is unknown.

Public Transit - is accomplished by jitney cabs and by the so-called "publics," of which there are 600 in the capital. These last are converted half-ton pickup trucks brightly painted and fitted with benches. Cabs run anywhere and pick up and discharge passengers as they move along; individual fare is 14 cents. The "publics" follow fixed routes, stop on signal, and charge 6 cents a person.

Garbage Collection - is provided without charge by the Municipality and/or the Ministry of Public Health. There are 12 trucks available in the entire city and service is irregular.

Fire and Police Protection - are the responsibility of the state.

K. Minimum House Cost

Appendix VIII contains a sketch plan for what the Town Planning Section of the Ministry of Public Works considers a minimum marketable finished house for the capital city. The building is a two-bedroom, one bathroom, 50 M2 home costing \$3,000 (or \$60 per M2). To this basic cost must be added \$350 - \$400 for an outdoor kitchen, WC and storage space (10 M2 costing \$35/40 per M2), a facility which is absolutely necessary to any Haitian living unit; and the cost of land (\$3 per M2) and urbanization (estimated at another \$3 per M2).

This brings cost of the minimum marketable finished home to the following:

2 BR house and dependencies	\$3,350
Land (250 M2 at \$3)	750
Urbanization (250 M2 at \$3)	<u>750</u>
	\$4,850

A basic three-bedroom, one and one-half bath house, assuming the same lot size, would cost about \$5,800.

The Team strongly recommends provision of foundations and bearing walls

sufficient to permit addition of a second floor. This may slightly increase the above costs.

In an attempt to reach the lowest feasible market for unsubsidized housing, the Team proposes construction of a shell house, plus dependencies, with interior separations provided only for the sanitary block. The shell house would be marketable (many Haitian live in their own unfinished homes for several years), provided it included the dependencies and a walled lot.

Depending on size, such a basic unit might be constructed for as little as \$1,200 which, when added to a basic land cost of \$1,500, would produce a marketable minimal home for less than \$3,000.

Use of cluster planning and modern techniques of site planning should make possible additional savings through reduction of urbanization costs.

LIST OF PERSONS CONTACTED

American Embassy

The Hon. Clinton E. Knox, Ambassador  
John R. Burke, Deputy Chief of Mission  
Henry Mattox, Economic Counsellor  
Lee Johnson, Administrative Officer  
Robert F. Jordan, Commercial Attaché  
Jack L. Nixon, AID Operations Officer

Government of Haiti

The Hon. Luckner J. Cambronne, Minister of Interior and National Defense  
The Hon. Jean Bonhomme, Minister of Public Works  
Fritz Benjamin, Director of Town Planning, Ministry of Public Works  
Gerard Hippolyte, Deputy Director, Town Planning; Director, Bureau of Taxes  
Hebert de Ronceray, Sub-Secretary of State for National Education and  
Director of the Haitian Center for Investigation into Social Sciences (CHISS)  
Aurelien Jeanty, Deputy Director, Bureau of Taxes  
Louis Jadotte, Director, National Housing Bureau, Ministry of Labor and  
Social Affairs  
Donasson Alphonse, Technical Director, CONADEP  
Raymond Gardiniere, Statistical Institute of Haiti  
Luckner Ulysse, Deputy Director, Institute for Agricultural and Industrial  
Development (IDAI)  
René Adrien, General Director, National Office for Old Age Insurance (ONA),  
and commercial director, ENRH  
Joseph L. Pierre-Louis, Director of Statistics, ONA  
Julien Lauture, Haitian representative to UN Technical Assistance Mission

Financial Institutions

Antonio Andre, President, Central Bank of Haiti

Noel, Deputy Director, Statistical Department, CBRH

Raymond S. Reyes, Director, Royal Bank of Canada

Philip E. Flint, Manager, First National City Bank of New York,  
Port-au-Prince

International Organizations

Walter de Selys Longchamps, resident director, UNDP

Pham Huu Vinh, deputy director, UNDP

Julio C. Silva, resident representative, UAS

Other Persons Contacted

Albert Mangones, Architect, Co-Director UN City Planning Project

Christopher J. G. Thompson, M.I.C.I., Engineering-Science, Inc. of  
Washington, D.C., Project Director for IDB Water and Storm Sewage Project

Maitre Arnold Blain, Lawyer

Carlos Pereira, Businessman, Director Catholic Relief Service

A P P E N D I X N O. I I

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ANNUAL INVESTMENT IN HOUSING - 1970 (ESTIMATED)

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G 5.0 millions: 14,000 units approx. per year rural housing using mainly self-help labor and some consumer materials like galvanized iron sheets and cement, averaging G 357 per unit.

G 5.0 millions: 100 luxury urban houses, averaging G 50,000 per unit.

G13.5 " : 9,000 traditional urban houses, averaging G 1500 per unit.

G 3.25 " : For maintenance and repairs of over 1,000,000 existing housing averaging G 3.25 per year.

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Total G26.75 millions

(Five Gourdes equal \$1.00)

OFFICE NATIONAL DU LOGEMENT

Ing. JADOTTE

RENSEIGNEMENTS

25 Avril 1972

A.- Nombre de Maisons et Loyers

Première cité de St. Martin

119 Unités du type I	--	Loyer mensuel c/u :	43 gourdes 30 (\$8.66)
44 Unités du type II	--	Loyer mensuel c/u :	59 gourdes 40 (\$11.88)
40 Unités du type III	--	Loyer mensuel c/u :	75 gourdes 75 (\$15.15)

TOTAL 203 Unités

Deuxième cité de St. Martin

7 Maisons de 6 appartements - 42 apt.	Loyer mensuel de chaque	
	appartement :	60 gourdes (\$16)
22 Maisons de 4 appartements - 88 apt.	" "	80 gourdes (\$16)
45 Maisons de 2 appartements - 90 apt.	" "	80 gourdes (\$16)

SOUS -TOTAL 74 Maisons

-220 appartements

37 individuelles Type D avec 3 chambres à coucher

Loyer mensuel c/u : 131 gourdes (\$26.20)

47 individuelles Type C avec 2 chambres à coucher

Loyer mensuel c/u : 105 gourdes 50 (\$21.10)

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Income Distribution, Haiti Government Employees

TABLEAU XIX-1-02  
 REPARTITION DES FONCTIONNAIRES ET EMPLOYES PUBLICS  
 PAR GROUPE D'APPOINTEMENTS BRUTS

Exercices 1966-67 et 1967-68  
 (En Gourdes)

Groupe d'appointements	Exercice 1966-67		Exercice 1967-68	
	Nombre	%	Nombre	%
Ensemble	15.579	100,00	16.433	100,00
100 - 444	13.339	85,62	14.001	85,20
445 - 789	1.391	8,92	1.483	9,02
790 - 1134	438	2,81	490	2,98
1135 - 1479	113	0,72	150	0,91
1480 - 1824	102	0,65	109	0,66
1825 - 2169	82	0,52	87	0,52
2170 - 2514	50	0,32	50	0,30
2515 - 2859	2	0,00	1	0,00
2860 - 3204	18	0,11	18	0,10
3205 - 3549	6	0,00	7	0,00

(5 Gourdes = \$1)

Source: Haitian Institute of Statistics

APPENDIX NO. V

Income Distribution of Old Age Insurance Contributors (Private Sector)

National Insurance Office (ONA)

December, 1971

<u>\$ per month</u>	<u>No. of wage earners paying Social Security</u>
less than 20	773
21-40	3,645
41-60	1,867
61-80	686
81-100	499
101-120	250
121-140	170
141-160	164
161-180	67
181-200	97
201-220	25
221-240	41
241-260	51
261-280	25
281-300	29
more than 300	63

LISTE D'INGENIEURS ET ARCHITECTES  
TRAVAILLANT DANS LA CONSTRUCTION

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APPOLON	Georges
BENJAMIN	Fritz
CINEAS	Alix
COLAS	Malherbes
DEGRAFF	Malherbes
DESULME	Alphonse
DUPLAN	Mathieur
EDOUARD	Ferdinand
ESPER	Roger
ETHART	Pierre-Claude
FOUCAULD	Pierre
HIPOLLYTE	Gérard
JADOTTE	Louis
JEANPY	Alexandre
JEROME	Frantz
JOACHIM	Jacques
MALEBRANCHE	Roger
MANGONES	Albert
PELISSIER	Louis
PETIT	Pierre
PIERRE	Jean Edger
ST COME	Pierre
VAUGUES	Gérard
VILLENAY	Max
VIVY	André
VORBE	Jean

## IV. LOGEMENT

TABLEAUX IV-1-01

PERMIS DE CONSTRUIRE-DELIVRES PAR LES MUNICIPALITIES DE PORT-AU-PRINCE  
ET DE PETION-VILLE ET CONSTRUCTIONS NOUVELLES ENREGISTREES A L'IDASH  
Années 1965 à 1970

Période	Permis de Construire	Construction nouvelles
1965	10	85
1966	14	112
1967	12	153
1968	92	162
1969	90	156
1970	101	159

Source: Office d'Assistance Accidents du Travail, Maladie et Maternité

## IV. Logement

TABLEAU IV-1-02

NOMBRE DE CONSTRUCTIONS ASSUJETTIES AU PAIEMENT DE L'IMPOT LOCATIF  
Années 1967 à 1969

Période	Nombre de constructions
1967	20.682 *
1968	29.844 *
1969	30.000

Source: Administration Générale des Contributions.

\* Estimation IHS

## Construction Prices (estimated by private sector)

Work in Place

Reinforced concrete slab	\$ 70/M3
Masonry	9/M3
Plastering	1/M2
Digging for foundations	80 Cents - \$2/M3 (ave. \$1-1.25/M3)
Laying concrete blocks	5/6 cents per block (depending on whether ground level or upper floors)
Floor tiles	12/M2
Sand, gravel	\$2.20/M3 and increasing
Wooden door with hardware	\$45
Concrete block 15 cm	9 cents each
10 cm	8 cents each
20 cm	11 cents each
Bathroom (shower, bidet, WC, wash bowl)	\$350
Overall construction cost:	\$ 60/M2 \$ 30-35 for dependencies

NB: WC in dependencies should be as simple as possible otherwise flushing mechanism will be quickly ruined

(SERVICE D'URBAINISME)

Devis estimatif d'un logement économique de 50 m2 comprenant 2 chambres à coucher - 1 toilette - 1 office - et un séjour. (Familles variant de 4 à 7 personnes).

<b>A.-</b>	<b>FOUILLES ET PONGAGE</b>		\$ 45.60
	a) Fouilles	21 m3 @ 0.60	\$ 12.60
	b) Pongage	5 m3 @ 0.60	3.00
	Roche	1 camion @ 10.00	10.00
<b>B.-</b>	<b>MUR DE BASE:</b>		\$ 124.00
	500 blocs de 20 x 20 x 40		\$ 65.00
	Ciment	10 sacs @ 1.50	15.00
	Sable	2 camions @ 12.00	24.00
	<u>Main d'oeuvre: Pose</u>	500 @ 0.04	20.00
<b>C.-</b>	<b>BETON:</b>		\$ 384.00
	Ciment	144 sacs @ 1.50	\$ 216.00
	Sable	3 camions @ 12.00	36.00
	Gravier	5 " @ 12.00	60.00
	<u>Main d'oeuvre: BETON</u>	18 @ 4.00	72.00
<b>D.-</b>	<b>ARMATURE:</b>		\$ 327.60
	18 x 130 #2340		
	#2340	@ 0.11	\$ 257.40
	<u>Main d'oeuvre: #2340</u>	@ 0.03	70.20
<b>E.-</b>	<b>COFFRAGE (Planches et Bois)</b>		\$ 300.00
	600 Bmf de planches	@ 0.21	\$ 130.00
	Etagage	7dz bois @ 3.00	21.00
	Traverses	288bmf @ 0.21	60.00
	<u>Main d'oeuvre: COFFRAGE</u>		75.00
<b>F.-</b>	<b>MURS EXTERIEURS &amp; INTERIEURS: (Blocs)</b>		\$ 87.00
	Blocs de 20 x 20 x 40	300	\$ 30.00
	" " 10 x 20 x 40	(155)	15.00
	<u>Main d'oeuvre: Pose</u>	45 @ 0.04	18.20
	Ciment	8 sacs @ 1.50	12.00
	Sable	1 camion @ 12.00	12.00
<b>G.-</b>	<b>ENDUITS GENERAUX:</b>		\$ 154.00
	a) 70 m2 56		
	Ciment	20 sacs @ 1.50	\$ 30.00
	<u>Main d'oeuvre: Plafond</u>	70 m2 56 @ 0.40	30.00
	b) Murs verticaux: Surface	40 m2	
	Ciment	20 sacs @ 1.50	30.00
	Sable	4 camions @ 12.00	48.00

.../...

Mair d'oeuvre:	0	0.40	\$ 16.00	
H.- OUVREMENTS (Fenêtres et Portes) _____				\$ 381.00
a) Portes	5 portes	0	30.00	\$150.00
b) Fenêtres	10 m250	0	22.00	231.00
I.- MOSAIQUES: (Matériaux et Main d'oeuvre) _____				\$ 156.00
K.- SALLE DE BAIN _____				\$ 300.00
L.- L salle de bain à 3 appareils				
LUMIERE - LAMPES & PRISES (Matériaux et Main d'oeuvre) _____				\$ 100.00
M.- PEINTURE (2 couches) _____				\$ 137.46
Plafond	70 m2 56			
Bordure	4 m2 00			
Murs verticaux	40 m2			
N.- DIVERS ( Eviers, Placards). _____				\$ 150.00
Ø.- MURS EN ROCHE _____				\$ 50.00
		TOTAL :		\$2.696.88
TRANSPORTS				<u>130.00</u>
				\$2.826.88
ASSURANCES 1%				<u>28.26</u>
				\$2.855.12
SUPERVISION				<u>144.88</u>
		<u>GRAND TOTAL:</u>		\$3.000.00

Ce devis correspond à un logement isolé. Dans un programme production en masse pour des logements en bande, La réduction du coût peut être évalué à 20%. Soit de 600\$ par logement.

Le prix du logement serait d'environ \$2400.00 à \$2500.00. Bien entendu le prix du terrain et le coût des services publics, ne sont pas inclus dans ce prix.

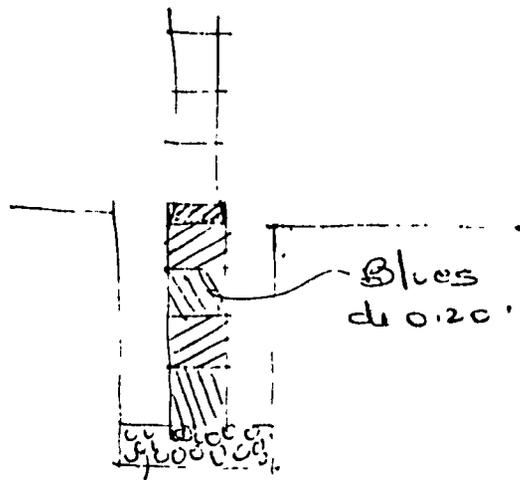
Port-au-Prince, le 18 avril 1972.-

Pourcentage des matériaux importés des matériaux locaux  
et de main d'oeuvre par rapport au coût total d'un logement.

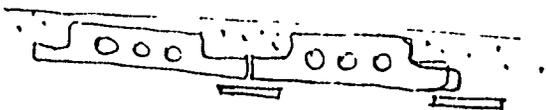
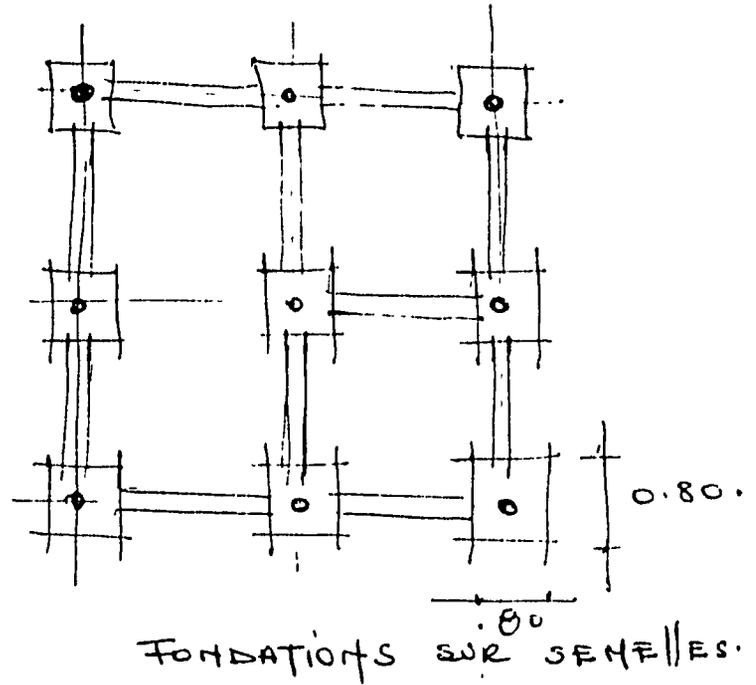
MATERIAUX IMPORTES.....	768.40	26/100
MATERIAUX LOCAUX.....	\$ 1407.46	48/100
MAIN D'OEUVRE.....	\$ 824.14	26/100
TOTAL COUT.....	\$ 3000.00	100/100

Service d'Urbanisme  
Département des T.P.T.C.  
HAITI.-

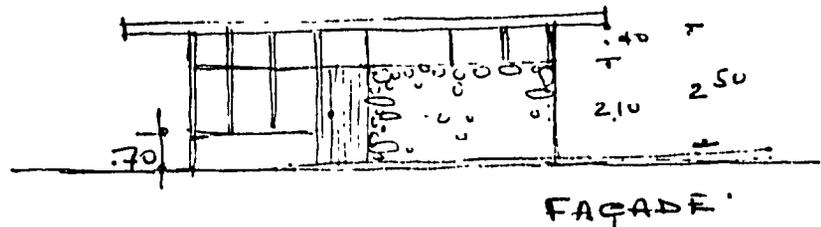
Port-au-Prince, le 19 avril 1972.-



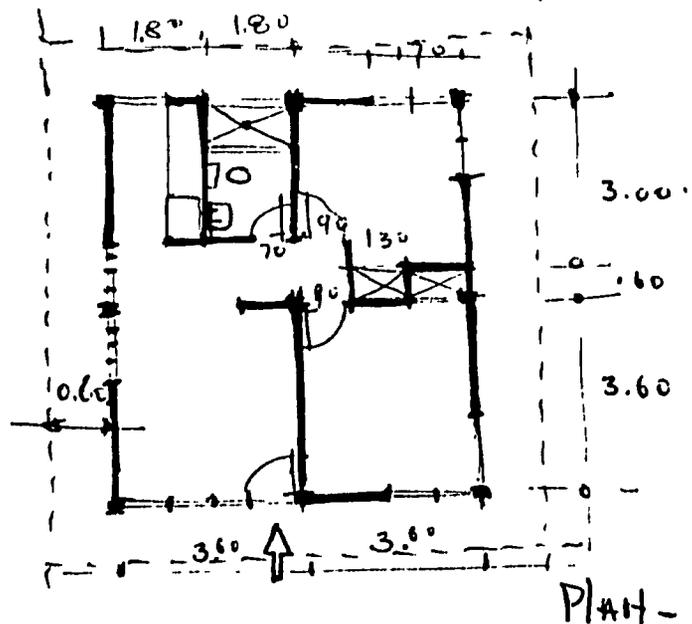
Fortage -  
 Coeles des colonnes  
 0.20 x 0.20 -  
 COLONNES 0.20 x 0.20 -  
 Dalle de toiture -  
 beton plein de 0.12 -  
 à corps creux -



ACIERS.  
 200 livres par m<sup>3</sup>  
 de beton.



MURS EXTERIEURS 0.20 M -  
 INTERIEURS 0.10 M -  
 PARQUET - CARRELAGES de  
 ciment compressé -



SELECTED PROVISIONS, HAITI BUILDING CODE  
(Law of July 22, 1937, as amended August 10, 1961)

Article

- 1 Construction is forbidden on public rights-of-way.
- 3 Construction may not block natural drainage courses.
- 5 Residents shall not throw garbage or water onto streets.
- 6 No subdivision shall be recorded without approval by the Town Planning Section of the Ministry of Public Works.
- 9 Rights-of-way shall be 13 M wide, of which 9 M is to be paved as street.
- 10 There shall be a 4 M area on which sidewalks are to be provided, of which 50% of the cost shall be paid by the owner of the property fronting on the right-of-way.
- 16 The minimum value of construction to be approved shall be \$2,000 (5,000 gourdes)
- 18 Building facades shall be constructed in conformity with existing conditions on the block.
- 19 Building facades shall be painted in harmonious colors.
- 22 No construction shall be of combustible materials.
- 30 A construction permit is required for all construction.
- 33 Building permits may be issued only to a registered architect or engineer.
- 41 No WC shall be installed in a bedroom or kitchen
- 45 A notary can take no action on real estate matters without prior approval as required by law of the Ministry of Public Works.

ROUTINE

UNCLASSIFIED

No. 53

AID/W

Amembassy PORT-AU-PRINCE

April 23, 1972

AID Housing Guaranty Team Visit

PASS SER/H.

1. The Housing Survey Team is preparing to recommend a two-pronged program consisting of \$3 million in Housing Guaranty Authority and the establishment of a major institution to give direction to the housing and urban development sector in Haiti. The team believes that these two aspects of the proposed program can and should develop concurrently in order to enable a maximum dialogue and AID input into institutional development.

2. The team recommends authorization of a \$3 million program to be negotiated with the to-be-created national housing bank/authority for a several-phased development:

a) An initial pilot program of approximately \$1 million consisting of 200/250 homes priced at \$3,000 to 5,000 with a portion designed to test the market for such innovations as cluster design and shell housing. These prices presume land acquisition costs will remain at their existing high level; appropriate GOH activity could reduce this cost.

b) Continuation of the program based on market acceptance with particular attention to expansion of a minimal house program. This could include all of the \$2 million balance authorized, or

UNCLASSIFIED

AVotaw/JWright:sb

4-26-72

DCM: AMB:CEKnox

ECON:HEMattox

c) Depending on development of a privately-financed thrift and mortgage system identified below, a seed capital loan to the central regulatory agency. Financing could be for construction of new homes and for roof loans to complete housing starts, of which an estimated 400 now exist in Port-au-Prince with construction stopped in the absence of financing.

3. The team considers basic to the success of the proposed Guaranty Program, and as an expandable institutional framework for future housing and urban development activity, an autonomous housing bank/authority under the general supervision of the National Bank of Haiti to contain the following capabilities:

a) Responsibility for development and coordination of Haitian national housing strategy and policy.

b) Capacity to receive governmental housing allocations and to borrow domestically and abroad.

c) Sponsorship and administration of housing projects, including technical and managerial/financial functions.

d) At some future date the chartering, regulation and provision of liquidity for a system of private thrift and mortgage associations.

4. TDY technical assistance will be required from time to time in connection with development of the GOH program and the proposed autonomous housing institution.

5. Assignment of a resident advisor to the new institution will be necessary to advise on overall urban sector policy, to assume direct responsibility for execution of the HG program, and to aid in development of other activities of the new institution.

6. Participants in the two-day joint OAS-GOH Housing Round-Table strongly favor creation of some form of autonomous housing institution with powers to finance private-sector programs, and the general climate of opinion should be highly receptive to the team's suggestions for institutional development.

7. The Embassy agrees that the best follow-up contact with the GOH be through Finance Under Secretary Fourcand, who unfortunately was out of the country at the time of the team's departure. A meeting with Fourcand will be set up by the Embassy soon after his return. SER/H should be prepared to do the same if he comes through Washington.

3.

8. The Embassy requests that the Final Draft Report be submitted for its review prior to printing, and will require ten (10) copies of the final Report.

9. At the present time, the Embassy believes the team's approach and recommendations to be useful and generally acceptable. The Embassy proposes to distribute the final Report to appropriate G4 agencies to stimulate response and a formal request for a program.

KNOX