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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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PRE INVESTMENT
SURVEY REPORT
AID
HOUSING GUARANTY PROGRAM
MOROCCO 1971

PREPARED FOR:
THE AGENCY
FOR INTERNATIONAL
DEVELOPMENT
U.S. DEPARTMENT
OF STATE

CHARLES DEAN
DANIEL COLEMAN
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July 14, 1971

Mr. George Hazel
Housing Officer
AID Office of Housing
Washington, D.C.

Dear Mr. Hazel:

We are pleased to transmit our final report on the housing investment guaranty survey work in Morocco. The basic recommendation is that AID should assist the Government of Morocco in the development of a negotiated housing investment guaranty program totaling US\$15 million. The proposed program would provide funds for the development of approximately 4,000 new housing units in the Casablanca and Rabat areas.

We wish to express our appreciation for the support we received from your office and from the U.S. Embassy in Morocco in completing the survey work. We also want to note that we received fine cooperation from the Moroccan institutions in developing this report and look forward to assisting in further development of this program.

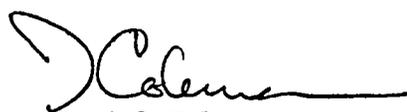
Please let us know if you require additional information or if you have specific questions on the contents of the report.

Sincerely,

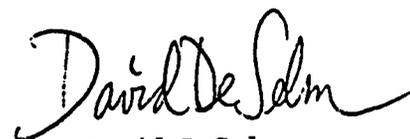
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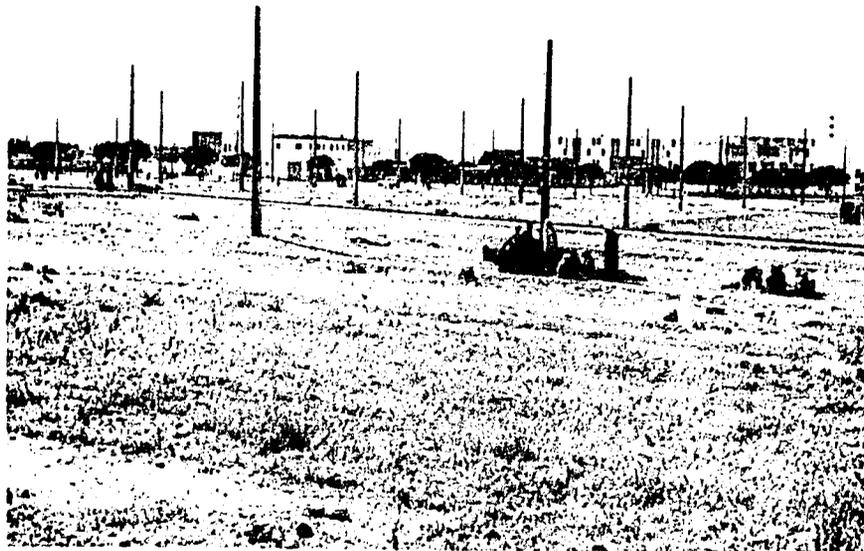
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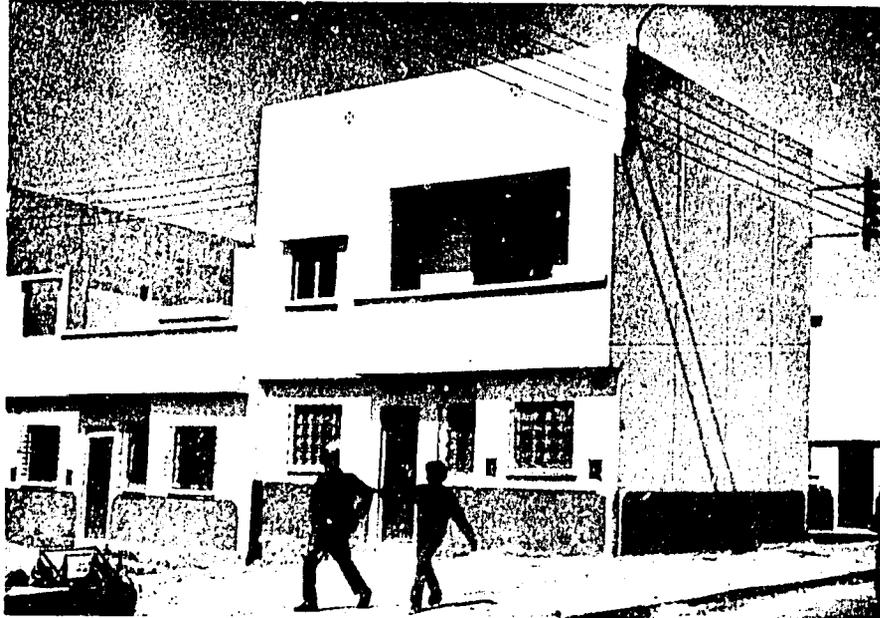
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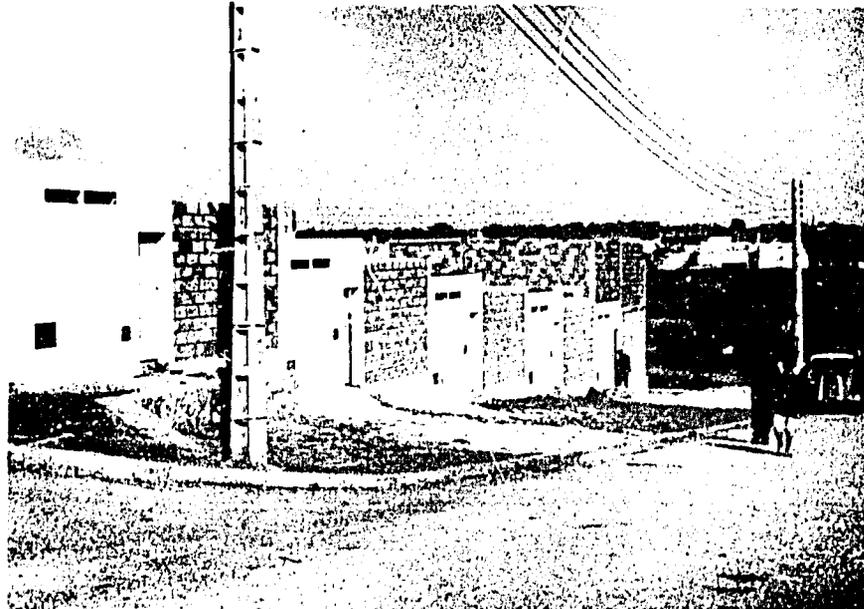
Typical "bidonvilles" housing - Rabat.



DUH owned urbanized land - Casablanca.



Typical DUH - Banque Centrale Populaire House - Casablanca.



Recently completed DUH housing - Rabat.

AID HOUSING INVESTMENT GUARANTY PROGRAM

PRE-INVESTMENT SURVEY REPORT

MOROCCO

I. PURPOSE AND BACKGROUND

The purpose of this report is to help AID and the Government of Morocco determine the feasibility of developing a Housing Investment Guaranty (HIG) program in Morocco and to recommend how investments under the program could most effectively be used.

During an April visit to Morocco by Mr. Stanley Baruch, Director, AID Office of Housing, the Government of Morocco (GOM) indicated considerable interest in the possibility of developing new housing activities through the AID Housing Investment Guaranty program.

USAID/Morocco continued discussions on this subject with GOM housing and finance institutions during early May and requested assistance from the AID Office of Housing in conducting a pre-investment survey.

In response to this request, a three-man team of housing consultants visited Morocco from May 23 to June 11, 1971, to conduct the survey. The team consisted of: Charles Dean, Foundation for Cooperative Housing (FCH), Daniel Coleman, FCH, and David DeSelm, Office of International Affairs, Department of Housing and Urban Development (HUD).

Mr. Donald Brown, Director of USAID/Morocco and Miss Helen Wilson, USAID/Multisector Officer, provided AID guidance and support for the team's work in Morocco. The AID/Washington Housing Office provided policy guidance and pre-survey briefing for the team.

The primary point of contact with the GOM was the Bureau of Housing and Planning (Direction de l'Urbanisme et de l'Habitat - DUH) in the Ministry of Interior.

In conducting the survey, the team met with GOM officials and private sector individuals concerned with housing and visited the following cities: Rabat, Casablanca, Marrakech, Fèz and several smaller towns.

II. SUMMARY OF FINDINGS AND RECOMMENDATIONS

A. Findings

The Government of Morocco has considerable experience in developing housing for low and middle income families in both urban and rural areas. During the post independence period from 1956 to 1966, approximately 90,000 urban units in the \$1,500 to \$9,000 price range were completed and more than 16,000 lots were made available. Approximately 14,000 rural homes have been constructed in the period from 1961-1970. The quality of construction has been high and collection of monthly payments in urban programs has been relatively good. Since 1966, the Government of Morocco

has greatly reduced direct urban housing construction. Instead, it has shifted emphasis to rural housing, urban land development, and private construction.

The population of Morocco increased at a rate of over 3% per year during the past decade to an estimated total of about 16 million in 1971. Rural to urban migration has continued to increase, with the larger cities growing at average rate of approximately 5.5% per year. Approximately 30% of the population, or about 5.0 million now live in urban areas. The population is predominantly young (60% under 30 years of age), and new households are forming at a high rate, thereby increasing the need for new housing.

Using an average family size of six persons, we can estimate a national total of about 830,000 urban families. An estimated 30% or 250,000 urban families are living in "substandard" housing in the "bidonvilles" (uncontrolled urban settlements or shanty towns) and overcrowded "medinas" (central city areas of permanent construction but without adequate services and of very high densities). Many of these families want and could afford to pay for a better place to live, if long term credit for housing were available.

Approximately 10% of all urban families, or about 80,000 families have incomes in the \$60 to \$80 range and could afford monthly payments for better housing of about \$9 to \$16. With terms of

9% for 25 years, families in this group could afford housing in the \$1,100 to \$1,900 range. More favorable terms may be available if the GOM decides to subsidize interest rates under the proposed HIG program. Approximately 13%, or 104,000 urban families, have monthly incomes of \$80 to \$160 and could afford monthly payments of \$16 to \$40. With terms of 9% for 25 years, these families could afford housing in the \$1,900 to \$5,000 range. Approximately 11,000 urban families have incomes over \$160 per month and could afford housing costing above \$5,000.

The institutional capacity to carry out a large scale HIG program exists in Morocco. The DUH (Bureau of Housing and Planning) and its predecessor agencies have had considerable experience in low cost housing programs and have qualified technicians for the technical development of a HIG program. The DUH has a long and successful relationship with the Banque Centrale Populaire (BCP) and the Crédit Immobilier Hôtelier CIH (Real Estate and Hotel Credit), in which DUH provides the technical input and land while BCP and CIH provide the financial and credit input in developing low cost housing programs. This existing system could be utilized with some modification in carrying out proposed HIG programs.

The construction industry in Morocco is quite advanced for a developing country and no serious problems would be expected in obtaining

building materials or qualified contractors. There are more than 150 Moroccan architects and engineers in the country, many of whom have direct experience with housing projects.

Finally, there is a great deal of good land which is owned by the DUH or the municipal authorities, and which is available for the proposed HIG program in Rabat and Casablanca. Some of this land adjoins existing DUH housing and has already been urbanized (streets, water and sewer installed). This could greatly accelerate project development under the proposed HIG program.

Regarding the problem of providing improved housing for very low income families, the DUH has a very enlightened policy which recognizes the need to provide minimum housing "alternatives" which fit the ability to pay of the participant. At the low range, these alternatives may be simply a lot with utilities ("site and services") or a small expandable "core house". DUH implementation of this policy has been on a very small scale in recent years due to a limited budget, but there are now indications of increased DUH efforts in this area.

B. Recommendation

Based on the survey findings, we recommend approval of an initial negotiated HIG program for Morocco of \$15 million to provide housing in the \$1,500 to \$6,000 per unit range. The lower range housing

should be of the "core house" or expandable type designed for construction in stages to fit the economic capability of the participants. Participating families would have minimum incomes of \$60 per month.

An estimated 4,000 units would be constructed in the initial program, mainly in Rabat and Casablanca, with the Ministry of Finance serving as borrower and DUH acting as sponsor. Program implementation would take place over a three-year period (1972-1974). The majority of the housing produced under this program should be in the \$1,500 to \$2,500 range. Some units could extend up to a maximum of \$6,000.

AID should also assist the GOM and the DUH in developing innovative new approaches to improve shelter for bidonville residents with incomes below \$60 per month. These very low level programs might include small loans for self-help home construction or improvement and "site and service" projects where participants receive only a lot with utilities in the first stage. Successful "pilot projects" at this level, using GOM financial resources, could provide justification for HIG funding of similar projects in the future.

III. HOUSING POLICY IN MOROCCO AND EFFORTS TO DATE

A. Policy

Immediately after independence, the GOM developed and implemented a large scale housing program to serve low income urban families

and to reduce the number and size of the bidonvilles. As a result, more than 90,000 new houses were produced between 1956 and 1966. In Casablanca alone, more than 13,000 low income housing units were built during this period and over 3,000 lots were developed and sold. Some of these early programs included self-help housing, "core" housing and "site and service" projects. In spite of this effort, the poorly housed urban population continued to grow at a rapid rate (5.5% per year) and the bidonvilles more than doubled in size.

In 1966, the GOM changed its housing policy and greatly reduced its efforts in urban areas with the hope that this would discourage migration to the cities. Since 1966 almost nothing has been done to improve the situation for families in the urban bidonvilles except for a few isolated projects in response to some local emergency, such as the fire in the Rabat bidonville (Yacoub el Mansour) which resulted in the construction of 144 new units. There are several other examples of some housing activity for the rural bidonvilles in DUH assisted projects in Ben Slimane and Berrechid, which were sponsored by the local municipalities. However, these are isolated efforts and there is no overall program of minimum housing or "sites and services" to deal with the urban bidonville problem. Most of the bidonville population in Morocco is located in the Casablanca or Rabat-Sale metropolitan areas, and at present there are no DUH site and service or home improvement construction activities taking place in either area for the urban bidonvilles, except for the 144

new units mentioned above. The GOM is supporting a large scale housing effort for low income rural families through its Promotion Nationale program.

While there is currently no active GOM program of actual construction in urban areas, there has been a considerable effort made by DUH and its research organization, CERF (Center for Experimentation, Research, and Formation) to prepare realistic plans for new programs and to develop new policies which could have an effect on the urban bidonville problem if the GOM decides to implement these plans.

A key element in the proposed new programs is a new housing law which will allow the DUH to provide a number of "shelter alternatives" to bidonville residents which will be designed to fit their ability to pay. These alternatives will range from the "site and services" plan (ZED - Zone d'équipement différée), where the participant will receive only a lot with basic utilities, to projects which provide some type of minimum house. The approach of DUH and CERF in developing these minimum alternatives is very enlightened and consistent with present recommendations of international organizations dealing with urban problems. In anticipation of approval of the new law, the DUH is already doing preparation work on some of the above-mentioned programs. Even though these new approaches will not "solve" the bidonville problem, they will improve the living conditions for thousands of Moroccans and give hope and incentive for a better life to thousands more.

B. Efforts to Date

To understand what is happening regarding the bidonville problem in Morocco, it is important not to confuse what has been planned and proposed with what has actually been done.

Quantative summaries of all housing efforts in the post independence period are difficult to obtain, and the piecemeal information which is available contains some discrepancies. However, the following information represents the best effort of the survey team in summarizing efforts to date:

1. Period of 1956-1966

GOM housing by Housing Service of the Ministry of Public Works (TP) in cooperation with municipal authorities produced about 90,000 units at an average cost of \$2,500 per unit.

2. Period of 1966-1970

GOM housing activities for urban areas were transferred to the Ministry of Interior to be implemented by DUH and municipal authorities in cooperation with the Crédit Immobilier et Hôtelier (CIH), Banque Populaire and the municipal authorities. Housing below \$9000 per unit is considered "economic housing" (HBM) and credit is provided through the CIH and Banque Populaire to the homeowner. Technical development and control is carried out by DUH and Banque Populaire, with actual construction done by private contractors on a house-by-house basis or in small sections of five to forty units.

The CIH also provides credit for the middle income and upper income group through the "Régime Général" program. The following chart was prepared by the CIH and represents all housing construction for which building permits were issued during the period 1966-1970. (NOTE: 5.06 dirhams equals one U.S. dollar.)

	<u>1966</u>	<u>1967</u>	<u>1968</u>	<u>1969</u>	<u>1970</u>
Number of units authorized	13,283	11,212	9,500	12,039	14,130
Total value in millions of DH	190.5	192.7	179.1	267.4	342.90
Of which:					
Apartments	51.8	69.3	47.3	97.1	121.70
Villas	32.4	40.2	49.4	74.7	76.90
TOTAL	84.2	139.5	96.7	171.8	198.6
<u>Low-cost housing</u>	106.3	92.2	82.2	95.6	144.30
Average unit cost in DH	14,342	17,187	18,853	22,211	24,267

Rural self-help housing in Morocco is underway by the "Promotion Nationale" under which was formerly part of the Ministry of Agriculture. This program is supported by the AID Food for Peace program. Projects involve a great deal of self-help, and the "food-for-work" procedure is used. More than 14,000 units in the \$400 to \$700 range were constructed in rural areas under this program from 1961 to 1969.

Private, unaided, progressive self-help housing: Morocco has

its share of a worldwide phenomenon sometimes called "unaided progressive self-help housing." This type of housing production is often overlooked or ignored as a negative factor in the housing picture. It normally takes place on the outskirts of large cities on private lots or on illegally occupied land by employed families who obviously have financial resources to contribute toward solving their own housing problems.

Construction is usually of permanent-type materials such as concrete block and concrete structures, although utilities (water and sewers) are often lacking in the early stages. Actual house construction takes place over a long period of time, from two to five years, according to the owner's economic capability to purchase materials and pay for skilled labor to help in construction. The survey team noted several areas of this type of housing in Casablanca, Rabat, and Marrakech.

This activity should be studied in more detail by DUH and CERF to determine possible new programs which would first legalize the land tenure situation by sale to the occupant, and then actually encourage this activity by providing credit for building materials and perhaps some technical advice and community services. No estimates are available at present on the number of units produced in this way.

IV. INSTITUTIONAL FRAMEWORK FOR HOUSING IN MOROCCO

A. General

Financial and technical institutions with experience and qualified personnel to develop an HIG program exist in Morocco. The banking community is large and well-developed. Some 25 public, private and foreign banks do business in the country. (See Annex 7.) Specialized financial institutions, both government and private, are operational in most fields, with the exception of a savings and loan system, which as yet does not exist. Most technical expertise is organized in government institutions under the Ministries of Interior (DUH), Agriculture (PN), Public Works, (TP), and in the municipalities.

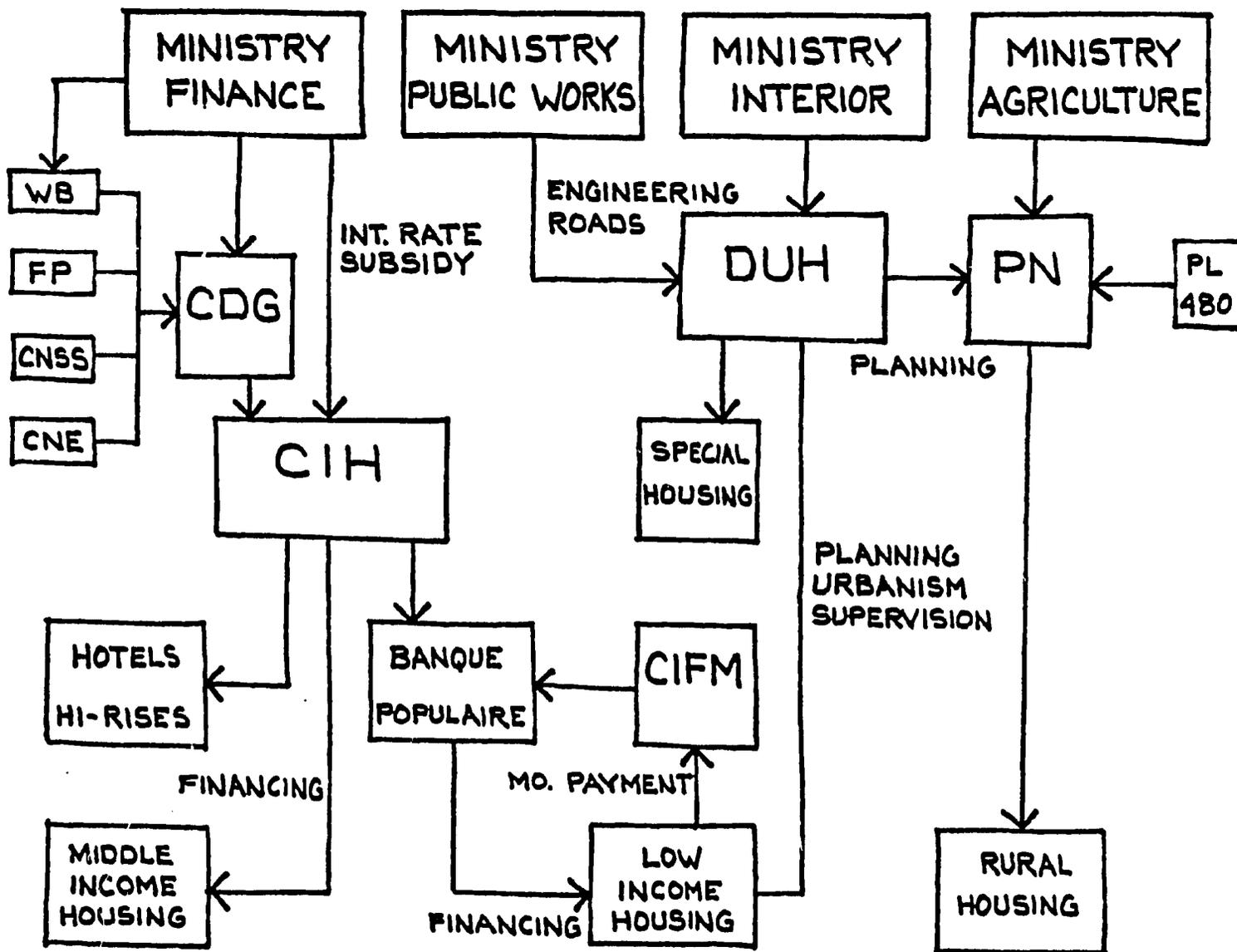
The CDG (Caisse de Dépôt et de Gestion), under the Ministry of Finance, allocates various financial resources to the CIH, also under the Ministry of Finance. The CIH, in turn, finances middle income housing (unit cost over \$9000) directly at the market interest rate of approximately 8%. The CIH also supplies funds to the Banque Populaire for financing low income housing (unit cost under \$9000) at 4% interest. The Ministry of Finance subsidizes the difference between the 4% interest and the 8% market rate.

The Ministry of Finance also provides the operational budgets of the Government's technical institutions, DUH, TP, and PN. The DUH buys and urbanizes land through an existing rotating fund of about

\$2.0 million. TP installs roads for the DUH and provides engineering services. PN implements the GOM low-income rural housing program.

The CIFM (Compagnie Immobiliere Franco-Marocain) manages all government rental housing stock. This includes maintenance, rent collection, and liquidation of projects through sales.

HOUSING RELATED INSTITUTIONS IN MOROCCO



B. Housing Related Institutions

A brief description follows of the key housing, financial and technical institutions in Morocco.

1. Credit Immobilier et Hotelier (CIH)

The CIH is a semi-public financial institution whose function is to provide credit for housing and hotel construction. Other semi-public and public agencies hold 56% of the outstanding shares, while the remainder is held by private banks and insurance companies. Effective control of the CIH is in the hands of the Government, as the Minister of Finance is the Chairman of the Board of Directors.

Financing for CIH operations has come mainly from the emission of bonds, loans from the World Bank, and, in the case of low-cost housing projects, budgetary assistance from the central government.

Operations in 1970 were considerable. A total of DH 111,407,583 (about \$22,000,000) in loans were made that year, representing an increase of 16% over 1969. These 1970 loan activities were divided into three categories:

- a) Regime General Housing - over DH 45,000 (\$9,000) at market rates (about 8 1/4%) to private developers and borrowers.
(DH 24,504,317)

b) Low-cost housing loans (subsidized) to finance social interest housing of up to \$9,000 per unit. The Banque Centrale Populaire administers this program for the CIH. (DH 25,705,402)

c) Hotel Construction and Tourism. (DH 60,897,864)

2. Banque Centrale Populaire (BCP)

The BCP, a wholly-owned government bank, was created to serve small firms, enterprises and individuals. Through the regional "peoples" banks (banques populaires), loans are made to people and groups who normally would not have recourse to commercial lending facilities. The BCP offers loans at a subsidized interest rate of 4% for low income housing program (HBM-under \$9,000).

Because branches of the "peoples" banks are located throughout the country, and because these banks have had considerable experience in working with lower income groups, the CIH has contracted with the BCP to administer the GOM low-cost housing programs.

The administrative role of the BCP includes credit approval of applicants, approval of plans and specifications, disbursement of loans, control of construction, and collection of payments.

12,022 housing loans were granted by the BCP from April 1964 to April 1971 for a total of DH 151,935,693. In 1970 alone, 1467 loans were made in the amount of DH 25,705,402.

Collection of monthly payments does not seem to be a serious problem compared to most developing countries. BCP states that about 9%, or about 1,000 of 12,000 outstanding loans, are past due. The breakdown of past-due loans, according to delinquency rate is as follows:

1 month	15%
2 months	20%
3 months	25%
4 to 7 months	40%

3. Caisse de Dépôt Et de Gestion (CDG)

The CDG is a wholly state-owned financial institution whose principal purpose is to mobilize the funds and reserves of various state agencies and their programs in order to facilitate capital flow to GOM priority projects. To accomplish this, the Caisse Nationale de Sécurité Social (Social Security Institute), Caisse d'Épargne Nationale (National Savings Bank), Fonds Pensions (National Pension Fund) and others must deposit their reserves with the CDG. In turn, the CDG pays a fair interest rate for use of this capital. Loans are then made available for such uses as housing construction, tourism, transportation, and urban infrastructure.

The CDG began operations in 1960. As of the end of 1969, DH 560 millions in deposits were held by the CDG. Outstanding loans at that time totaled DH 574 millions, including DH 208

millions in long-term loans. Currently the managing director of the CDG is also the interim managing director of the CIH.

4. Compagnie Immobilière Franco-Marocain (CIFM)

The CIFM is a housing management company, founded during the French Protectorate in 1952. In its early stages, the company built as well as managed housing projects. The CIFM now has a contract with the GOM to manage all state-owned housing rental units. Because the current GOM policy is to sell as many as possible of these rental units to the current occupants, the CIFM now undertakes the sales function also.

The company currently manages about 100,000 units, mostly government-owned and rented to government functionaries. Of this total, about 40,000 are in Casablanca and 18,000 in Rabat. A minority interest in CIFM is held by the government, while the majority of shares is owned by a French investment and holding company, Omnium Nord Africain (ONA).

Past due monthly payments, both for sales and rentals of government units, are a problem. About 7% of all payments are past due, the percentage being higher for the lowest income groups. Remedial action is difficult since political intervention is an inhibiting factor.

5. Caisse National d'Épargne (CNE)

The CNE is a national postal savings institution initiated during

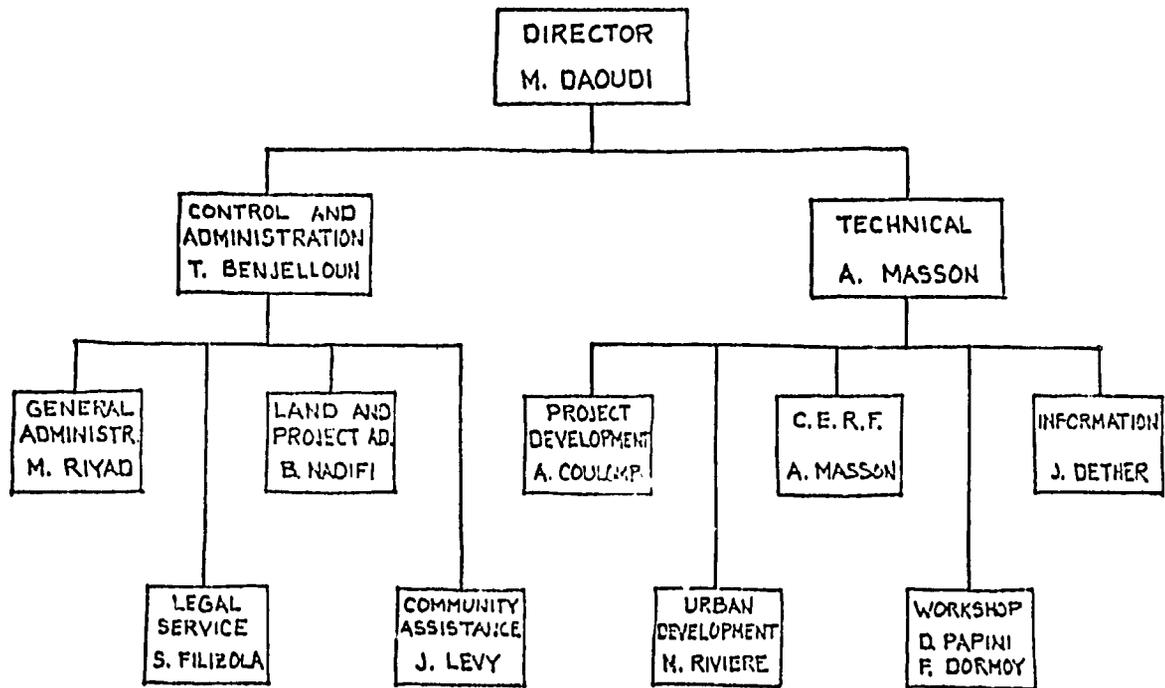
the Protectorate as a part of the French Postal Savings System. It continued after 1956 as a wholly Moroccan institution. The Ministry of Post, Telephone and Telegraph operates the system through a spécial branch. This is the only national savings system in Morocco.

Currently about 350,000 Moroccans have accounts in the CNE. Deposits have risen from 70,000,000 DH in 1966 to about 195,000 today, nearly a three-fold growth in five years. These deposits are then loaned to the CDG at 4% annual interest, which is one of CDG's largest source of funds. The saver, in turn, receives an interest rate of 3.1%, the difference going to administrative cost.

There are 241 post offices in the country, each of which can accept savings. In this way, nearly all Moroccans are able to open a savings account.

6. Bureau for Housing and Planning (DUH)

D. U. H. CENTRAL OFFICE ORGANIZATION



The DUH is a government agency reporting to the Ministry of the Interior. It is mainly responsible for implementation of national urban housing policy. Regional and urban planning is a function of this office, as are the purchase and urbanization of land for resale to low-income families. The DUH was reorganized in 1967 by combining three separate agencies, all of which previously had

implemented parts of GOM urban policy. Prior to 1967, the three agencies developed housing projects and in general played a much larger role in housing development than the DUH does today. Due to a deliberate change in national priorities in 1967, the DUH has had insufficient funds to undertake comprehensive housing development programs in recent years. However, planning on a large scale has continued.

The central DUH office is in Rabat and it delegates operational authority to eight regional offices, called DRUH's. The offices are located in the major cities of Casablanca, Rabat, Fez, Marrakech, Meknes, Agadir, Tangier and Oujda. The regional offices work closely with the municipalities within each region in the urbanization of land, planning and zoning, preparation of plans and cost estimates for low-cost housing under \$4000 (financed by the BCP), and supervision of construction activities under that program. The municipalities often sponsor housing projects within their jurisdiction and maintain their own architects, engineers, inspectors and administrative personnel. Municipalities are also a powerful political force. Cooperation between the DUH and the municipality is necessary for successful implementation of a project. In order to purchase and urbanize land, the DUH has a revolving fund of about \$2,000,000 from the sale of urbanized land. The policy of the DUH is to sell this land as soon as possible in order to have funds to buy and urbanize new land. This land development activity constitutes a principal operation of the DUH today.

The DUH has assisted in the preparation of a draft law (loi Cadre) which would expand the DUH's role in housing development. The DUH anticipates that this law will be passed prior to 1972. The next Five Year Plan, starting in 1973, also proposes to give a much higher priority for housing and urban development. These two events demonstrate renewed interest and concern on the part of the GOM in urban housing.

7. Centre d'Expérimentation, Recherche, et Formation (CERF)

CERF is the research branch of the DUH. Founded in 1968 and staffed principally by foreigners (the director is French), its role is one of planning and advising. CERF is currently concerned mainly with the bidonville problem, and it is preparing extensive plans for new activities, including site and service projects. CERF is a part of the technical division of the DUH, which in turn reports to the director.

8. Promotion Nationale (P.N.)

The Promotion Nationale program was started in 1961 to provide jobs for a portion of Morocco's large resource of unemployed and underemployed manpower. Capitalizing on the availability of a "surplus" U.S. agricultural commodities and Morocco's own plentiful manpower resources, the GOM launched a substantial program of labor-intensive projects, e.g. reforestation, small irrigation works, small roads, housing and school construction, for which workers were paid half in cash supplied by the GOM and half in U.S. food

resources. These projects, which were carried out with the technical guidance of the appropriate ministries, met a development need and also helped to stem the serious and continuing migration to the cities by providing a source of employment in the rural areas. The United States Mission encouraged the GOM to start the program, has assisted Promotion Nationale in its implementation, and has contributed wheat valued at close to \$55 million (world market prices) to this program. Through December 1968, the GOM contributed the local currency equivalent of \$77.6 million for wages, materials, and internal transportation costs.

14,970 rural housing units have been built or approved under the program. Principal housing efforts have been concentrated in the provinces of Kenitra, Ksar-es-Souk, Fez, Marrakech and Casablanca.

C. Savings and Loan Potential

As mentioned earlier, there is no system of savings in Morocco which is directly related to housing. The "savings and loan idea" was mentioned in the 1964 AID housing study by Bernard Wagner and has been discussed from time to time since that date. More recently, the need for such a system was discussed during the visit to Morocco by Mr. Stanley Baruch in April 1971 and again during the HIG pre-investment survey.

There is considerable interest on the part of some Moroccan officials in developing a savings and credit system for housing. There is also good potential to develop savings for home ownership, as indicated by the recent dramatic increase in the amounts and numbers of savers using the postal savings system. AID has assisted several countries in developing successful savings and loan systems and has considerable experience in this field. AID might consider providing a consulting team to Morocco to assist the GOM in this area.

D. Cooperative Housing Potential

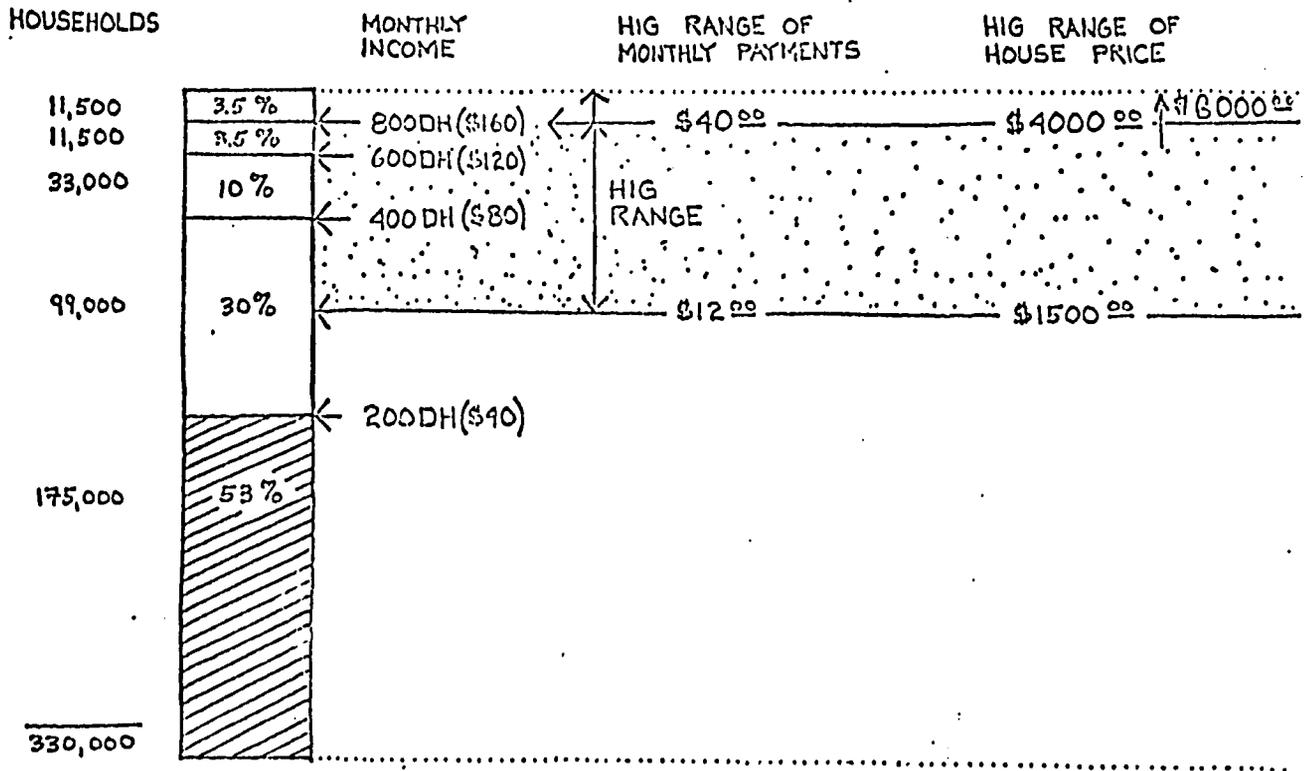
There is also interest in the idea of cooperative housing in Morocco. Two housing cooperatives have been formed in Rabat, one among the employees of the DUH. At present, these cooperatives are mainly concerned with acquiring land and financing for housing and have not yet focused on the management aspects of cooperative housing.

Housing cooperatives or automatic homeowners associations could do much to improve the maintenance of the proposed HIG projects after occupancy, especially maintenance and care of the community areas. Coops can be adapted to local customs and can provide a way to solve community problems and to generally improve the housing community through democratic action. We suggest that at least one of the proposed HIG projects be developed as a cooperative or include a homeowners association.

HOUSING MARKET

RELATIONSHIP OF EFFECTIVE DEMAND TO PROPOSED H.I.G. PROGRAM

URBAN INCOME DISTRIBUTION
CASABLANCA AND RABAT-SALE'



V. HOUSING MARKET

A. Market Information and the HIG Proposal

As now contemplated, the proposed HIG program in Morocco would finance the construction of about 4000 units. Several basic houses would be constructed with the majority in the \$1500 to \$2500 range.

The loan terms to the purchaser have not yet been determined. Depending on the GOM's decision re subsidizing the interest rate, both 6% (a possible subsidized rate) and 9% (a non-subsidized rate) must be considered. If the current practices regarding down payment are followed, anywhere from 10% to 20% might be used. The terms of the loan could be 15 years, as are most CIH loans, or 25 years, one probable term of the HIG loan.

To summarize the probable terms:

Interest	-	6% and 9%
Downpayment	-	10%
Term	-	15 and 25 years

Table I shows the monthly payment required for three home types (\$1500, \$2100, \$4100) calculated at 6% and 9% and 15 years and 25 years.

TABLE I

<u>Cost of one unit - Ex. A.</u>	<u>Less 10% D.P.</u>	<u>Mortgage</u>	<u>Monthly Payments</u>			
			<u>15 years</u>		<u>25 years</u>	
			<u>6%</u>	<u>9%</u>	<u>6%</u>	<u>9%</u>
\$1500	\$150	\$1350	12.70	15.20	9.70	12.60
2100	210	1890	17.70	21.30	13.50	17.63
4100	410	3690	34.60	42.60	26.40	34.40

The above table demonstrates that the monthly payment varies considerably, depending on the terms of the loan, from a low of \$9.70 to \$15.20 for the \$1500 unit. Therefore, the more favorable the loan terms, the lower the minimum income necessary to qualify for a loan under the HIG program (and the greater the market).

The GOM housing policy stipulates that a person should pay no more than 25% of his monthly income for housing. The following table relates income ranges to monthly payments to the type of home which can be financed.

TABLE II

<u>Monthly Incomes</u> <u>\$</u>	<u>25% of Monthly</u> <u>Income for Housing</u>	<u>Range of</u> <u>Monthly Payments</u> <u>(See Table I)</u>	<u>Related</u> <u>Unit Cost</u> <u>\$</u>
0 - 60	0 - 15	-	
60 - 80	15 - 20	9.70 - 15.20	1500
80 - 120	20 - 30	13.50 - 21.30	2100
120 - 160	30 - 40	26.40 - 42.60	4100
160 - 200	40 - 50	-	
over 200	50 - 60	-	

Anyone earning less than \$60 a month would not qualify for even the least expensive unit. Although mathematically he can pay 25% or \$15 for housing, studies have shown that families having such low income will have difficulty making any steady monthly payment.

B. Income Distribution

As in most developing countries, data relating to income and income distribution are difficult to obtain. One survey of bidonville inhabitants in Rabat-Sale is available but incomplete, while another study, compiled by the Social Security Institute, was unavailable to outside requests at this time. The only definitive and seemingly reliable information on this topic was obtained from a survey undertaken from 1961 to 1963.^{1/} This survey, based on the 1960 General Census, utilized the simple survey method. It was planned so as to differentiate between the varied conditions in the rural and urban areas. For the purpose of this report, the data given on incomes was fairly complete. However, the breakdown of the various urban areas into three general groups, 1) Casablanca, 2) 26 provincial capitals, 3) other cities, made it difficult to bring out income information for major cities other than Casablanca where the HIG or any other such project might be feasible.

1/ Résultats de l'Enquête or Objectifs Multiples (1961-1963),
Service Central des Statistiques, Rabat.

Since the actual surveys regarding income took place between May and July 1962, nearly 10 years ago, it was necessary to update this information. Taking into consideration that most experts estimate that the urban areas are growing at a rate of 5.5% per annum (as opposed to a nationwide growth rate of 3 to 3.5% per annum), a straight line projection was used. Assuming that the proposed HIG program will be initiated in 1972, that is, move-ins will begin then, a simple 10-year projection of 5.5% per annum was calculated. However, there was no information regarding actual population growth within each income range. Also, information regarding increase in personal income was not available, which, if accounted for, would probably have had the effect of increasing considerably the income of persons in the middle and upper income brackets.

Casablanca, with a population of about 2,000,000, offers a huge market. Calculations taken from the 1961-1963 survey show over 100,000 households (30% of the population) with incomes between \$40 and \$80 by 1972. Another 10% of the population, or 35,000 families, have incomes between \$80 and \$120.

TABLE III

Income Distribution Projection
Mid-1972

Casablanca Only

DH	Salary \$	Number of Households	Percentage
0-200	0-40	204,230	53.6
2-400	40-80	113,070	29.9
4-600	80-120	36,040	9.4
6-800	120-160	13,730	3.7
8-1000	160-200	4,810	1.3
Over 1000	Over 1000	8,070	2.1

The income distribution breakdown in the study gave statistics in groups of 200 DH. Since one conclusion was that families with incomes of less than \$60 could not qualify for the less expensive unit, only part of the 113,000 in the \$40 to \$80 group could participate, probably no more than a third. However, this total of 40,000 families in Casablanca still constitutes a large market for the \$1500 unit. 36,000 families in the \$80 to \$120 range and 14,000 in the \$120 to \$160 to make up another large market for the \$2100 to \$4100 units.

As noted earlier, no breakdown for Rabat-Sale and Marrakech was

given. The projection for all 26 cities, however, is shown as follows:

TABLE IV
Income Distribution Projection
Mid 1972
26 Municipalities

DH	Salary \$	Number of Households	Percentage
0-200	0-40	260,070	63.2
2-400	40-80	91,715	22.2
4-600	80-120	32,435	7.8
6-800	120-160	13,634	4.3
8-1000	160-200	4,908	1.1
Over 1000	Over 1000	9,178	2.2

Of the 26 cities, with a total projected population of about 1,294,000 in 1972, approximately 33% and 25% live in Rabat-Sale and Marrakech, respectively, according to census figures. The income distribution for those two cities should remain more or less the same for the group as a whole. If that is true, then a partial computation shows the market for Rabat-Sale and Marrakech.

TABLE V
Income Distribution Projection
Mid 1972

DH	Salary \$	Rabat-Sale 33% of Total	Marrakech 25% of Total
2-400	40-80	30,250	22,940
4-600	80-120	10,700	8,110
6-800	120-160	4,540	3,410

Both Rabat-Sale and Marrakech are poorer cities than Casablanca. However, there exists a market for developing low-cost housing programs in those cities, particularly Rabat, which is the fastest growing city in Morocco. Combining the two cities, one finds 53,000 families in the \$40 to \$80 income range, 19,000 in the \$80 to \$120 range and 8,000 in the \$120 to \$160 range. As in the Casablanca case, only the upper third of the families in the \$40 to \$80 income bracket could afford the \$1500 unit.

To summarize, the total number and breakdown of families in Casablanca, Rabat-Sale and Marrakech who have sufficient incomes to qualify for the proposed HIG program have been given. Although the market for Casablanca is much greater than that in the other two cities, a general conclusion is that the ratio of qualified

purchasers in Casablanca, Rabat-Sale and Marrakech might be 3.5:1.5:1.

To determine more accurately the real market for the HIG program, the next step is to define a specific project and then attempt to match the market to that specific project.

C. Effective Demand and Need

The urbanization of Morocco has been overwhelmingly rapid. From 10% of the population in 1920 (200,000 inhabitants), the urban population has grown to 30% in 1968 (4,370,000), while today it is probably over 5,000,000. This, in turn, has led to increased demands for urban infrastructure, including housing, far out of proportion to the demand in rural areas. The DUH has estimated the current housing demand at 78,900 units for Casablanca, 35,300 for Rabat-Sale, and 18,600 for Marrakech. Without going into detail on the question of what the demand is and how it is measured, it is obvious that the housing problem, as determined by the DUH, is critical and steps must be taken to alleviate this problem.

VI. TECHNICAL FEASIBILITY

A. Building Construction Industry

1. Availability and Capacity of Contractors

In Morocco there are 52 building contractors, of whom 31 are

located in Casablanca and 8 in Rabat. Most are capable of handling large construction projects. The larger companies, especially those in Casablanca and Rabat, are apt to respond to a project opportunity anywhere in the country. Most inexpensive homes are built by small Moroccan builders with very little capital or equipment. Large project developers in housing are not common, and most housing is built on a home-by-home basis or in small groups.

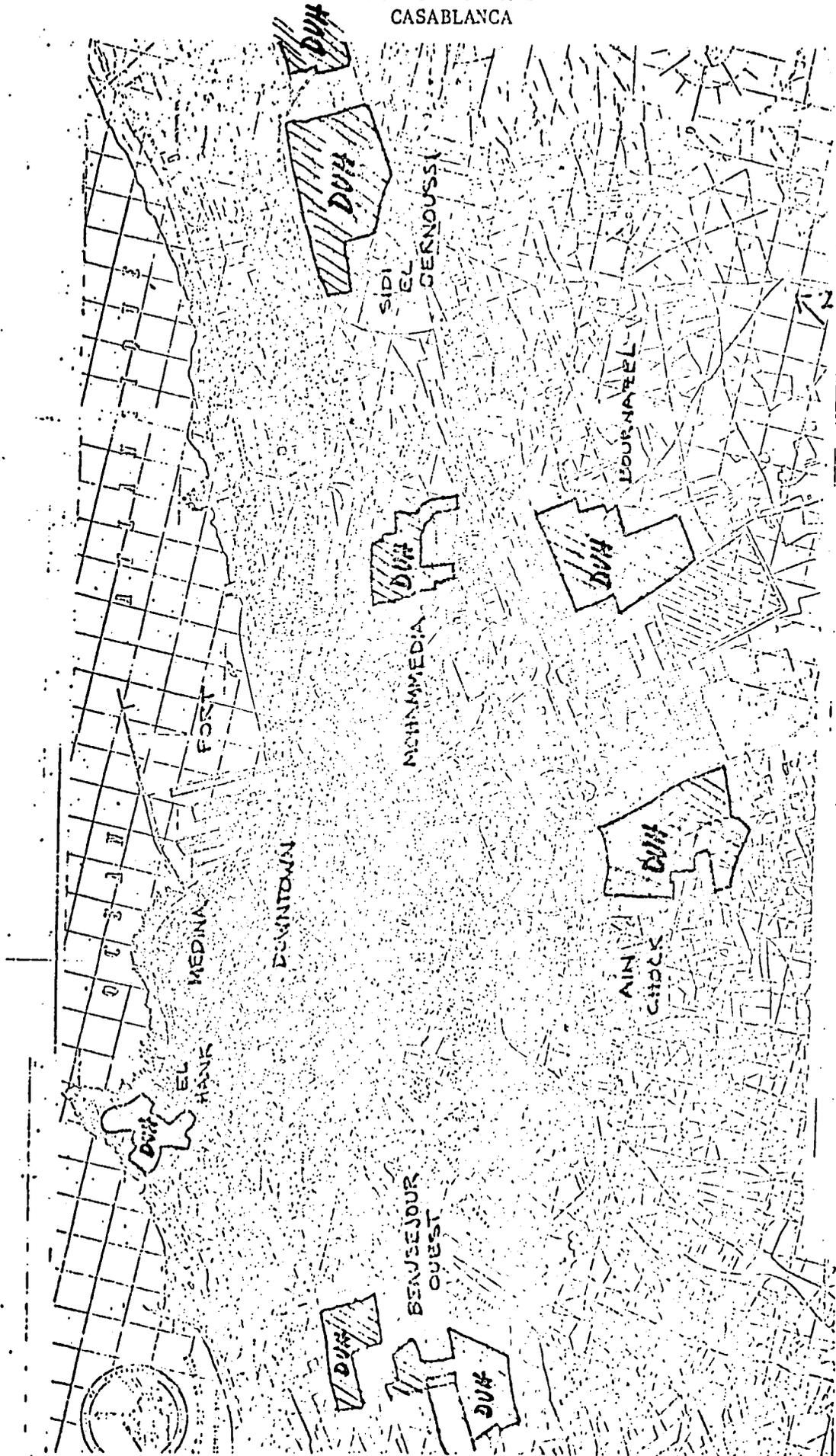
2. Availability and Capacity of Architects and Engineers

There is no shortage of architects or engineers in Morocco. 22 private architects and 7 engineers are licensed to practice in Rabat, and 52 architects and 48 engineers in Casablanca. In addition, there are from two to four architects and from two to four engineers working in each of the DUH regional offices. DUH architects are generally confined to urbanism studies but are capable of designing small houses.

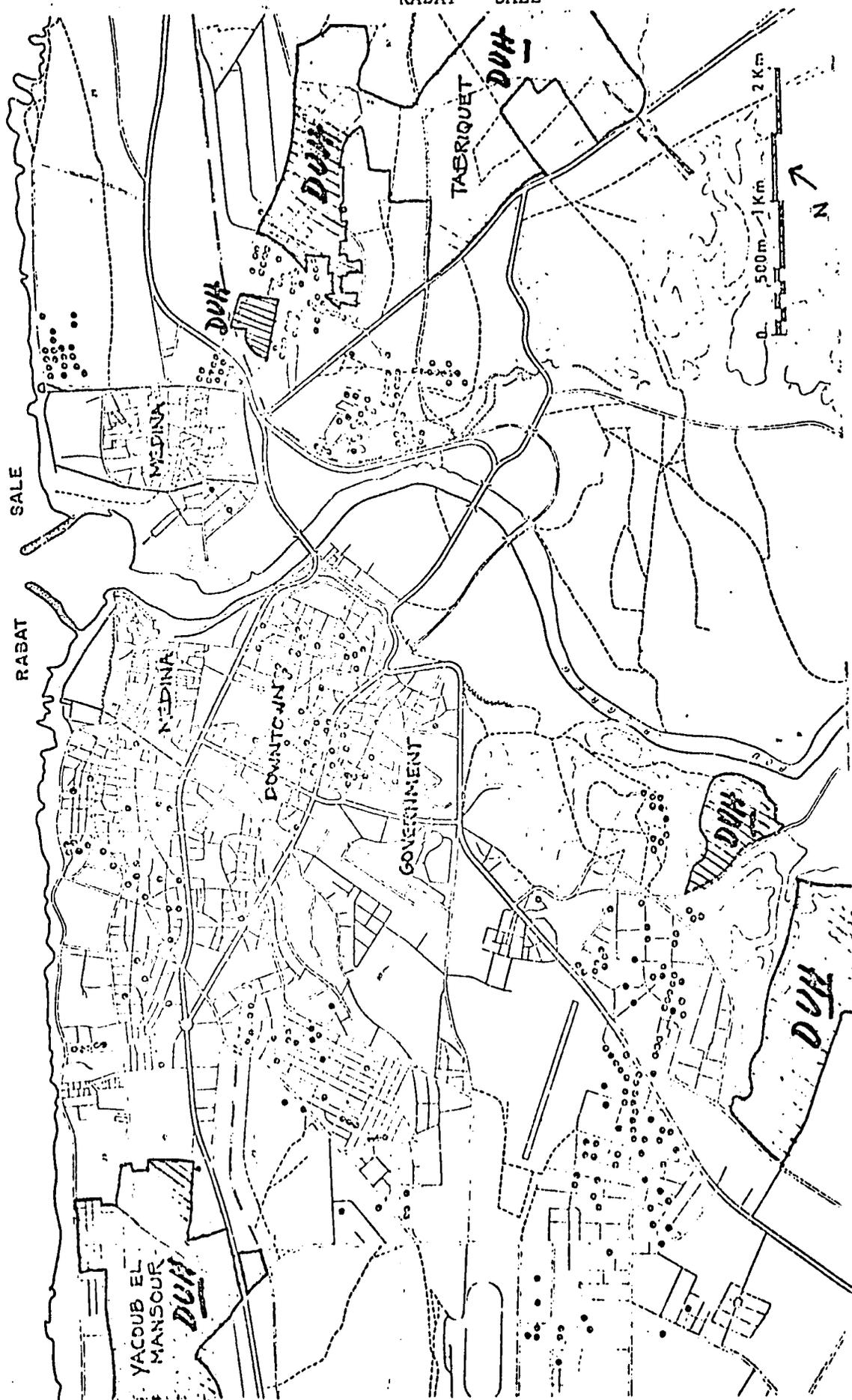
3. Housing Development Activities

At this time, housing development activities are limited to the low income "habitation bon marché" (HBM) program of the DUH, the middle income "régime générale" program of the CIH, the rural housing program of "Promotion Nationale," partially supported by the United States PL 480 Title 2, Food Commodities (FFP) and individual projects of various local municipality and "caidets" governments.

DUH-OWNED LAND
CASABLANCA



DUH-OWNED LAND
RABAT - SALE



B. Availability of Land

1. Land Ownership

Land ownership is indicated by title or deed and by inscription in the Public Registry Office of the Ministry of Finance. Large areas of land are owned by the national and local governments and tribal and religious groups. The rest is owned by commercial and industrial interests and private individuals. Land may be acquired for housing projects through private sales or government expropriation. The value of non-urbanized land acquired by the DUH normally ranges from 1-6 DH (\$0.20-1.20) per square meter, depending upon location. Land speculation can run costs up much higher.

2. Physical Characteristics of Available Land

Large tracts of land suitable for housing are already owned by the DUH, especially in Casablanca and Rabat. (See maps pp. 34, 35). The two best sites in Casablanca, "Bournazel" and "Sidi El Bernoussi" are large with gentle, well-drained slopes. DUH engineers say that the soil bearing capacity is good and DUH houses built next to the sites show no problems. The same is true of the "Yacoub el Mansour" and "Tabriquet" sites in Rabat-Sale area.

3. Land Planning and Zoning Requirements

Zoning regulations are set up by each municipality under the control of the national government. The regional offices of

the DUH are responsible for all physical planning, urban and rural, within their regions. They assist the municipality in drafting its city plan and zoning requirements, which are then written as a legal document, and both plan and document are eventually made into law through royal decrees. Before a building permit is issued by the municipality, a project must be submitted to the DUH for integration into its urbanization scheme.

C. Methods of Construction

1. Typical Construction Methods

Bearing walls of concrete block, structural clay tile, or stone are laid over foundations and the floor slab of gross aggregate concrete. Concrete columns, poured after the walls are up, and a concrete bond beam on the top of the wall reinforce the structure against earthquakes and help carry the concrete roof slab and second story, which is usually added at a later time. Most of Morocco is in a zone of light or medium seismic activity, and 26 earthquakes of magnitude 6.0 or greater have been recorded since 1900.

Window and door frames are generally of wood and they are inserted after the wall is up. Placement of plumbing and electrical lines varies. Sewer lines are placed before pouring the floor slab. Water lines and electrical conduits are sometimes placed

in the wall during construction, but often they are left until after the plastering has already been done. This then requires chipping out a groove for the line and replastering.

2. Prefabrication

There is very little in the way of prefabrication in the housing field in Morocco. Promotion Nationale has experimented in a project in Marrakech with prefabricated roof slabs, toilets, sinks, and on site concrete block manufacture. An old system of concrete planks and grooved posts for walls and fences also exists.

3. Availability and Utilization of Construction Equipment

Except for land grading and material transportation, heavy equipment is not generally used in housing construction. Bulldozers, heavy trucks, cranes, compressors, etc., are owned by or rented to large contractors as needed. Small builders get by with practically no heavy equipment, or they rent what they need. Concrete and mortar are mixed on the site, either on the ground or in small mixers.

4. Materials and Methods of Research and Testing

Simple material testing can be done on the site, or it may be done at one of the several private materials testing companies in Morocco, such as "Laboratoire Public d'Essai et de l'Étude" in Casablanca. Research is done largely by the "Center of Experimentation, Research and Formation" (CERF) of DUH in Rabat.

D. House and Urbanization Designs

1. Upper income houses are designed individually by architects with the approval of DUH. Inexpensive house construction, however, almost always follows, with some modification of typical plans established by architects of the DUH.

The typical DUH plans range from a minimum of 56 M² to a maximum of 200 M². Recent legislation establishes a new minimum of 80 M². All plans include water and W.C. Many can be built in stages. (See Annex 4) House plans are not necessarily related to income levels. A typical plan is usually selected according to the size of the family. The plan is progressive and the owner first builds only those stages which he can immediately afford. Future expansion is already designed into the plan, and eventually as the owner gains the means, he works up to the completed house.

E. Availability of Construction Materials

1. Local Manufacture and Imports

Almost all materials necessary for a housing project in Morocco are locally available although there are periodic shortages of some materials. The basics of cement, aggregate, clay tile and bricks, plaster, lime, and some wood, glass, and hardware are produced in the country. Reinforcing steel, some wood, glass, hardware and fixtures are imported. (See Annex 6)

The five cement plants in Morocco have a capacity of 1,300,000 MT. 1,200,000 MT of cement were produced and 1,350,000 tons of cement were consumed in 1970. Cement is in short supply due to much recent dam construction. It was necessary to import 150,000 tons from Spain at the end of 1970. The cement plants at Casablanca, Oujda, and Marrakech are being expanded to supply future needs. However, a cement shortage must be considered and planned for in the HIG program.

There are eight plants in Morocco producing low quality glass that can be used in housing. They produced 135,600 M² in 1969, somewhat less than the country's consumption of 195,600 M², and a good deal less than their total capacity of 231,000 M².

Thirteen plants produce concrete blocks and tiles and asbestos/cement pipe and panels. Capacity was 217,000 MT in 1969. Production of 158,700 MT was slightly ahead of consumption of 144,200 MT in 1969.

There are 17 plants making ceramic bricks, roof tile, paving tiles and pipe in Morocco. Production equaled consumption in 1969 at 150,000 MT, somewhat below a combined capacity of 192,000 MT.

As a sample of costs, a ton of cement costs approximately 96 DH in Casablanca, reinforcing steel 80-90 DH/100 kg, structural clay bricks 155 DH/thousand, and red scotch fir 630DH/M³.

Bolts, steel wire, wire mesh, wrought iron, plastic

pipe, cork, plywood, and joinery are also manufactured in Morocco. Reinforcing steel is imported from the Common Market, with which Morocco has special relations. Lumber comes from Austria and Scandinavia. The small amount of imported cement comes from Spain. Except for cement, imported materials should be no problem for a housing program as wholesalers are well stocked and can receive new shipments within two to three weeks.

2. Transportation of Materials

Internal transportation in Morocco is among the finest in Africa. There are 1000 miles of railroad connecting major cities and mining areas. Freight costs range from 0.1 to 0.3 DH per ton per kilometer. There are 30,000 miles of roads, of which 12,000 are paved. There is no shortage of trucks, and most shipping is done by this method. Truck shipping costs approximately 0.12 DH per kilometer-ton. All prices are government controlled.

F. Availability of Construction Labor

1. Skilled Labor

There are many qualified masons. However, skilled workers are sometimes in short supply because many go to Europe for better work opportunities. Masons do all block laying and concrete pouring. There are also form makers, plasterers, and ceramic tile layers available. All plumbing, electrical, and carpentry

work is subcontracted.

2. Supervisory Personnel

The DUH, municipality, or private contractor provides the job foreman and sometimes trade foremen as well. The DUH, municipality, and Banque Populaire all send inspectors to the job site.

3. Wages and Salaries

The minimum wage for Casablanca-Rabat is 0.84 DH/hr. Social Security is mandatory and payments are 7½%. Accident compensation is also compulsory. Some examples of typical wages are:

Unskilled Workers	0.8 - 1.5 DH/hr
Specialized Workers (Masons, Plasterers)	1.0 - 2.0 DH/hr
Skilled Workers (Plumbers, Electricians)	2.0 - 4.0 DH/hr
Supervisory Personnel	5.0 - 8.0 DH/hr

4. Labor Unions

The largest unions are "Union Marocain du Travail" formed in 1955, and "Union Générale des Travailleurs du Maroc" organized in 1958. They are set up by region rather than by trade. There is also "Syndicat Nationale des Ingénieurs, Techniciens, et Cadres Principaux des Offices de Mise en Valeur." Professional associations include "Association Professionnelle des Travaux Publics, du Bâtiment et des Industries Annexes," and the "Association Marocaine des Ingénieurs de France."

5. Labor Laws

The work week is limited to 48 hours, 6 days in a week, plus an overtime allowance. Maximum hours in a working day are 10. Contracts are supposed to be made between employer and employee, and recruiting is supposed to be through a government employment agency. These laws are not always practiced, and the minimum wage and maximum hours are not always enforced.

G. Water, Sewage, Electricity

1. Water Supply System

Water comes from dammed reservoirs through a network of conduits that serves the coastal region of Rabat and Casablanca. R.A.D., a public water and electricity distribution corporation serving the municipality installs and operates the water supply system in Casablanca and Rabat. Installation cost for water to an individual lot is 200-300 DH. Monthly payment for water is 0.69 DH/m³.

2. Sanitary System

The municipality is responsible for the sewer network. Installation and maintenance is through Travaux Publics. Trash is also handled by the municipality and collections are once a day in most central urban areas.

3. Electricity

All of Morocco is under a single electrical power grid. There

are six hydro-electric plants and 12 thermal-electric plants which supply the power. 60% comes from one dam. There is no present shortage of power, and with the completion of new dams currently under construction, power output will be increased. R.A.D. is also responsible for installation and maintenance of electrical supply lines. Voltage in Casablanca and Rabat is 110, in the countryside 220. Monthly payment for electricity is 0.31 DH/KWH.

H. Construction Costs

1. Materials and Labor

Construction cost estimates in Morocco are figured by type of work. Material and labor costs are combined to give an "in-place" estimate. Major estimates are made by each subcontractor for structural work, carpentry, plumbing, electricity, painting and glass installation. These are further broken down to unit costs and sums for each step of work. For purposes of design and loan applications, overall construction cost is estimated by the square meter of covered construction. This varies from 150-225 DH/M². Detailed construction costs on the type of housing proposed for the HIG program are shown in Annexes 4 and 5.

2. Fees

Architects receive a fee of approximately 7% of the total construction cost, depending upon the type of work. The engineer

receives a fee based upon the percentage of structural costs. In addition, DUH charges a supervision fee, and there are various small fees for permits, etc.

I. Interim Financing

1. Availability of Interim Funds for Land Purchase and Construction

For large projects, contractors may obtain interim financing from commercial banks, from the CIH or the CDG at terms of $8\frac{1}{4}$ - $8\frac{1}{2}$ %. For low-cost house construction, the owner may, upon a down-payment of 10-20% of the total value of land and construction, receive a loan of the remaining 80-90% from the CIH at 4% per year. The CIH then pays the land and construction costs in drawdowns to DUH and the contractor.

J. Agencies Responsible for the Approval of Projects

The municipality or caidet (in the rural areas) as final authority for the approval of projects. The DUH must approve site planning and individual house design. The Banque Populaire (or C.I.H. in large projects) must approve cost estimates and financing applications.

K. Building Codes

A national building code, adopted from the French building code, was established in 1956. After the Agadir earthquake in 1960, design specifications for seismic resistance were added.

L. Steps to Secure Approval of Projects

Requests for building permits are made by individuals to the municipality. When the number of requests accumulated is sufficient to justify urbanization of a project, the municipality asks the DUH to do an urbanization study. This includes site plan and location of utilities and services. DUH surveys all of the applicants, organizes the information thus gained (such as age, income, origin, family size) to obtain design criteria, and makes up a dossier for each applicant, complete with lot location, house plan, cost estimate, loan repayment schedule and the various official documents and applications. The dossiers are passed on to the Banque Populaire for checking and approval. In the case of large projects, the Banque Populaire sends the dossiers on to the CIH for approval. Then the municipality gives DUH authority to obtain and urbanize land, and gives the individual owner a permit to build.

M. Community Facilities

Schools are built by the Ministry of Education upon petition by the local population. Mosques are built either by religious organizations or by private donations. Parks and playgrounds are established by the municipality. Commercial centers are an essential part of a large housing project. They are built by the municipality and include "hammams" (public baths) and "fours" (bakeries and public ovens) as well as shops.

N. Customary Utilities

Land must be urbanized before a housing project can legally be constructed. Urbanization includes water mains, sewer lines, electrical lines, street lighting, streets and sidewalks. At least one bus line will connect the project to the downtown area, even though bicycles and motorscooters are a major mode of transport. Garbage collection is handled by the municipality. Fire and police protection is also provided by the municipality.

VII. PROPOSED \$15 MILLION NEGOTIATED HOUSING GUARANTY FOR MOROCCO

As a result of a series of meetings and discussions among DUH and Ministry of Finance officials, USAID and the survey team, a tentative HIG program was developed as follows:

A. The Program

The program would provide approximately 4000 new housing units in the \$1500 to \$6000 price range in three or four projects located on DUH land in the Rabat-Sale area and in Casablanca, with a majority of the housing in the \$1500 to \$2500 range.

B. The Borrower

The borrower would be the Ministry of Finance, with assistance from the CDG and CIH in program administration. The Ministry of Finance, acting for the Government of Morocco, would provide a 100% guaranty for the dollar repayment of the loan. The CDG and the CIH would administer the loan for the Ministry and act as fiduciary agents in making Dirhams available for project

implementation. The relationship among CDG, CIH, DUH and Banque Populaire would be similar to the existing situation in the low-cost housing program, with some modifications.

C. The Sponsor

The sponsor would be the Bureau of Housing and Planning (DUH) of the Ministry of Interior. The DUH would make site selections, prepare architectural plans and specifications, select the construction contractors, and would be responsible for establishing procedures and controls for selection of participants. The Banque Populaire, acting for the sponsors, would make credit checks and approve mortgage loans to participants. Collection of monthly payments would be carried out by the Banque Populaire, with possible assistance from the private real estate management company (CIMF) now responsible for all HBM projects.

The sponsor should establish strict controls on resale of houses to avoid speculation and to prevent absentee landlords from converting the projects into rentals. One way to prevent this would be to establish management type housing cooperatives or automatic home owners associations in all projects.

D. Expandable House

The HIG program would provide an "expandable house" designed for construction in three stages. Stage one would consist

of a "core house" of about 25 M² at approximately \$1500, including kitchen, toilet, and minimum living space. Stage two would include the addition of a second living space, giving a total area of about 40M² at approximately \$2100. The final stage three would include a second story, providing two more rooms for a total living space of 80 M², with a total unit cost of about \$4000. A larger version of the same type of design would have a maximum unit cost of \$6000. Monthly payments for a stage one house would be \$12.60 at the rate of 9% for 25 years. The stage two house would allow a monthly payment of \$17.60 and the stage three house monthly payment would be about \$34. The initial HIG program of \$15 million would concentrate on stage one and stage two house types. (See Annex 3 for typical plans and cost estimates of the expandable houses.)

E. Construction

Construction of the expandable houses would involve the use of locally available, traditional building materials by private contractors selected by DUH. Floors would be of concrete (with tile added by owner at a later date), and walls would be of concrete block or structural clay tile covered with stucco on the exterior and plaster on the interior. Roof construction would be of poured concrete with waterproofing. Plumbing fixtures and glass would be of Moroccan manufacture with imported materials

limited to reinforcing steel, wiring, meters and electrical switches. Plastic pipe is now manufactured in Morocco and might be used to avoid use of imported steel pipe.

F. Participants

Selections of participants who need and can afford houses under this program should be controlled by the DUH. Special care should be taken in the lower range (stage one houses) to insure that only participants with a history of steady employment are included. The possibility of using a payroll deduction, or "check off," system of collection, as well as the use of coop housing techniques to insure repayment, should be considered by the DUH.

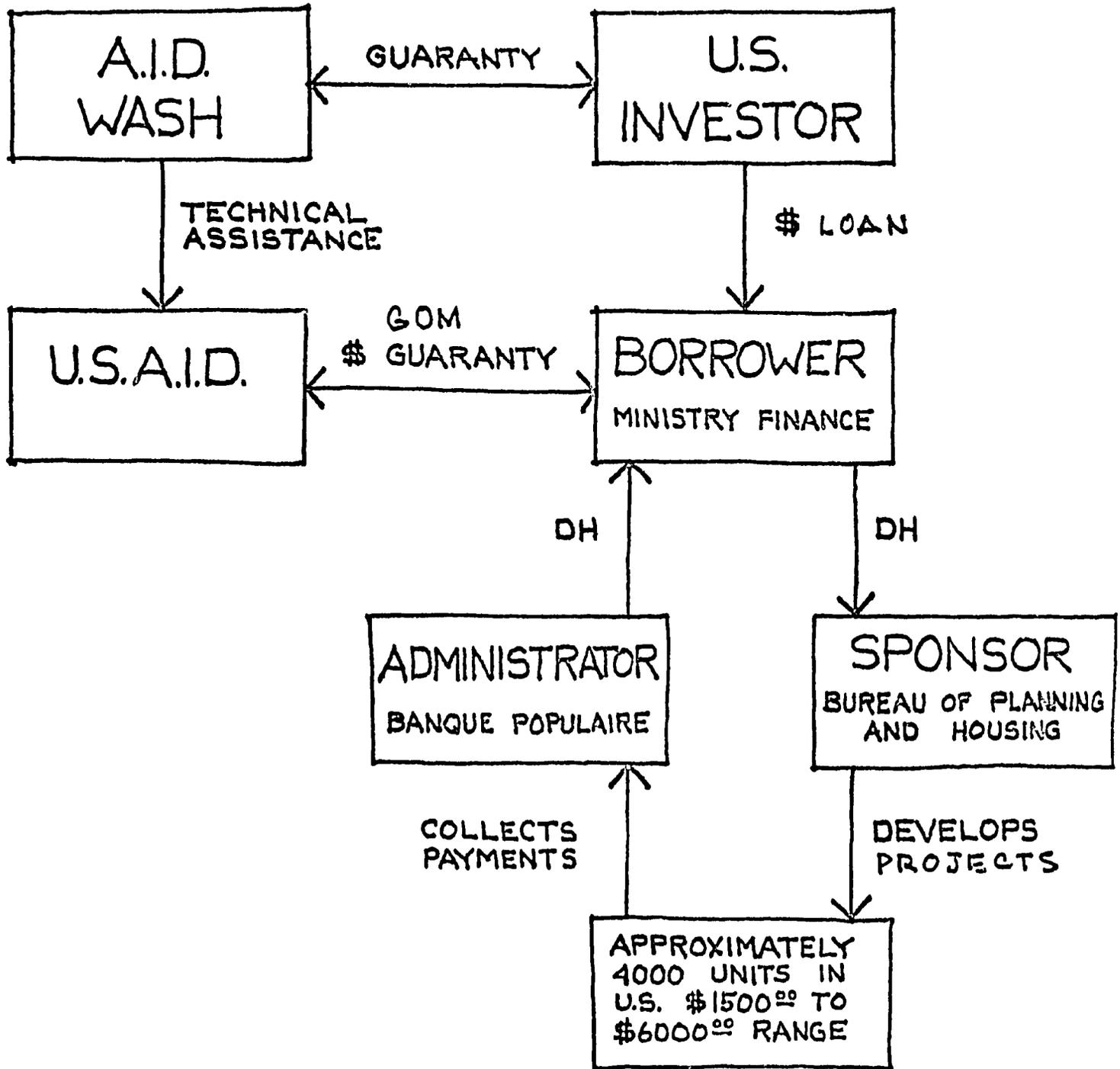
If the repayment record is good on the first HIG-financed stage one houses, it would provide justification for a greatly expanded lower range program in the future.

G. Location

Initial HIG projects in Morocco should be located in Casablanca and the Rabat-Sale areas to take advantage of the large market, available DUH land, technical capability of the regional DUH offices, and the availability of materials, skilled labor, and established construction contractors.

PROPOSED \$15 MILLION NEGOTIATED HOUSING GUARANTY FOR MOROCCO

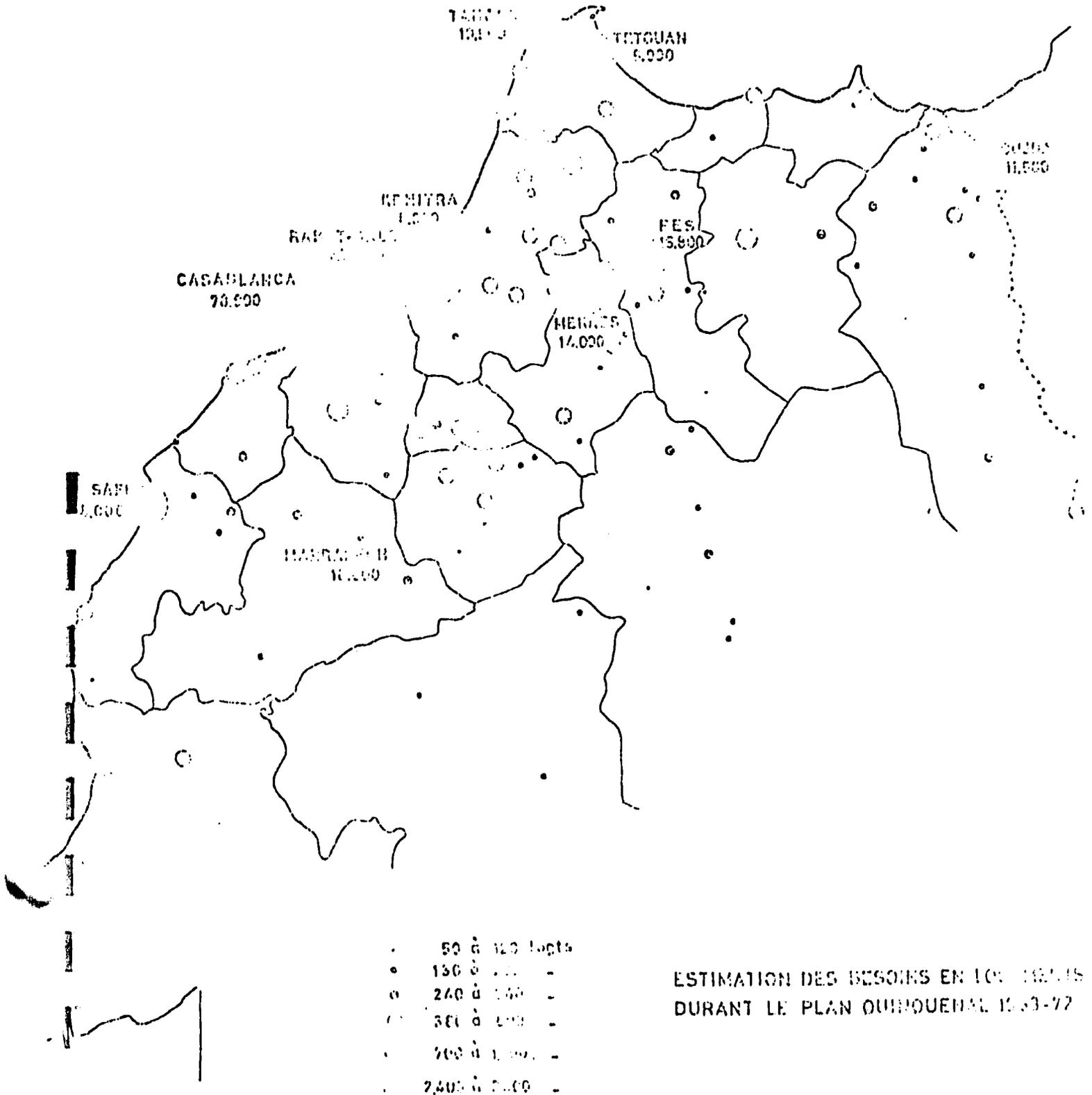
TENTATIVE PROJECT DEVELOPMENT



H. Relationship of Proposed HIG Program to "Bidonville Problem"

From 1956 to about 1966, the GOM made a great effort to produce enough housing in urban areas to reduce the number of existing bidonvilles and to prevent new ones from forming. In spite of this effort, the number of families living in bidonvilles almost doubled during this same period. The policy of the GOM changed in 1967 to emphasize rural development to help prevent migration to the cities, and urban housing efforts were greatly curtailed. As a result, during the period 1967 to 1971, very little was done to improve the housing situation for bidonville residents in the Casablanca or Rabat-Sale area. This lack of action does not seem to be the result only of a lack of funds. Some DUH and GOM financing is going into housing and could be channeled to bidonville programs. DUH land is available, and DUH and CERF have the technical capacity to start some programs which would affect the problem. It appears that the GOM is going through a period of decision-making regarding the bidonville, and at present it has no official policy on which to base programs of actual construction. There are indications that a new policy will be approved as part of the new housing law, which will allow DUH to proceed with several small pilot projects with GOM financing. After successful completion of these pilot projects, the HIG program could be used to greatly expand this effort.

SITE AND LOCATION OF BIDONVILLES IN MOROCCO

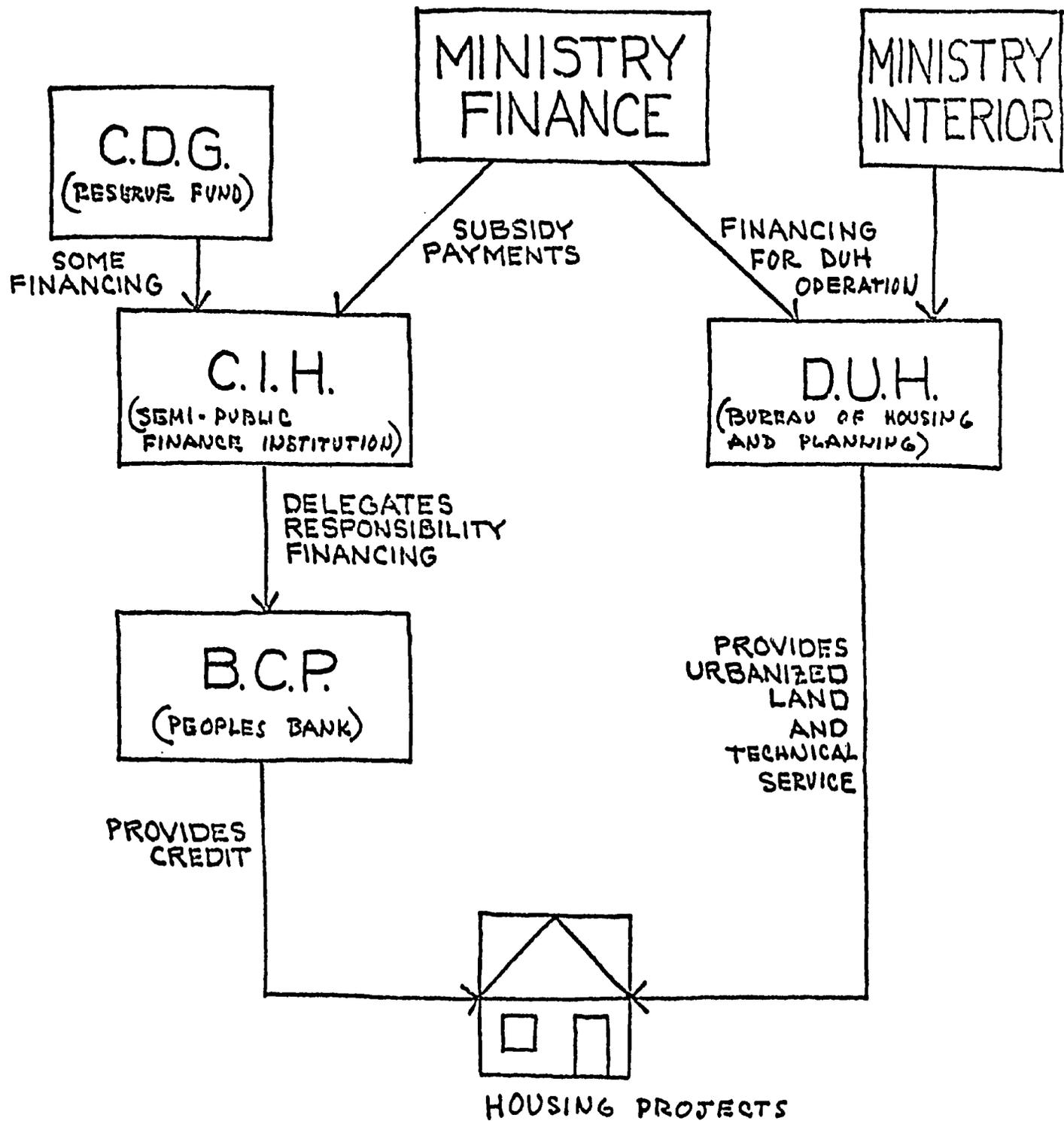


MAP OF MOROCCO AND MIGRATION PATTERNS



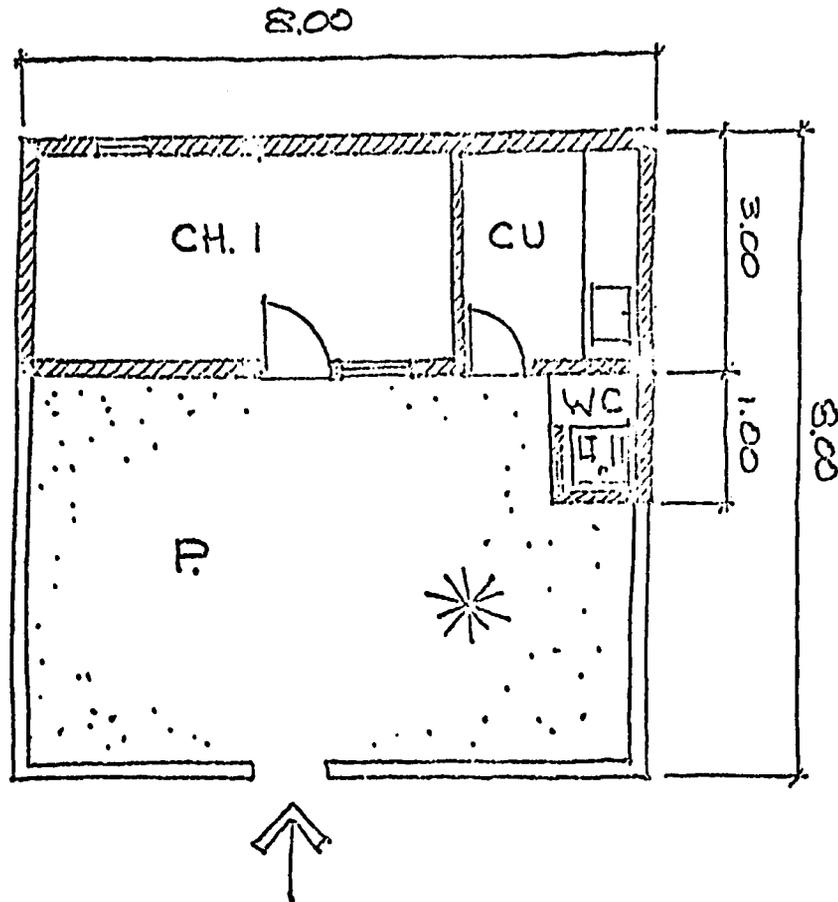
EXTRAIT DE LA CARTE ETABLIE PAR L'ONC
C. U. P. S. RABAT
MO Camps DE FAMILLE M.S. A LA CAMP
DE TROUVANT A RABAT SALE EN 1963

INSTITUTIONAL RELATIONSHIP EXISTING - LOW COST HOUSING PROGRAM



EXPANDABLE HOUSE A

STAGE ONE 25 m² \$1540.00



LOT SURFACE - $8.00 \times 8.00 = 64.00\text{m}^2$

LAND COST - $6\text{DH}/\text{m}^2 \times 64.00 = 384.00\text{ DH}$

URBANIZATION - $34\text{ DH}/\text{m}^2 \times 64.00 = 2176.00\text{ DH}$

TOTAL LAND COST 2560.00 DH

CONSTRUCTION COST = $200\text{ DH}/\text{m}^2$

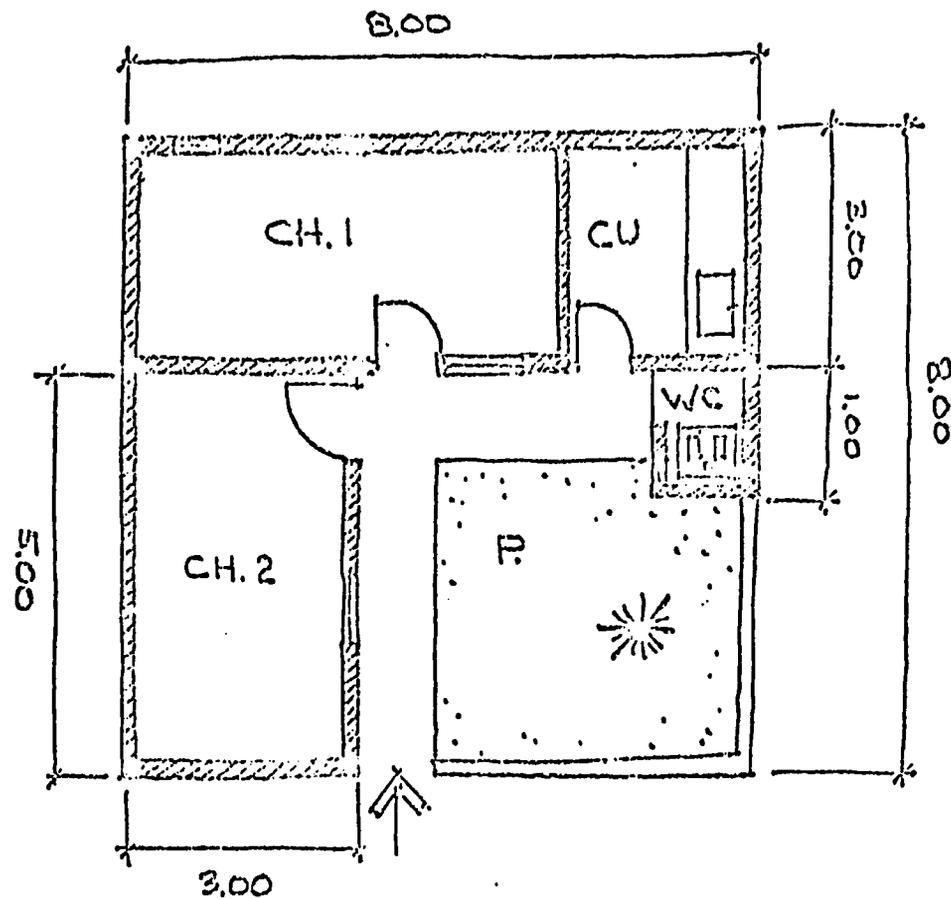
CH.1 + CU + W.C. = $24.00 + 1.00 = 25.00\text{ m}^2$

TOTAL CONSTRUCTION COST - $25.00 \times 200.00 = 5000.00\text{ DH}$

TOTAL COST - $2560.00 + 5000.00 = 7560.00\text{ DH}$
= \$1540.00

EXPANDABLE HOUSE A

STAGE TWO 40m² \$2140⁰⁰



LOT SURFACE - 8.00 x 8.00 = 64.00 m²

LAND COST = 6 DH/m² x 64.00 = 384.00 DH

URBANIZATION = 34DH/m² x 64.00 = 2176.00 DH

TOTAL LAND COST = 2560.00 DH

CONSTRUCTION COST = 200 DH / m²

CH.1 + CU + W.C. = 24.00 + 1.00 = 25.00 m²

CH.2 = 15.00 m²

GROUND FLOOR = 40.00 m²

TOTAL CONSTRUCTION COST = 40.00 x 200.00 = 8000.00 DH

TOTAL COST = 2560.00 + 8000.00 = 10,560.00 DH

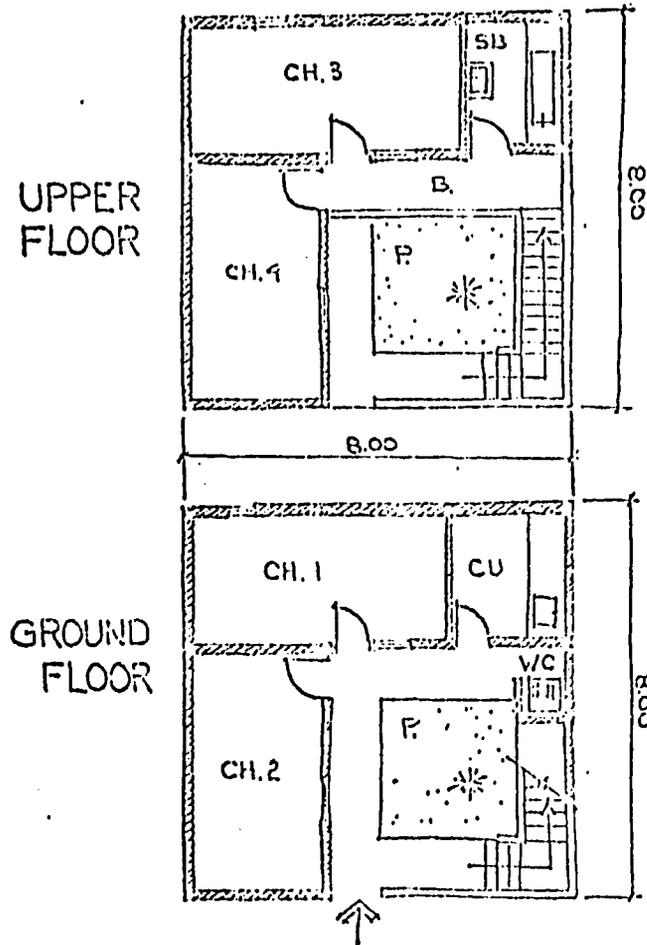
= \$2,140.00

EXPANDABLE HOUSE A

STAGE THREE

90m²

\$4140.00



LOT SURFACE = 8.00 x 8.00 = 64.00 m²
 LAND COST = 6 DH/m² x 64.00 = 384.00 DH
 URBANIZATION = 34 DH/m² x 64.00 = 2176.00 DH
 TOTAL LAND COST = 2560.00 DH

CONSTRUCTION COST = 200 DH/m²
 CH.1 + CU + W.C. + CH.2 = 24.00 + 1.00 + 15.00 = 40.00 m²
 CH.3 + CH.4 + S.B. + B = 24.00 + 15.00 + 10.00 = 50.00 m²
 GROUND FLOOR + UPPER FLOOR = 90.00 m²
 TOTAL CONSTRUCTION COST = 90.00 x 200.00 = 18,000.00 DH

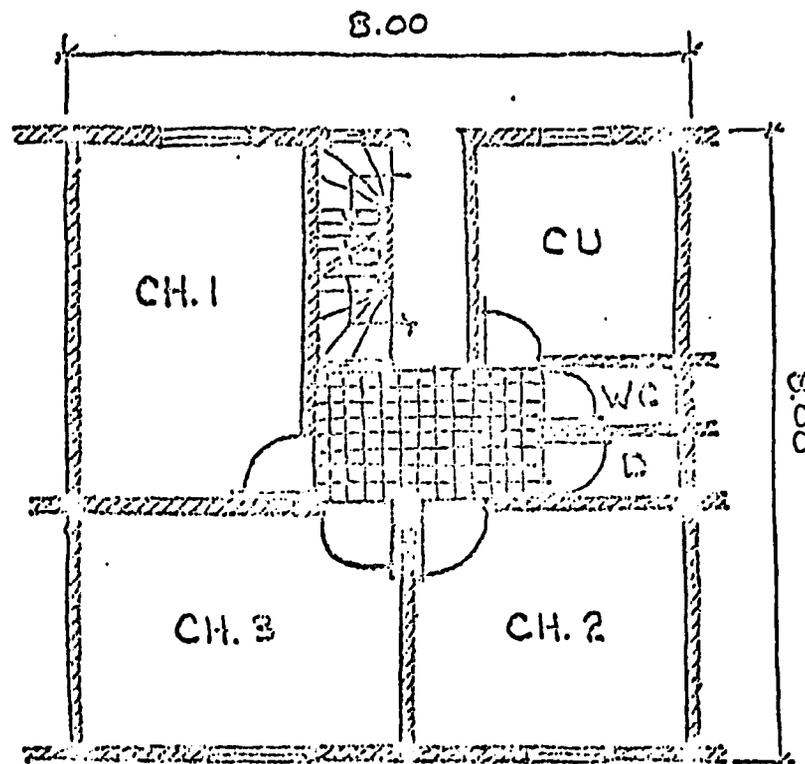
TOTAL COST = 2560.00 + 18,000.00 = 20,560.00 DH
 = \$4,140.00

EXPANDABLE HOUSE B

STAGE TWO

64m²

\$3070⁰⁰



STAGE 2

LOT SURFACE - $8.00 \times 8.00 = 64.00\text{m}^2$

LAND COST - $6\text{DH}/\text{m}^2 \times 64.00 = 384.00\text{DH}$

URBANIZATION - $34\text{DH}/\text{m}^2 \times 64.00 = \underline{2176.00\text{DH}}$

TOTAL LAND COST - 2560.00DH

CONSTRUCTION COST = $200\text{DH}/\text{m}^2$

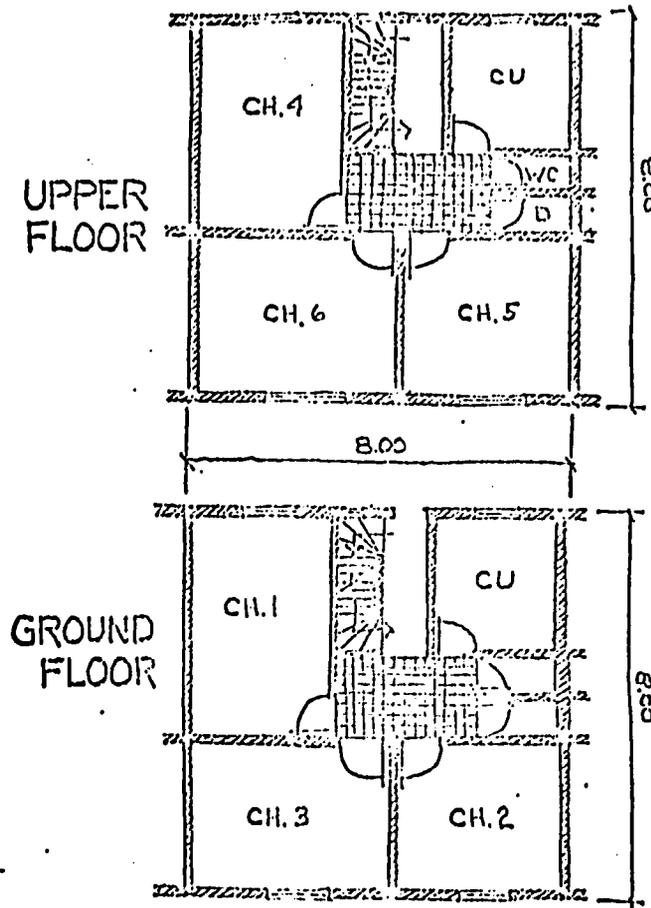
CH. 1 + CH. 2 + CH. 3 + CH. 4 + WC + D = $8.00 \times 8.00 = 64.00\text{m}^2$

TOTAL CONSTRUCTION COST - $64.00 \times 200.00 = 12,800\text{DH}$

TOTAL COST = $2560.00 + 12,800.00 = 15,360.00\text{DH}$
= \$3070.00

EXPANDABLE HOUSE B

STAGE THREE 128m² \$5170.00



LOT SURFACE - $8.00 \times 8.00 = 64.00 \text{ }^2$

LAND COST - $64\text{DH}/\text{M}^2 \times 64.00 = 384.00 \text{ DH}$

URBANIZATION - $34\text{DH}/\text{M}^2 \times 64.00 = \underline{2176.00 \text{ DH}}$

TOTAL LAND COST 2560.00 DH

CONSTRUCTION COST = $200 \text{ DH}/\text{M}^2$

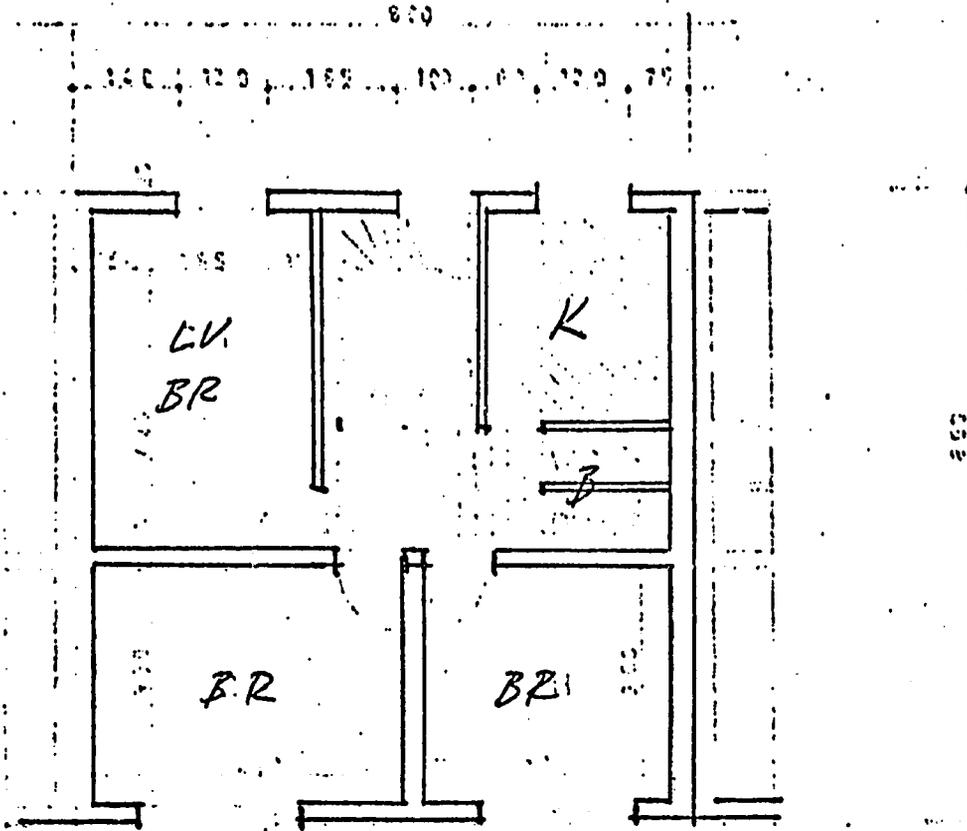
CH.1 + CH.2 + CH.3 - CU - WC - D -

CH.4 + CH.5 + CH.6 + CU + WC + D = $64.00 + 64.00 = 128.00 \text{ M}^2$

TOTAL COST = $2560.00 + 25,600.00 = 25,856.00 \text{ DH}$

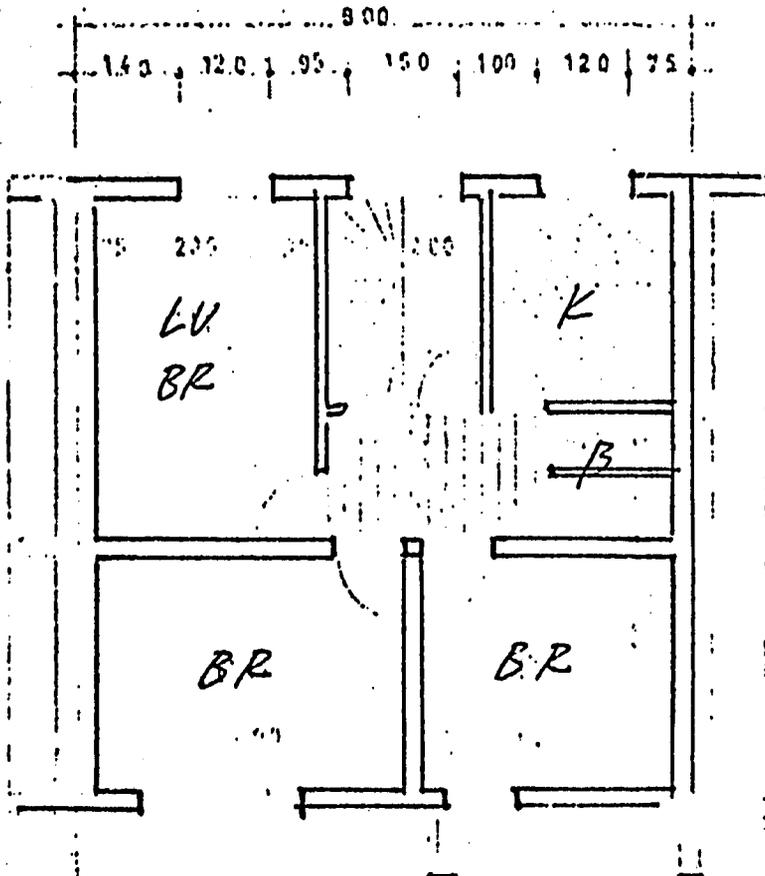
= \$ 5170.00

TYPICAL PLAN EXISTING DUH HOUSE (TYPE SAMIRA)



GROUND FLOOR

Two story; two family existing
DUH house - 64 sq. meters each
family unit. (See Annex #5 for
detailed cost).



DETAILED CONSTRUCTION COST EXISTING DUH HOUSE (TYPE SAMIRA)

TYPE SAMIRA 3 PIECES 64 M2 PLAN 7858

NATURE OF WORK					
Nº	DESIGNATION DES NATURES D'OUVRAGES	U			
	1/ - <u>Major Work</u> <u>GROS OUVRE</u> Grading				
1	Terrassements en rigole: pour fondation Concrete	M3	15,97	4,00	63,80
2	BETON de propreté	M3	2,00	60,00	120,00
3	Maçonnerie de moellons en fondation	M3	15,97	30,00	479,10
4	" " soubassement	M3	6,00	35,00	210,00
5	Regards de 0,50 x 0,50 avec tampons et cadres en B.A.	U	3	42,00	126,00
6	Regards de 0,40 x 0,40 avec tampons et cadres en B.A.	U	1	40,00	40,00
7	Water supply piping Canalisations en buses Ø 20 avec rejoin- toisement	M1	5	8,00	40,00
8	Sewer connections Branchement à l'égout existant	U	1	35,00	35,00
9	Foundation preparation Remblai et damage de terre sous hérisson	M2	45,85	1,00	45,85
10	Footings Hérissonnage	M2	45,85	3,00	137,55
11	Concrete footings Forme de béton ordinaire sur hérisson et maçonnerie de soubassement	M2	64,00	6,00	384,00
12	Concrete block bearing wall Murs en agglos porteurs de 0,20	m2	134,89	13,00	1753,57
13	Murs en agglos porteur de 0,15 Non-bearing partitions	m2	19,60	12,00	235,20
14	Cloisons en briques 3 trous	M2	18,56	9,00	167,04
15	Concrete roof, lintels, stairs Béton armé pour dalle linteaux, pail- lasse escalier, libage	M3	8,19	200,00	1678,00
16	Pailleasse de cuisine avec jambages en briques	U	1	60,00	60,00
17	Fournitures et pose de claustras Woodwork framing	M2	3,20	30,00	96,00
18	Pose et scellement de cadres menuiseries	U	14,00	5,00	70,00
19	Stair treads and risers in concrete Marches et contremarches en béton avec cimentage x	U	16,00	8,00	128,00
20	Interior plastering Enduit au mortier bâtard intérieur sur murs et plafonds	M2	268,70	3,50	940,45
21	Exterior stucco Enduit au mortier bâtard extérieur	M2	71,25	4,50	320,62
22	" " gras de ciment sur W.C.	M2	7,39	5,00	36,95
23	Floor tile in stone or concrete Carrelage en carreaux de ciment ou granito	M2	47,47	9,00	427,23
24	Plinthes en carreaux ciment ou granito de 0,10	M1	60,20	2,50	150,50
25	Window openings Appuis de fenêtres et d'impostes	M1	8,70	7,00	60,90
26	Revêtement en faïence sur pailleasse et revêtement vertical sur 0,60	M2	3,58	35,00	125,30
27	Gaine de fumée de 20 x 20 en boisseau	M1	2,80	20,00	56,00
28	Tête de cheminée pour gaine	U	1	30,00	30,00
29	Etanchéité provisoire tuf et chape de ciment				

N°	DESIGNATION DES OUVRAGES	U				
<u>II/- MENUISERIE</u>						
29	Entrance doors Portes d'entrée à lames de 0,90x 2,10 équipées	U	1	100,00		100,00
30	Interior doors Intérieures isoplanes de 0,90x 2,10 équipé	U	6	90,00		540,00
31	Isoplanes équipées 0,70x2,10 Windows	U	2	70,00		140,00
32	Fenêtres de 2,00x0,80 " "	U	2	70,00		140,00
33	" " 1,20x0,80 " "	U	1	45,00		45,00
34	Impostes de 0,50x1,00 " " Windows	1U	1	25,00		25,00
35	Fenêtres de 1,50x0,80	U	1	55,00		55,00
<u>TOTAL MENUISERIE</u>						<u>1.045,00</u>
<u>PLUMBING</u>						
<u>III/- PLOMBERIE</u>						
36	Galvanized iron pipe Tuyau en fer galvanisé 1/2 "	ml	10,50	3,00		42,00
37	" " " 3/4 "	ml	2,80	6,00		16,80
38	Asbestos/cement pipe " de descente E.P. en fibre ciment Ø 100	ml	3,00	30,00		90,00
39	Gargouille en plomb bavette Kitchen drains	U	1	30,00		30,00
40	Evier cuisine en faïence de 60x50 y compris robinet et siphon	U	1	160,00		160,00
41	Sink installations Lave vaisselle en faïence de 60x50 fourniture lot pose y compris robinet siphon et toutes sujctions	U	1	160,00		160,00
42	Turkish toilet Siège à la turque en granito	U	1	20,00		20,00
43	Shower installation Douche y compris pomme et robinet d' arrêt.....	U	1	100,00		100,00
44	Toilet flush tank Chasse d'eau y compris descente queue de carpe chaînette, robinet d'arrêt	U	1	150,00		150,00
<u>TOTAL PLOMBERIE</u>						<u>768,80</u>
<u>IV/- ELECTRICITE</u>						
45	Circuit box installation Tableau de disjoncteur et disjoncteur Connection to current supply	U	1	150,00		150,00
46	Prise de courant de 5.A. encastré	U	4	150,00		150,00
47	Simple lighting Simple allumage y compris toutes su- jctions	U	6	30,00		180,00
48	Door bell Sonnerie porte d'entrée " "	U	1	45,00		45,00
<u>TOTAL ELECTRICITE</u>						<u>455,00</u>
<u>V/- PEINTURE ET VITRERIE</u>						
<u>Painting and Glazing</u>						
49	Woodwork painting Peinture à l'huile sur menuiseries	M2	38,81	3,00		116,43
50	Whitewash Blanchiment à la chaux	M2	339,95	0,40		135,98
51	Simple window glazing Vitrage simple	M2	5,06	15,00		87,90
<u>TOTAL PEINTURE ET</u>						<u>339,95</u>

REZ DE CHAUSSEE DU LOGEMENT-TYPE SAMIRA 3 PIECES 64M2 PLAN 7858.

101 Dh/m²

RECAPITULATION

Cost Estimate for Plan Type "Samira" - Ground Floor Only

ETABLI PAR L'ADMINISTRATION		A COMPLETER PAR L'ENTREPRENEUR OU PAR L'ATTRIBUTION	
CORPS D'ETAT	ESTIMATION DE L'ADMINISTRATION	% DE RABAIS OU DE MAJORATION	MONTANT DES TRAVAUX
Major work			
- GROS OEUVRE Carpentry	8.350,87		
- MENUISERIE	1.045,00		
Plumbing			
- PLOMBERIE	768,80		
- ELECTRICITE	455,00		
Painting-			
- PEINTURE-VITRERIE	340,31		
	<hr/>		
	10.959,98		

Montant des travaux établi par l'entrepreneur ou l'attributaire(en toutes lettres)

Vu et approuvé
l'attributaire

Dressé par l'Entrepreneur ou
l'attributaire

NOM & PRENOMEntrepreneur : NOM & PRENOM
 ADRESSE ADRESSE
 LOTISSEMENT SIGNATURE
 BLOC N° LOT N°
 SIGNATURE

OBSERVATIONS

- 1°/- Le devis ci-joint comprend la construction du rez-de-chaussée avec parapet d'un mètre de hauteur au-dessus de la dalle
- 2°/- L'arrivée de courant électrique (potelet, descente, coffret en fonte, tableau de compteur, raccordement au disjoncteur) ne fait pas partie du devis.
- 3°/- L'alimentation en eau (branchement sur conduite publique, niche de regard pour compteur, raccordement à l'installation intérieure) ne fait pas partie de ce devis.

4°/- TABLEAU DE DOSAGES CONCRETE AND MORTAR MIXES

- Mortier ordinaire de ciment: 200k de ciment 250/315 pour un mètre cube de sable
- Mortier gras de ciment : 400 K. de ciment 250/325 pour un mètre cube de sable
- Béton ordinaire de ciment : 250 K de ciment 250/315 par mètre par M. Cube de béton
- Béton armé

List of Construction Materials Manufactured in Morocco

Construction Firms	No. of Plants	Electricity Generating Plants	No. of Plants
Buildings	52	Hydro-Electric	16
Pre fabricated houses	16	Thermal	22
Roads	34		

Construction Building Materials	No. of Plants	Construction Miscellaneous	No. of Plants
Concrete block	13	Accessories	4
Clay brick, tile	21	Concrete light masts	3
Fire bricks	2	Wrought iron	1
Ceramic tile	18	Concrete posts	4
Lime	8	Venetian shutters	1
Cement	4	Roller blinds	10
Plaster	2	Foundation piles	1
Sundry			
Corregated sheet	4		
Cement pipe	5		
Vermiculite	1		

Mining Industries Quarry Products	No. of Plants	Vegetable Products Wood Industries	No. of Plants
Aggregates	4	Timber frames	6
Clay	1	Plywood	6
Marble	10	Cork	38
Flagstones	1	Thick plants, masts	23
Sandstone	1	Joinery	76
Gypsum	3		
Common stone	9		

Non Metallic Products	No. of Plants	Metal Industry Hardware	No. of Plants
Sanitary ceramics	3	Bolts	3
Hollow glass	2	Iron wire	5
Drawn glass	2	Wire mesh	2
Rolled glass	1	Binding wire	1
Flat glass	1	Cocks (faucets)	3
Mirrors	6	Lock bolts	1
Safety glass	1	Locks	3

LIST OF BANKING INSTITUTIONS IN MOROCCO

There are twenty five banking institutions in Morocco, one state bank, seven public or semi-public banking institutions, sixteen private and one subsidiary of a foreign bank.

ORGANISMES PUBLICS ET SEMI-PUBLICS

- BANQUE DU MAROC: Capital 20 Millions de DH
Actionnaire: l'Etat à 100%
- BANQUE NATIONALE DE DEVELOPPEMENT ECONOMIQUE (BNDE):
Capital: 30 millions de DH.
Actionnaires: 50% Etat
25% S.F.I.
25% établissements bancaires étrangers
- BANQUE MAROCAINE DU COMMERCE EXTERIEUR (BMCE):
Capital: 12.500.000 DH
Actionnaires: 50% Etat
16% Groupes français
15% groupes italiens
10% groupes étrangers divers
9% privés marocains
- CAISSE DE DEPOT ET DE GESTION (CDG): Etablissement public
sans capital. Dotation de l'Etat.
- CREDIT IMMOBILIER ET HOTELIER (CIH):
Capital: 20 millions de DH
Actionnaires: 21% Banque du Maroc
18% C.L.G.
17% Divers Offices publics
44% Banques et compagnies d'assurance
- CAISSE MAROCAINE DES MARCHES:
Capital : 1.250.000 DH
Actionnaires: 42% B.N.D.E.
10% C.D.G.
14% Divers privés
34% Groupe français

- BANQUE CENTRALE POPULAIRE:
Capital : 5 millions de DH
Actionnaires: 100% Etat Marocain.
- CAISSE NATIONALE DE CREDIT AGRICOLE (CNCA): Etablissement public sans capital. Dotation de l'Etat.

BANQUES PRIVÉES

- BANK OF AMERICA:
Capital: 2 millions de DH
Actionnaires: 100% américain
- BANQUE AMERICANO-FRANCO-SUISSE:
Capital: 3 millions de DH
Actionnaires: 1/3 Sté de Banque Suisse
1/3 Crédit Commercial de France
1/3 Continental Bank of Illinois
- BANQUE DE PARIS & DES PAYS BAS-MAROC:
Capital : 5 millions de DH
Actionnaires: Groupe de la Cie Financière de Paris et des Pays Bas.
- BANQUE COMMERCIALE DU MAROC:
Capital: 8 millions de DH
Actionnaires: 17% privés marocains
32% actions en bourse
8.33% Deutsch Bank
42.67% Crédit Industriel & Commercial
- BANCO ESPANOL EN MARROCOS:
Capital: 2,5 millions de DH
Actionnaires: 40% B.M.C.E.
60% Banque Espagnole du Commerce Extérieur
- BANQUE MAROCAINE POUR LE COMMERCE ET L'INDUSTRIE:
Capital: 8 millions de DH
Actionnaires: 35% privés marocains
65% Banque Nationale de Paris
- CREDIT DU MAROC:
Capital: 8 millions de DH
Actionnaires: 48.75% Crédit Lyonnais
26.25% BMCE & privés marocains
25.00% ancienne Cie Africaine de Banque

- FIRST NATIONAL CITY BANK - MAROC:
Capital: 2 millions de LH
Actionnaires: 100% américains.
- SOCIETE DE BANQUE DU MAROC:
Capital: 7 millions de DH
Actionnaires: 10% C.I.H.
10% Crédit Foncier de France
80% Sté Centrale de Banque de Paris
- SOCIETE GENERALE MAROCAINE DE BANQUE:
Capital: 8 millions de DH
Actionnaires: 25% Groupe marocain SODEVECO
5% divers privés marocains
42% Société Générale à Paris
28% Société Marseillaise de Crédit
- ALGEMEENE BANK NEDERLAND - MAROC:
Capital: 4 millions de DH
Actionnaires: 100% hollandais: Nederlandsche Bank Unie
- BRITISH BANK OF THE MIDDLE EAST:
Capital: 3 millions de DH
Actionnaires: 100% anglais
- UNION MAROCAINE DE BANQUE:
Capital: 3.5 millions de DH
Actionnaires: 59% groupe marocain
29% groupe Allen de New York
12% groupe espagnol
- UNION BANCAIA HISPANO MAROQUI (UNIBAN):
Capital: 16 millions de DH
Actionnaires: 25% actions en bourse à Casablanca
75% groupes divers fondateurs espagnols
- BANQUE WORMS & Cie:
Capital: 6.048.000 DH
Actionnaires: 25% divers privés marocains
40% Banque Worms, France
15% Ottoman Bank
10% Banque Industrielle de Financement
et de Crédit
10% Ancienne Union Foncière des Banques
- COMPAGNIE MAROCAINE DE CREDIT ET DE BANQUE:
Capital: 14,500,000 LH
Actionnaires: 51% groupe marocain
44% groupe français: ancienne Cie Algé-
rienne de Crédit et de Banque
5% divers petits porteurs

SUCCESSALE DE BANQUE STRANGERE

- ARAB BANK: à capitaux jordaniens. L'Arab Bank est une des plus importantes banques du Moyen Orient, la troisième, et son capital est de 5,5 millions de Livres Jordaniennes.

Ces chiffres et répartitions sont donnés sous toutes réserves, compte tenu de diverses modifications actuellement en cours dans certains établissements.

LIST OF CONTACTS

US EMBASSY AND USAID

<u>NAME</u>	<u>TITLE/JOB</u>
Hon. Stuart Rockwell	U.S. Ambassador
Richard Parker	Deputy Chief of Mission
Donald Brown	Director
Helen Wilson	Multi-Sector Officer
Robert Richardson	Assistant Food for Peace Officer
Robert Caspy	Multi-Sector Office
Edgar Sourati	Private Enterprise Office
Richard Clark	Deputy Private Enterprise Advisor
Wally Bowles	Chief Engineer

DUH BUREAU OF HOUSING AND PLANNING

M. Jorio	Secretary General, Ministry of Interior
Mohammed Daoudi	Director
Touimi Benjelloun	Management Division Chief
Alain Masson	Technical Division Chief
Brahim Nadifi	Head Office of Land Management & Operation
Solange Filizola	Head Office for Aspects of City Planning
Joseph Levy	Head Commants Assortance Office (Land)
Andre Coulomb	Head Control Operations Office (Technical)
Jeane-Pierre Gutknecht	Office of Research, Experimentation and Training (CERF)

DUH BUREAU OF HOUSING AND PLANNING (Cont'd)

M. Brousky	Legal Advisor CERF
M. Di Nari	Administrative Officer CERF
M. Lemaire	Economiste

DUH MARRAKECH

M. Henri Feugier	Engineer
M. Cherkaoui	Architect

DUH CASABLANCA

M. Idrissi	Delegue, Service de L'Urbanisme
M. Ben Abdellah	Sociologist - Director Services des Enquetes et de La Gestion
M. Gendre	Engineer - Deputy Director, Service des Realisations
M. Abdellah Serhane	Architect

MINISTRY OF FINANCE

Farouk Beunis	(Chairman) - Attache de Cabinet (Special Assistant to Minister of Finance)
M'Hamed Tazi	Head of Treasury, Division of Treasury and External Finance
Mohamed Tazi	Head of Land Services, Tax Division

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