

PN-AAP-406

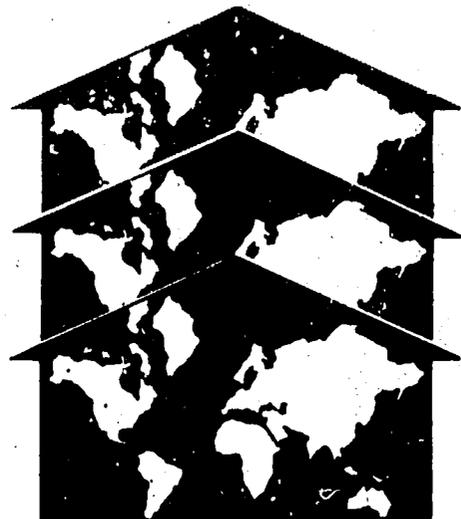
33679

**SUB-REGIONAL CONFERENCE
ON
HOUSING IN AFRICA**

Abidjan, Ivory Coast
April 20-24, 1980

000073

**AGENCY FOR
INTERNATIONAL
DEVELOPMENT**



OFFICE OF HOUSING

**SUB-REGIONAL CONFERENCE
ON
HOUSING IN AFRICA**

**Sponsored by: Government of the Ivory Coast
United States Agency for International Development
(Office of Housing)**

**Hosts: Ministry of Public Works, Transport, Construction
and Town Planning
Regional Housing and Urban Development Office, Office
of Housing**

**Hotel Ivoire Congress Center
Abidjan, Ivory Coast**

April 20-24, 1980

TABLE OF CONTENTS

	<u>Page</u>
<u>Introduction</u>	iii
<u>Conference Program</u>	v
<u>Opening Session</u>	
Official Opening of the Conference by His Excellency Desiré Boni, Minister of Public Works, Transport, Construction and Town Planning.	1
Welcoming Remarks by the Honorable Nancy V. Rawls, U. S. Ambassador to the Ivory Coast	3
Welcoming Address by Mr. Albert N. Votaw, Assistant Director, Office of Housing, West and Central Africa	5
<u>First Working Session</u>	
Upgrading: Overview of Abobo-Gare Project by Mr. Antoine Claude Ebah, Engineer, SETU	7
<u>Second Working Session</u>	
Cadastral Survey of the Ivory Coast by Mr. Nicholas K. Ekra, Director, Land Registry Service, Ministry of Economy, Finance and Planning.	15
An Overview of the Urban Public Land Service by Mr. Simeon Koffi, Director, Urban Land Registry Office, Ministry of Public Works, Transport, Construction and Town Planning.	24
Methods of Cost Recovery for Sites and Services and Upgrading Projects by Mr. Albert Ley, Technical Advisor, Land Conservation Service, Ministry of Economy, Finance and Planning	29
<u>Third Working Session</u>	
Sites and Services: Design of Mixed Use Development Koumassi N.E. by Mr. Don Buu, Technical Advisor, SETU	33
Some Aspects of Economic Housing in the Ivory Coast by Mr. Jean Konan-Ferrand, Director General, SICOGI. . .	43

Fourth Working Session

Housing Finance: Round Table Discussion by Mr. Lancelot Reynolds, General Manager, National Building Society of Jamaica 53

Summary of Lecture Delivered by Mr. José Carlos Ourivio, Deputy President, International Union of Building Societies and Savings Associations, Brazil. 59

Fifth Working Session

The Urban Development Project Administrative Aspect of the Project by Mr. Jean-Baptiste Guedji, Town Planner, DCU. 65

Country Presentations. 69

Closing Session

Closing Address by Mr. David McVoy, Assistant Director for Operations, Office of Housing, AID/Washington, D. C. 71

Participants' List 75

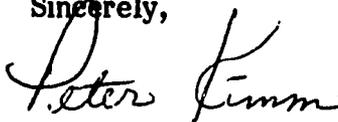
FOREWORD

In October, 1979 we held the 6th Conference on Housing in Africa. At that conference many of the delegates felt that the amount of information exchanged required more opportunity for focused examination and discussion. The Office of Housing agreed to facilitate this need by co-hosting a series of sub-regional conferences. These sub-regional efforts were to focus on single themes and permit maximum exchange and analysis of the views presented.

The first sub-regional conference was held in Abidjan, Ivory Coast from April 21, 1980 to April 24, 1980. The issue under examination was project implementation. We are deeply appreciative of our host, the Government of the Ivory Coast, for the warm hospitality and candid analysis of their housing projects.

The Office of Housing is pleased to be a part of these collegial efforts to address the world's shelter problems, and to issue this report on the Abidjan sub-regional conference.

Sincerely,



Peter M. Kimm
Director
Office of Housing

CONFERENCE PROGRAM

SUNDAY, April 20

1530 - 1700 Registration

MONDAY, April 21

0830 - 0930 Late Registration
0930 - 1030 Opening Session

Chairmen: Mr. Albert N. Votaw, Assistant
Director, Office of Housing,
West and Central Africa
Mr. Malcolm Rivkin, President,
Rivkin Associates

Participants: S.E.M. Desiré Boni, Minister of
Public Works, Transport, Con-
struction and Town Planning
The Honorable Nancy V. Rawls, U. S.
Ambassador to the Ivory Coast
Mr. Simeon Koffi, Director, Urban
Land Bureau
Mr. Kouakou Yao, Director, Central
Construction Bureau

1030 - 1200 First Working Session

Upgrading: Overview of Abobo-Gare Project

Mr. Antoine Claude Ebah, Engineer, SETU

1500 - 1630 Second Working Session

Cadastral Survey of the Ivory Coast

Mr. Nicholas K. Ekra, Director, Land Registry,
Ministry of Economy, Finance and Planning

Overview of the Urban Public Land Services

Mr. Simeon Koffi, Director, Urban Land Registry
Office, Ministry of Public Works, Transport,
Construction and Town Planning

1700 - 1800 Methods of Cost Recovery for Sites and Services
and Upgrading Projects

Mr. Albert Ley, Technical Advisor, Land Conser-
vation Service, Ministry of Economy, Finance
and Planning

Previous Page Blank

THURSDAY, April 24 (continued)

1500 - 1630 Country Presentations

1700 - 1800 Closing Session

**Closing Address by Mr. David McVoy, Assistant
Director for Operations, Office of Housing,
AID/Washington, D.C.**

**2000 Closing Dinner - Sponsored by the Ministry of
Public Works, Transport, Construction and
Town Planning**



The United States Ambassador to the Ivory Coast, The Honorable Nancy V. Rawls, arriving at the Opening Session with His Excellency Mr. Desiré Boni, Minister of Public Works, Transport, Construction and Town Planning, and Mr. A. N. Votaw, RHUDO Chief, Abidjan.

OPENING SESSION

Chairman: Mr. Albert N. Votaw, Assistant Director, Office of Housing, West and Central Africa

Participants: His Excellency Mr. Desiré Boni, Minister of Public Works, Transport, Construction and Town Planning

Hon. Nancy V. Rawls, U. S. Ambassador to the Ivory Coast

Mr. Simeon Koffi, Director of the Urban Land Bureau

Mr. Kouakou Yao, Director of Central Construction Bureau

**OFFICIAL OPENING OF THE CONFERENCE
BY HIS EXCELLENCY
MR. DESIRÉ BONI**

MINISTER OF PUBLIC WORKS, TRANSPORT, CONSTRUCTION AND TOWN PLANNING

Allow me first of all, in the name of the Government of the Ivory Coast, to welcome all our African and American friends who have come to participate in this regional housing conference.

Permit me also to thank the Government of the United States of America for having chosen our country, so that by holding this conference here, through the examination of the Abidjan Urban Development Project, we will be able to expose our experiences and, I am sure, reinforce the bonds between those in charge of the same problems in our different countries.

In opening a National Housing Week on the occasion of this conference, the Ivory Coast wanted to demonstrate its interest in a question which touches the hearts of all men and is the preoccupation of all governments.

We are perfectly aware of the importance of housing in a world where population is rising rapidly and terms of exchange get worse and worse each day to the disadvantage of developing countries.

Since its independence, the Ivory Coast has made an enormous effort, investing colossal sums of money in order to constitute a national housing stock.

In this way 50,000 urban housing units and as many rural ones have been built with the aid of the State and financial participation of international organizations or friendly countries.

The numerous technical experiments which we have undertaken for 20 years have aroused the interest of other countries and it is not without a certain amount of pride that we invite them to visit our projects and building sites and open up our consultancy offices.

But our pride must not lead to autosatisfaction.

The Ivory Coast would like to involve itself even more in State housing for the poor, but the difficulty of covering construction costs and the slow growth rate of middle and lower class incomes limits somewhat our scope.

Nevertheless, we remain open to other experiences in this field and we thank USAID for having helped us for 15 years and assuring its participation in the future.

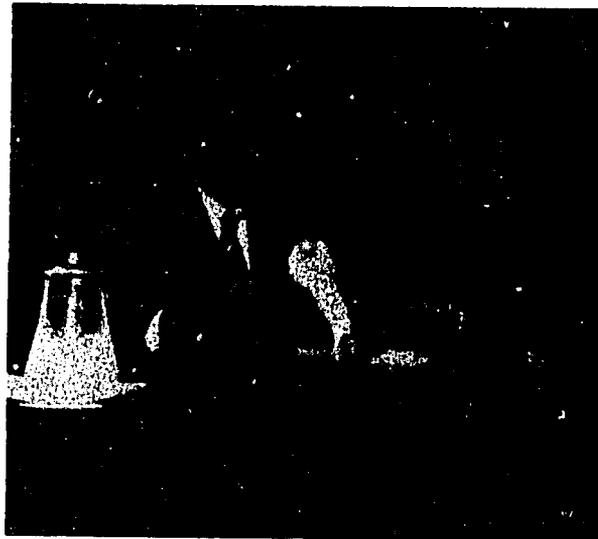
We must also state that housing cannot be isolated from the rest of the economic and social context which surrounds it: it only constitutes one part of the social policies of a Government. The action taken in this area must be in harmony with that in other sectors and it is up to the Government, who is alone in charge of the fundamental housing policy, to define, here as well as elsewhere, those among the population who should benefit from its help.

The policies carried out in the housing field should be specific and adapted to the inhabitants of each country.

This is particularly necessary in our countries where tradition is so strong, and for its part the Ivory Coast wishes to maintain its liberal policies which it has adopted under the direction of President Houphouët Boigny and the conditions which have assured his recognized success.

Conferences such as this one which opens today should permit those who help and are helped to consider together and to arrive at solutions of the basic problems, refusing to adopt the hasty transpositions of other countries, for the greater welfare of everyone and in such a way as to be ready to confront the problems of the next decade.

I hope that the four days of study and discussion which you are going to contribute to together in studying the last housing project undertaken in our capital will allow you to prepare yourselves for the future and I declare this Regional Conference on Housing in Africa, open,



His Excellency Minister Desiré Boni
addressing the delegates at the
Official Opening of the Conference.

WELCOMING REMARKS
BY HONORABLE NANCY V. RAWLS
UNITED STATES AMBASSADOR TO THE IVORY COAST

I am very happy to welcome delegates from the West and Central African countries to this workshop on Housing sponsored jointly by the Governments of the Ivory Coast and of the United States. You have come to analyze and discuss the realities of an imaginative effort to come to grips with the problems of urban growth and housing, particularly for the poor of our great cities.

There is no need to remind you of the problem of providing adequate housing for the people of this continent. The urban population of Africa has more than doubled in the past 15 years. In the Ivory Coast it has tripled in the same period. Sometime during the next 15 years the number of urban poor in West Africa will pass the number of rural poor. As a result, I suspect your organizations will find it increasingly necessary to focus on problems of poverty, not just those of housing, and this will have an important effect on your own programs and on your governments' policies.

Under the leadership of President Houphouet-Boigny, the Ivory Coast has a long and honorable history of social housing programs. I should like here to pay tribute to the accomplishments of our hosts and, if you will permit, recall to the modest but consistent aid that my government has contributed over the last 15 years. We started with a \$1 million rural housing contribution in 1965--known as the American Loan--and since that time have guaranteed loans of more than \$33 million for various housing projects--the largest single U. S. assistance program in the Ivory Coast.

The Abidjan Urban Development Project, which you will review during this workshop, represents only the latest in what I am sure will continue to be an area of close and friendly collaboration between our two governments.

AID's Office of Housing has developed shelter programs totaling another \$193 million in 12 other African countries including six in this region--Cameroon, Liberia, Niger, Senegal, Togo and Zaire. The staff of the Regional Housing Office, which is located in Abidjan, is trying to find the time to respond to requests from four more countries.

I have been told that the first Conference on Housing in Africa was held in Abidjan in 1973, attended by about 20 delegates from eight African countries. This year's workshop, by comparison, has brought together 60 representatives from 15 countries in West Africa alone.

Representatives of our hosts, the Government of the Ivory Coast, have participated actively in every conference. We are grateful to them for hosting this year what we hope will be a candid and fruitful dialogue.

I am pleased to be here to welcome you and to wish you success in our discussions.

WELCOMING ADDRESS BY MR. ALBERT N. VOTAW
ASSISTANT DIRECTOR, OFFICE OF HOUSING
AGENCY FOR INTERNATIONAL DEVELOPMENT, ABIDJAN, IVORY COAST

These remarks will cover two subjects:

- The AID Housing Guaranty Program
- and the Organization of this conference.

The Housing Guaranty Program is a unique AID activity, which permits housing institutions in developing countries to borrow on the U. S. capital market at the same terms as the American home buyer. The loans are at interest rates practiced on the financial market. Repayment is over 30 years, with up to a 10-year grace period. There is no requirement to buy U. S. goods or to use U. S. construction firms. The loan can be used for both local expenses and imports.

There is just one condition: the U. S. Congress requires that Housing Guaranties finance programs which are at the same time balanced and affordable by the poor majority.

Since the Program's inception in the early 1960s, AID has authorized guaranties totaling \$1.2 billion. Half of this amount has been authorized since 1974, for programs such as that we shall examine during this Conference. We hope to authorize another \$175 million this year.

Let me suggest a paradox. There is a lot of money available through the HG program. Yet, we are almost all in agreement that programs for the urban poor are very slow to organize and implement. Is it possible that the funds potentially available through the USAID Housing Guaranty are in excess of what can be used in the ways our countries now go about attacking their housing problems?

Let me immediately agree that there is probably no limit to the amount of money that can be spent on housing as long as standards are kept high and as long as the people who live in these houses do not have to pay the full cost. The unfortunate result of most of these kinds of programs, according to a study made by the United Nations, is that no matter how praiseworthy the intentions of these programs, they rarely produce housing units occupied by the poor. The experience in our countries further suggests that the requirements for subsidy quickly outrun budgetary resources, so that the programs are stopped.

It is interesting that even in the Ivory Coast, which has a large public housing program, probably 90% of the housing occupied by the poor is built by the private sector. And very profitably, too. Is it lack of funds that prevents us from accomplishing the same thing? Or, as I suspect we may learn from our Ivorian colleagues during this week, are

there problems of organization, of coordination, and of adjustment to innovation that demand our attention above all?

This brings us to the organization of this Conference. We are most grateful to the government of the Ivory Coast for providing us the opportunity to study the Abidjan Urban Development Project. We hope that by studying in detail one country's experience, all of us here will leave with some practical ideas that we can apply to the particular situation in each of our countries.

Each work session will be led by one of the officials responsible for the project. His remarks have been distributed in advance. We hope



Mr. A. N. Votaw, Assistant Director, Office of Housing, Abidjan delivering his Welcoming Address at the Opening Session.

he will not read them, but rather will comment on some aspects that seem most important to him and then encourage discussion from all participants.

We have asked the distinguished city planner, Mr. Malcolm Rivkin, to chair these discussions. We hope he will be a strong chairman, keep the speaker from talking too long, keep the discussion lively and relevant, bring up important issues and difficult questions--all this with infinite tact and politeness.

I wish also to introduce Mr. Lancelot Reynolds, General Manager of the National Building Society of Jamaica. Mr. Reynolds is responsible for leading a round-table on housing finance with Mr. Jose Ourivio, President Director of the Housing Bank of Brazil and Vice President of the International Union of Building Societies and Savings Associations.

The International Union is interested in providing technical assistance to housing finance institutions in Africa. Messrs. Reynolds and Ourivio are available and anxious to meet

with country delegations and with representatives of financial institutions during the Conference. The Secretariat will help with arrangements for those delegates interested.

We shall also distribute an evaluation form. We hope you will fill it out and turn it in, so we can improve these conferences from year to year.

In conclusion, may I again express my pleasure at seeing so many old friends.

FIRST WORKING SESSION

UPGRADING: OVERVIEW OF ABOBO GARE PROJECT

BY: Mr. Antoine Claude Ebah, Engineer
Société d'Équipement de Terrains Urbains
(S.E.T.U.)

Chairman: Mr. Malcolm Rivkin, President, Rivkin Associates

Mr. Ebah introduced his exposé by re-outlining the outstanding points of his Monrovia presentation at the 5th Conference on Housing in Africa, May 1978. These were: origins and evolution of the Abobo Gare district, the present living conditions of its' inhabitants, project identification and criterion of choice of this district for upgrading.

He went on to describe the evolution of this upgrading project in the two years which have followed the last conference.

"In the preliminary stages of preparation it was decided first of all to move the market which was situated at an important intersection. As the master plan for the area foresaw a road joining the aforementioned crossroads to Abobo college to the north, it was found wise to locate the new market along the road and at the same time adapting it more to the needs of the population. It has also been necessary to double the school area from 23,600 m² to 47,700 m². Other facilities which are inexistant for the time being have been added; the town hall (3800m²) the police commissariat (3500 m²), the Post Office (3500 m²), the mosque and other religious centers.

In order to reduce the investments in the drainage system, it was planned to use existing basins for storm water collecting. The basin to the northwest of the area will be rearranged in view of its new function and consequently this will lead to the flooding of 25 lots. Outside of the rainy season this basin will be used as a recreation space.

In the special town planning Decree on upgrading operations there is a provision governing set-back requirements, streets between 10-15 m wide will be widened to 15 m, and structures within the new right of way removed. This measure affects half the streets in the area. Streets of less than 10m wide are not affected by the set-back requirement, as that would leave too little land for construction.

Streets are classified into three categories:

- tertiary: traffic less than 300 veh/day
- secondary: traffic between 300 and 1000 veh/day
- primary: traffic between 1000 and 3000 veh/day and heavy vehicles such as buses, etc.

The width of right of way depends on the existing constructions. The width of the right of way is for the primary roads 7-10.5m depending on the traffic; 7m for the secondary and 5.6m for the tertiary. The project has 4500ml of primary roads which have been especially chosen so that the zone will be well serviced by public transport, 3200ml of secondary and 12,000ml of tertiary, that is to say a total of 21,000ml of roadway.

According to the first laboratory studies, the foundation layers will be in clay sand with 4% cement, 15cm thick for the tertiary and secondary and 20cm thick for the primary. The rolled layers will be sand asphalt (3cm) for the tertiary and dense coatings for the secondary (3cm) and primaries (4cm).

The shoulders will be 2m wide and are made up of a clay sand foundation 15 cm thick impregnated with tar and covered with 2cm of sand asphalt with the exception of the tertiaries which will be 5cm wide and will not be covered.

In the calculation of flow of storm drainage the so-called rational method was used, that is $Q=C I A$

Q = flow

C = stream

I = average length of intensity equal to
concentration time

A = area of watershed

After some study of the problem, it was decided to use buried rather than open drains. Although more expensive at the outset, they proved to be more economical in the long run, for upkeep and hygiene reasons. It was also decided to use PVC pipe rather than concrete, although yet again more expensive, the final cost of supply and laying is lower. It was considered preferable to lay these drains under the street rather than near the foundations of the houses due to the lack of stability of the latter, in spite of certain risks involved in pipe fatigue due to heavy traffic, loss of man holes and difficulties during repairs operations.

The wastewater system is completely separate from the storm drainage system. It allows for gravitational evacuation from the zone to the pumping station which is planned on the northeast of the project. It consists of PVC pipes varying from 2000mm to 710mm, plus 150ml of 800mm reinforced concrete. The minimum slope is 5% which assures autoevacuation. The connections will be done with 100mm PVC pipes giving a minimum slope of 3%. The connection to the system will either be done directly by the man holes or by the collector itself through connection clips. Connection to the waste system is obligatory as the land does not lend itself easily to septic tanks.



Field Trip to Abobo Gare

Delegates view street erosion and courtyards with concrete blocks stacked for future building.

The potable water system will be of PVC, the pipe diameters varying between 53/63 to 98.8/110. It will also have the usual security and upkeep equipment: sluice faucets, draining off and fire hydrants placed in strategic spots and covering the entire zone. Connection to the potable water system is also obligatory.

If water is considered to be indispensable then electricity is considered a luxury, except that it provides street lighting and brings a certain amount of safety to the area: private connections are optional."

Mr. Ebah then went on to explain that as a legal basis for upgrading, an upgrading plan must be submitted to the Council of Ministers for approval. This plan includes a real estate portfolio, an operational portfolio and a financial portfolio.

"The real estate portfolio includes:

- the present situation on existing rights, real and personal
- the new area allotment plan and town planning regulations
- the re-housing and re-installation of people and activities which might have to be moved as well as a list of properties or lots which also might have be removed.
- the minutes of the public hearing prior to approval of the upgrading plan, this then being a hearing commodo and incommodo

The operational portfolio includes the work program, the methods involved in the operation and the choice of appointed contractor. As the project is partly financed by IBRD and the AID Housing Guaranty (HG), the operation has to conform to the terms of agreement with these financial organizations as well as with Ivorian regulations.

The financial portfolio includes the following six titles:

- provisional balance sheet
- private monetary contribution
- public contribution and rates of payment
- land tax and duty
- taxes on rent and real estate
- provisional state of the treasury

The provisional balance sheet shows the position, year by year of expenditure and returns.

The private monetary contribution is payable by the lot owners in Abobo Gare and can be either:

- a betterment tax equal to, at the most, half of the benefits gained by the owners as a consequence of the improvements made;
- or by a rise in the price of lots belonging to the public domain which were not included in the act of concession.

There are several sectors of public contribution:

- relocation
- primary infrastructure
- public facilities

The land duties and taxes are as follows:

- the costs involved in surveying and demarcation, already included in the operational costs
- costs of registration which for the permanent concessions are 1.5% of the land value and buildings and for temporary constructions 0,6% of the land value
- registration fees of 10% of the land value due to be paid upon permanent concession of the land
- it must be noted that all duties paid upon temporary concession shall not be paid upon permanent concession

Taxes on rent and land taxes are to be paid annually. These taxes are as follows:

--land contribution on built-up property	10%
--Mortmain	5%
--additional centimes	3%
--national contribution	2%
--tax on the net revenue from built-up property	5%
--roads	0.5%
--sewage	10%
TOTAL	<u>35.5%</u>

This 35.5% is applied to the real rental value taken as 40% of the property and 80% for the personal use of the owner. An exception will be made on the first four taxes due, 5 years for commerce, 10 years for tenants and 20 years for personal occupation of the land. The properties which have been insufficiently utilized must pay a land surtax on the difference between the venal value and triple the gross rental value. The surtax rate is 4% for the first 2 years, 5% for the third and 6% for the fourth.

The financing of the operation is assured on the Ivorian side by the Development Budget (BSIE) and the National Housing Fund (FSH) and by the IBRD and the AID HG. The interest on loans from FSH, IBRD and AID amount to approximately 8% per annum. The BSIE takes care of relocation costs. Primary roads and drainage are financed by the BSIC (40%), IBRD (60%); secondary and tertiary systems by FSH (40%), IBRD (30%) and AID (30%)."

Mr. Ebah concluded his presentation by describing the future prospects of this upgrading project,

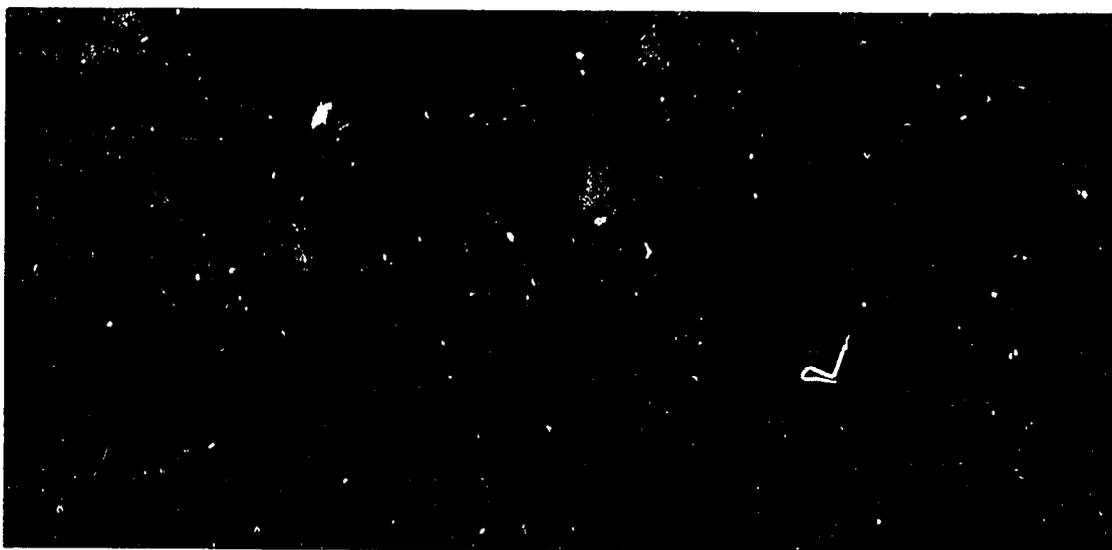
"The preparatory period for this project has just come to an end after much research, discussion and argument. The work will commence shortly, eagerly awaited by the inhabitants. Once the work has been completed and the accounts rendered, the excess-value to be paid by owners, who should all have been identified by the Commission Paritaire, can be calculated. At that time, it has been foreseen that the tenants share the costs with the owner by accepting a rent rise.

It is certain that owners will then take advantage of new facilities offered and connect to the electrical and potable water networks, perhaps more reluctantly to the waste-water system and will then implement a second rent rise. The tenants will react to these rent rises, the least well off will look for cheaper areas, the others will increase their activities, perhaps more adapted to the new amenities. It is not out of the questions that in order to profit from the raise in living standards the tenants will sacrifice space and bring in others to share their lodging and rent. This will have the effect of area densification.

After a certain period, the owners will enlarge their concession. As this will be done perpendicular to the street, the set-back regulations will not be involved. This stage will lead to a new densification of the area and in our opinion the area will go from 360 inhabitants/per ha to more than 600 inhabitants/hectare.

In the long term, the owners will probably rebuild their concession. The set-back regulations will certainly come into play, making the buildable area smaller and encouraging the owners to regroup their lots. Then it will be time to rethink the city plans by completely eliminating the streets which are too narrow.

It is certain that the project will bring some inconvenience. The average rate of effort relative to rent will go from 11.3% to 13% although still a very acceptable figure if one takes an admissible 16% for such a district: furthermore, the poorest of the inhabitants could go elsewhere to avoid the rent rises; however, it would be hoped that movement would be minimal and that these people would call on others to share their rent and lodging.



Abobo Gare Field Trip

However, in comparison, the advantages of the project are many:

- raise in the standard of living for the district inhabitants and thereby their health and productivity
- short-term area densification, contributing to a solution to the housing problem in Abidjan
- orderly development of district
- beautification of the capital

Once the work has been completed, development in the district will have to be followed up. It is foreseen that an office be set up at the DCU in order to continue doing surveys and monitor the way in which the district evolves as well as rents, movements of the inhabitants and reasons. Only once all the consequences of the project are known will it be time to draw conclusions and apply upgrading on a wider scale to Abidjan as well as to towns in the interior."

SECOND WORKING SESSION

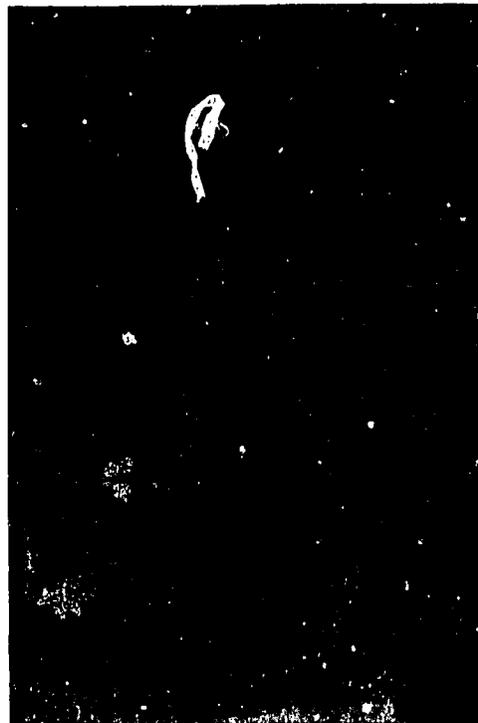
CADASTRAL SURVEY OF THE IVORY COAST
BY: Mr. Nicholas K. Ekra, Director,
Cadastral Services, Ministry
of Economy, Finance and Planning

Chairman: Mr. Malcolm Rivkin, President, Rivkin Associates

Participants: Mr. Nicholas K. Ekra, Director, Cadastral Services
Mr. Siméon Koffi, Director of the Urban Domain
Mr. Albert Ley, Technical Advisor, Real Estate
Conservation Service

In the following discussion we shall try to show that the Cadastral Survey is an efficient tool in attaining objectives within the following categories:

1. Necessary consolidation of property prior to investment
2. Increasing the volume of investment through mortgage loans
3. Planning studies
4. Infrastructure works
5. Public land inventories
6. Taxing



Mr. Malcolm Rivkin, President,
Rivkin Associates

Consolidation of Property Prior to Investment

In the Ivory Coast, the process is to register, after a three-month public notice, each building on the land, into Land Registry Books. A name and number are assigned, with topographical and legal descriptions sufficient to establish precisely and definitively the rights of each building's owner. All real rights and obligations pertaining to each property are inscribed on each property title thus assigned; along with all transfers and modifications. A plan of the building is attached to the property title.

Previous Page Blank

A principal feature of this system is public notice. Indeed in order to void all previous rights, as wide an audience as possible must be reached.

The investor thus has a guarantee of the origins of the property which protects him from all disputes.

Increasing the Volume of Investment through Mortgage Loans

In our countries, organisms rarely have the necessary resources to finance their projects. Almost all must turn to loans, generally granted on mortgage guarantees. These guarantees are made possible when the lots are registered, thus when there is a property title; hence the efficiency of systematically registering these lots which are immediately mortgageable. The registration process is reduced to a three-month investigation; however, delays in transmission, public notice and official publication often extend this time lapse to one year.

Planning Studies

All civil engineering works and consultants require a Cadastral Survey, providing a graphic representation of the zone in question, with full details of land parcelling.

Technical Studies in Civil Works

Studies pertaining to roads, railroads, town planning and agricultural value, are facilitated by an existing Cadastral Survey. In urban centers, condemnation and negotiated purchases are facilitated by a Cadastral Survey which estimates the appraised value of land and improvements. Renovation cost for an area can be determined immediately, which facilitates choosing land and priorities.

Public Land Inventory

An accurate Cadastral Survey is the sole basis for a precise inventory of public land, stipulating which lots are used by the State, which are available for subdivision by the State, or to be made available to investors or land developers.

Utility of the Cadastral Survey for Taxation

A multipurpose Cadastral Survey also allows the equitable distribution of real estate and related taxes. Especially in Africa, the Cadastral Survey was first established to identify property for registration. The Cadastral plans were established based on this registration. In the Ivory Coast, the first of this type of operation was undertaken in 1964 in Abidjan, where almost 30,000 lots were claimed, and 90,000 descriptive and estimative building files were set up. Primarily designed to regulate real estate, this important undertaking proved very efficient in collecting real estate taxes. The return on this

undertaking also proved substantial, since the \$200 million CFA spent were returned in two months of real estate tax collection, with no increase in rates. The classical real estate tax declaration was no obstruction, because the administration now possessed all elements required for a summary appraisal.

The National Cadastral Service has since its inception three fundamental goals: technical, legal, and fiscal and economic.

a) Technical Aspect

The Cadastral Service of the Republic of the Ivory Coast is responsible for making all Cadastral Surveys, for verifying the filing of all technical documents, drawn up by private surveyors, individuals and collectivities in order to obtain property titles.

The Cadastral Service coordinates, verifies and centralizes all large-scale cadastral plans, and is also in charge of the real estate data bank.

b) Legal Aspect

Pursuant to a request by the Conservator of Real Estate and Mortgages, the Cadastral Service is responsible for identifying properties for registration, and for drafting announcements posted publically during the registration process.

The Cadastral Service is therefore in close liaison with the Real Estate Conservation Department.

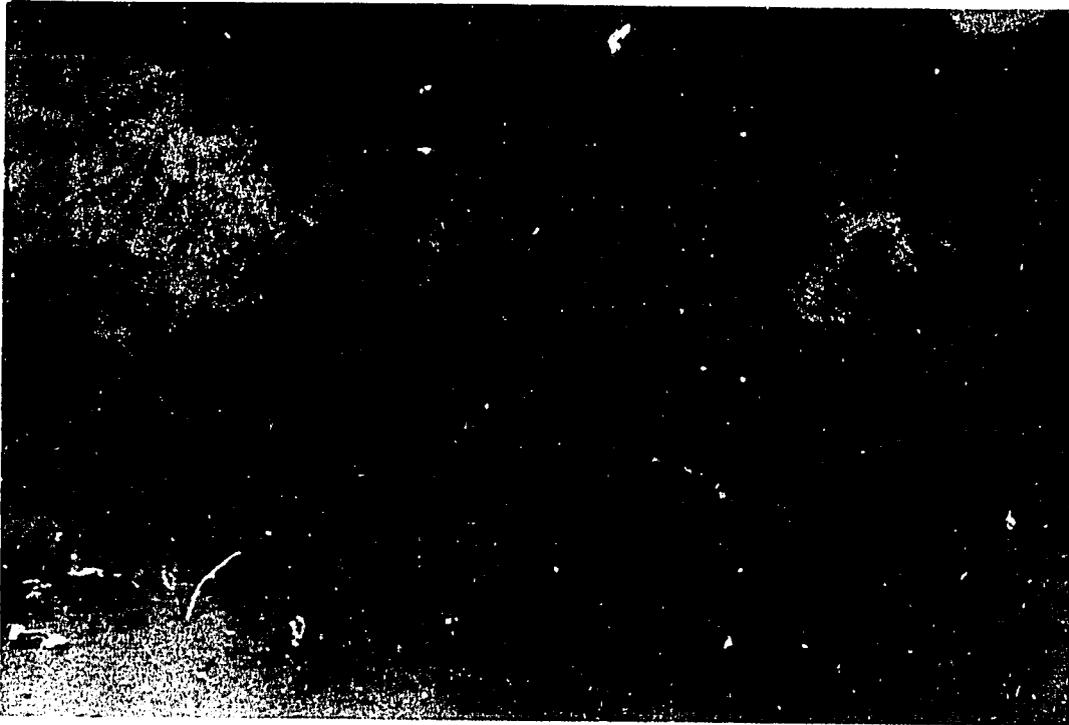
c) Fiscal and Economic Aspect

The Cadastral Service is responsible for providing plans to departments responsible for building permits and project studies (town planning, public works, communication, water, electricity and sanitation).

As regards its fiscal role, the Cadastral Service is also responsible for establishing the eligibility of improved properties for taxation, disputed assessments, and the general tax on real revenues.

PREPARATION OF DOCUMENTS

The Cadastral Survey in the Ivory Coast is numerical: boundaries established by ground survey are given in coordinates; these boundaries can thus be reconstituted in the event of a dispute.



Visit to Abobo Gare Upgrading Area

a) **Triangulation**

Generally independent, the grid is made up of a series of triangles with fixed vertices, with one or many bases, depending on the type of grid and the surface in question. The density of triangulation points is approximately 1 station per 100 hectares.

1. Orientation of Starting Coordinates

Bearings are taken by an azimuth reading taken from the meridian of the sun. In the case of only one base station, orientation is accomplished by using a measured line from this base, or from the amplified measurement of this base. In the case of two bases, orientation is accomplished by using the fixed measurement of one side and taking reading on each of the other sides. One azimuth is used solely for orienting the grid, the other being a verification.

If there is no astronomic point on which to focus, the starting coordinates are taken from a graphic IGCI map, scaled 1/50,000 or 1/20,000 beginning with a clearly identified point.

2. Remarks

Establishing triangulation points is done pursuant to the norms established by the Cadastral Service.

The base of the triangle is as long as possible without exceeding the average dimension of the grid. The base is measured electromagnetically, providing a relative accuracy of 1/25,000. If amplification is required, the ratio used is 1 to 3 for a quadrilateral figure, and 1 to 2 for a triangle. Triangulation points are chosen such that the angles of the triangles so defined remain between 50 and 100 gradients. To remain within these limits, one increases the number of vertices.

The angles are observed by using a Wild T2 type transit, using four series of horizontal sweeps for each lens position. Results are recorded on observation sheets provided by the Cadastral Service.

3. Calculations and Margins of Error

Calculations are made by the Cadastral Service, using those margins of error allowed by public services for large-scale surveys.

b) Preparation of Cadastral Documents in the Ivory Coast Using Data Processing

The fundamental precepts of our data bank system are:

- to leave responsibility for data with each department which must therefore manage and maintain those data under its jurisdiction.
- to centralize jobs with too great technical and manpower requirements, thus preventing any one department from undertaking more work than justified.
- to use simple procedures. Sophistication is of less importance than yield and efficiency. At the outset, qualified personnel were limited to those used organizationally in personnel training. Definitive integration into the overall system can only be undertaken once data collection is complete and its maintenance assured. Our goals were not to accomplish all this at one time, but rather to define a strategy over several years in order to integrate rationally without perturbing other departments.

For technical realization and teletreatment we adopted these constraints.

Each datum must be:

- complete; omission of information in one department is detrimental to the whole
- promptly; up to date
- trustworthy; the margin of error for each element must be such that the error affecting the whole be acceptable. Any nonconfidential information must be easily available to all, and not just to experts.

The basic unit is the lot, defined as an undivided parcel of land, belonging to the same owner, with a single usage or crop. In the Ivory Coast, the Cadastral Service has defined each lot by coordinate boundary markers, within our unique national cadastral system.

Teletreatment permits decentralized utilization of the data bank. Three screens have been installed at the Tax Office; two of these are for the Cadastral Service, thereby allowing:

- instantaneous knowledge of the status of a taxpayer regarding real estate taxes
- knowledge of total ownership in the Ivory Coast for a given landowner
- knowledge of the usage of a given lot (improvements, buildings, land occupation, etc.)
- knowledge of the legal status of a given lot
- initial registration or subsequent updating, as soon as notice is received
- recording of registration data

In addition to these direct uses, data applications assure that survey information is taken into account, including coordinates, surface and compensation calculations, and that the file of technical dossiers and real estate titles is in correct form.

This basic data processing insures the reliability of the real estate data bank. Its components (technical dossiers, control file of real estate titles, lot status, repertory of taxpayers, etc.) allow each department to manage independently what it requires, using data provided by other departments. Full integration of the data prevents anomalies.



Some of the Cameroon Delegation

In addition to direct fiscal data provided by tele-treatment, certain special requirements have been met: compensation costs for widening avenues (triumphal ways); management of administrative leases for public lands; list of possible candidates for granting land, etc. The data are linked by identifiers, facilitating access to data from any criterion (number of the real estate title: lot number; taxpayer number, etc.).

c) Automated Map Tracing Table

At first conceived as an extension of the real estate data bank, numerical cartography proved very important. Indeed, it represents the image of integrated data. To respond to general goals; maps are not registered as drawings, but as a series of forms (markers, tracings, surveys), with options permitting a choice of drawings.

Trial maps are simplified; design preparation is maximally accelerated by eliminating solutions which require too much time.

1. Maps drawn by Digimeter

Buildings figuring on the map are surveyed by digimeter, and traced prior to corrections.

These are numbered by computer. A special program erases, on demand, poorly surveyed buildings. These are resurveyed by digimeter. Various surveys can be done together to reconstruct all elements. If all is well, these are fused into a single drawing. Texts and location elements can then be added as desired. All points surveyed by the digimeter are calculated in coordinates.

2. Data on the computer

Since 1972, all real estate titled dossiers are entered into our computer. This data allows real estate drawings as functions of location, scale, orientation, etc. These maps can supplement surveys by digimeter since all data is in national coordinates. A sectional file permits the identification of sections upon request.

New technical dossiers, verified and recorded, are printed with distances, angles, strata and surfaces already calculated. Drawing is done simultaneously using a standardized scale such that the finished maps are 21 by 27cm.

When these dossiers are traced into forms, we can automatically up-date existing drawings by section. Thus we can either complete drawn sections by updating them, or re-draw the entire section if updating is too complicated.

3. New Maps

Three forms allow us to create new data. Reference points are given in coordinates. The symbol to be drawn (markets, trees etc.) is chosen from a reference table card. Boundaries of buildings, lots, land parcels, etc., are defined in the drawing. The drawing or design within the surface is chosen from a code table. New sections are also calculated this way. Maps can be drawn at will based on these data:

--with or without numbered points; with
coordinates printed

- with or without scale; orientation to be chosen
- portions or entire drawings
- cadastral, real estate, tract assemblage, or other surveys
- several thicknesses or colors, etc.

All sections of cadastrally surveyed cities in the Ivory Coast are thus automatically recorded and updated.

d) General System

The overall system is conceived to integrate data from different places and in differing forms: survey data; tracing memoranda; digimeter ribbons; technical dossiers from the old IBM system.

Given the span of this material, we have begun a digital cadastral survey of subterranean conduits. Indeed, computerizing out data in the Ivory Coast permits a far better cadastral survey of subterranean conduits. This new method, though still in the experimental stage in the Ivory Coast, is characterized by automated geometry, arithmetic and cartography, thus providing the following advantages: geometrical and arithmetic work is done in a very short time and rigorously conforms to established or required norms; and the original maps are more exact, and their completion, type of treatment and scale can vary according to use.

In conclusion, we can certainly affirm that a Cadastral Survey is a most profitable investment, be it used in fiscal, technical, town planning or real estate questions. Given property value increases related to real estate taxation, the Cadastral Survey is a high-yielding preinvestment undertaking, and even a prior condition to harmonious and stable investments, calculated to bring in foreign capital. Solely the deliverance of a property title can guarantee security of real estate rights, enabling investors to be granted mortgage loans which hasten and increase the construction of improvements.

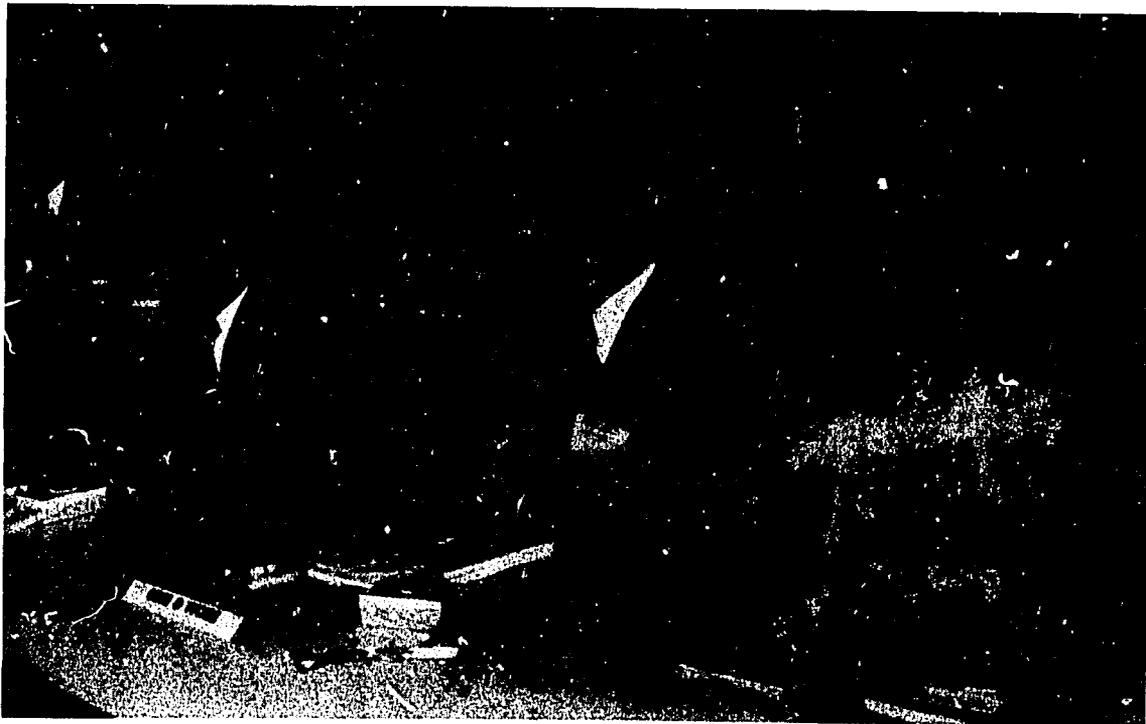
It is therefore essential that developing countries begin systematically undertaking multipurpose Cadastral Surveys. This preinvestment strategy must not be undertaken by dissipated departments to avoid double usage, especially of funds. On the contrary: each department must establish a list of priorities based on a unique strategy. This will yield more accurate knowledge of those areas reserved for investment: accelerating preliminary studies means speedier construction of improvements.

AN OVERVIEW OF THE URBAN PUBLIC LAND SERVICE
By: Mr. Siméon K. Koffi, Director, Urban
Public Land Service, Ministry of
Public Works, Transport Construc-
tion and Town Planning

Introduction

In the Ivory Coast the State is proprietor of land registered in its own name and of all other unregistered land, as per the Decree of November 15, 1935. All land which has been unoccupied or unexploited for a period of 10 years also reverts to the state as per the Decrees of October 8, 1925 and of July 6, 1932.

In lieu of new texts which are presently under discussion, Public Land is regulated by the Decree of November 1935



Three of the more than 90 Ivorian participants

The Central Direction of Urban Public Land (DCDU)

Management of the Urban Public Land Service is the responsibility of the DCDU, which is a department of the Ministry of Public Works, Transport, Construction and Town Planning. These responsibilities are limited to the problems involved in the utilization of public land by private

individuals, which fall into three different categories:

- A. Temporary residence with future tenure
- B. Temporary residence without future tenure, but with access to a mortgage
- C. All other methods of distributing public land to private individuals

The DCDU is responsible for the maintenance of the permanent urban domain inventory as well as:

- the receipt of all requests for land attribution
- publication of all land attribution decisions
- publication of all leases of public buildings and control of utilization of temporary land residence
- management of housing authority dossiers in all questions relative to re-location.

To accomplish these tasks the DCDU has seven departments:

Section 1 - receives all requests for land use in Abidjan

Section 2 - manages the regulations for temporary residence for all land in the municipality of Abidjan

- manages all dossiers of purchase from the State
- manages all public service land

Section 3 - manages all final land tenure documents

- registers all acts of transfer
- registers all land use value dossiers

Section 4 - manages all land tenure issues in the interior town of the Ivory Coast

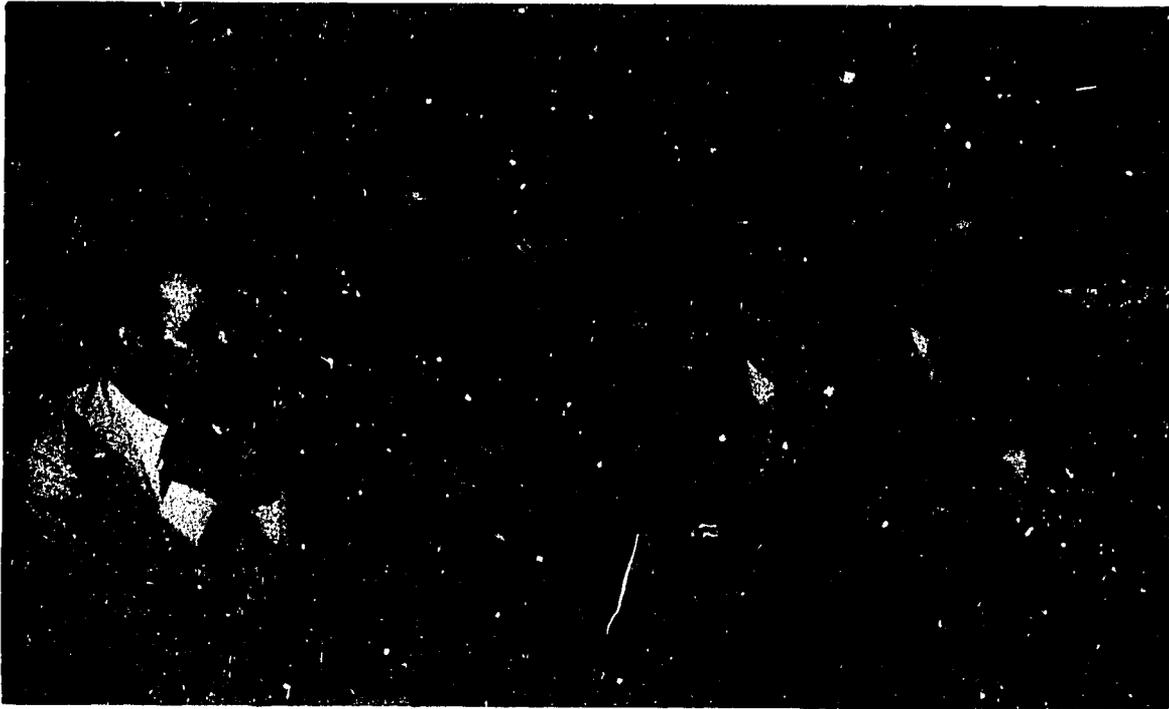
Section 5 - manages all request for land for industrial, commercial and cultural land use

- manages all mortgage leases
- maintains a register of all land attributions

Section 6 - establishes all letters of attribution of land situated in zones which have not been subdivided and establishes all acts of expropriation

SECTION 7 - TECHNICAL SECTION

- manages all legal zoning ordinances
- conducts all declarations of land tenure dispute
- conducts all declarations of land use value
- processes the updating of maps and land attribution registers
- conducts simple land surveys



The Niger Delegation

Management Methods

All final land title documents must be registered in the Public Land Title Register. Before a final land title registration all traditional land tenure disputes must all be resolved.

There exists in the Ivory Coast land tenure on a long lease basis. The long lease is valid for 18 years, on a renewable basis, which provides guarantees to financial organizations to extend credit as it easily covers the loan period which is generally 15 years.

Other methods of management are as follows:

- permit to occupy in unregistered, zoned areas. This right is reserved for industrial and commercial users and only authorizes temporary installations. This practice has now fallen into disuse.
- temporary tenancy in non-zoned areas with all accompanying risks
- regular tenancy of public land buildings
- permit to reside; this text was originated for the benefit of illiterate Africans in low-income families who could not pay annual tax payments and dispensed with the constitution of a dossier. Unfortunately, it does not qualify the holder for a mortgage or bank loan.

How are the attributions carried out?

First of all requests are received by the DCDU. These requests are listed and forwarded to the national attribution committee, or in the case of towns in the interior, to the Prefects or sub-Prefects. Finally, the competent authorities attribute available land. In the case of Abidjan, the DCDU publishes the results of the various hearings and committees of attribution and then distributes the attribution letters.

Management by Computer Processing

As of December 31, 1974, there were 20,000 unsatisfied requests for housing in the Ivory Coast. This number of requests was impossible to manage manually. Consequently the MTPTCU initiated a computerized data processing system.

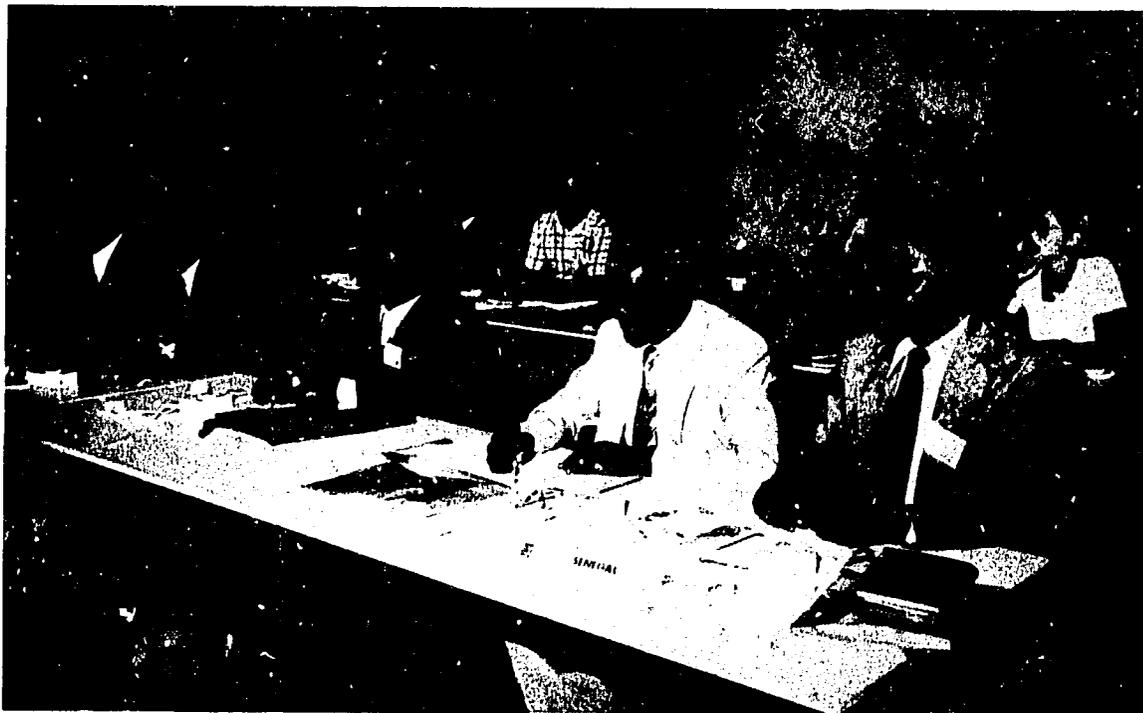
In 1979, we began to process all existing land attribution dossiers. DCDU treats 1,000 dossiers per month, which will permit us to register all dossiers before the end of 1984 as there remain 50,000 still to be registered.

Relationships with Other Services

The land title register is used by DCDU and also the Department of Real Estate Conservation and the Cadastral Service.

DCDU also collaborates with the competent legal authorities when dealing with land expropriation. If land does not have a final legal title, expropriation must be conducted by a legal tribunal. In either case, compensation is paid to the tenant.

To conclude, with the rapid acceleration of development, it is no longer possible to manage land title issues according to traditional administrative methods. All concerned must begin to use computerized data processing systems.



Some of the delegates (Senegal in the foreground)

**METHODS OF COST RECOVERY FOR SITES AND SERVICES
AND UPGRADING PROJECTS**

**By: Mr. Albert Ley, Technical Advisor, Land
Conservation Service, Ministry of Economy,
Finance and Planning**

Given the rapid growth of cities and the necessity of furnishing economical housing for the underprivileged social categories, public officials are forced, in the first stages of development, to create new sites and services.

However, in order not to rapidly extend the existing neighborhoods it has been envisaged to upgrade old neighborhoods to increase density and stabilize the population which lives there in order to slow down the rate of creating new districts on the periphery.

The public sector alone cannot support in its entirety the costs of realization of new subdivisions and upgrading of existing sites. Faced with budgetary restraints which affect the realization of the subdivisions the beneficiaries themselves have proposed to share the development cost by paying a development tax.

For new subdivisions, this tax is represented in the form of increased cost of the lot. There are no procedural problems, however, there is a problem in cost recovery. It is necessary to employ representatives in the field to follow up on collections and to proceed where necessary with foreclosure as in the case of recovery of municipal tax, which appears to function very effectively.

Concerning occupied subdivisions, a monthly procedure of cost recovery had to be created since legally it is not possible to impose new expenses other than those imposed at the time of lot distribution. All payments had thus fulfilled their contractual obligation.

The solution was found in the following two legal decrees:

1. Decrees N° 77-61 of 24 August, 1977 setting forth regulations for urban upgrading
2. Decree N° 77-646 of 24 August, 1977 announcing upgrading in 14 Abidjan neighborhoods

These two texts permit financial participation by residents of the affected neighborhoods.

The means of cost recovery as foreseen by these texts are the following:

1. a financial portfolio determines the final cost of upgrading exercise (Article 7 of Decree). The final cost is divided by the total number of square meters attributed to residents to determine the cost per square meter.
2. Article 21 of the Decree sets the maximum contribution of each beneficiary at 50 percent of the total cost of internal infrastructure. Article number 3 of the Decree applies to the neighborhood, Abobo Gare, Adjame North, Peliuville and Port Bouet 2 and fixes the maximum rate at 50%.

This article also specifies that the internal infrastructure of each lot must be assigned to individual lots excluding primary infrastructure and community facilities.

Article N° 6 provides detailed costs which enter into the beneficiaries' contributions. The costs are as follows:

- a. the construction of infrastructure including earth work, roadways and traffic controls, sewerage, surface water drainage, potable water and electrical installation, compensation for land and superstructure with the exclusion of primary infrastructure
- b. detailed engineering studies and on site construction supervision
- c. administrative and general contractor charges
- d. financial cost of the operation
- e. maintenance costs until taken over by local authorities

Article 23 of the Decree adds, "the supplementary cost of land markings, subdivision, registration which are imposed on private home owners as applied in the upgrading master plan." It continues by stating that any changes necessitated by the Decree are excluded from the cost of official stamps and registration fees.

According to Article 7 of the Decree all operations accounts must be jointly approved by the Ministers of Economy, Finance and Plan and of Public Works, Transport, Construction and Town Planning,

3. The contribution of each lot owner will be determined in the following manner:
- a. the Direction of Public Land Receipts is in charge of cost recovery
 - b. the contribution can only be fractionally regulated over a period of 20 years. The Decree does not fix the fraction to be maintained for the concerned neighborhoods. Article N° 4 simply states that the cost must be recovered by either a single payment or a payment schedule over a maximum of 20 years. It is necessary to determine the withholding period foreseen by Article 4 of the Decree which is approved by the competent authorities in the form of a master plan
 - c. the contribution takes the form of a selling price of each lot or a complementary price of land use where the land is owned by the state, in the cases of deliverance of a permit to occupy, a letter of attribution or a temporary concession permit.
 - d. when a lot is already the property of the beneficiary by reason of a final concessional permit, the contribution takes the form of a value added property tax which corresponds to the value of the land after upgrading. This tax is determined according to the same criteria, that of the surface area of an individual lot.

The contribution or value added tax is equal to 50% of the total costs which is consistent with existing regulations of expropriation for public causes.

An account dated January 5, 1979 estimated the cost of upgrading per lot at 1,779,000 FCFA.

--contribution of each lot owner will be
 50% of 1,770,000 FCFA = 885,000 FCFA

--if this sum is recovered over a 20 year period, the annual contribution will be

$\frac{885,000}{12}$ = 44,250 FCFA

--or a monthly payment of

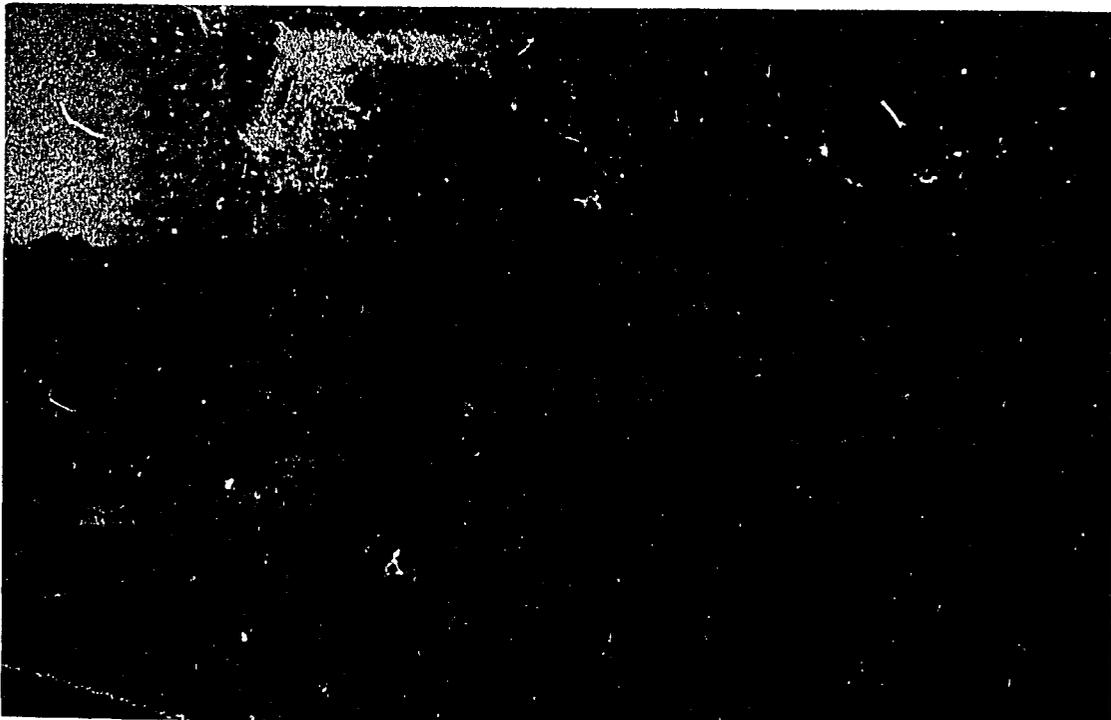
$\frac{44,250}{12}$ = 3,680 FCFA

This sum is socially acceptable for persons economically weak who have only a minimal salary.

For many years the Prefects and sub-Prefects have practiced with success this method of contribution by the beneficiaries of lots, that of recovering the cost of development. Their cost recovery methods usually arrive at 100% of the development costs because the State does not have sufficient funds to respond to the great demand throughout the Ivory Coast.

This proven method can be applied to economic development projects as well as super economic of the type financed by USAID or the World Bank.

The fact that cost recovery is only 50% of the development costs constitutes an effective subsidy for economically weak people who earn a minimum wage.



Koumassi Northeast Sites and Services

THIRD WORKING SESSION

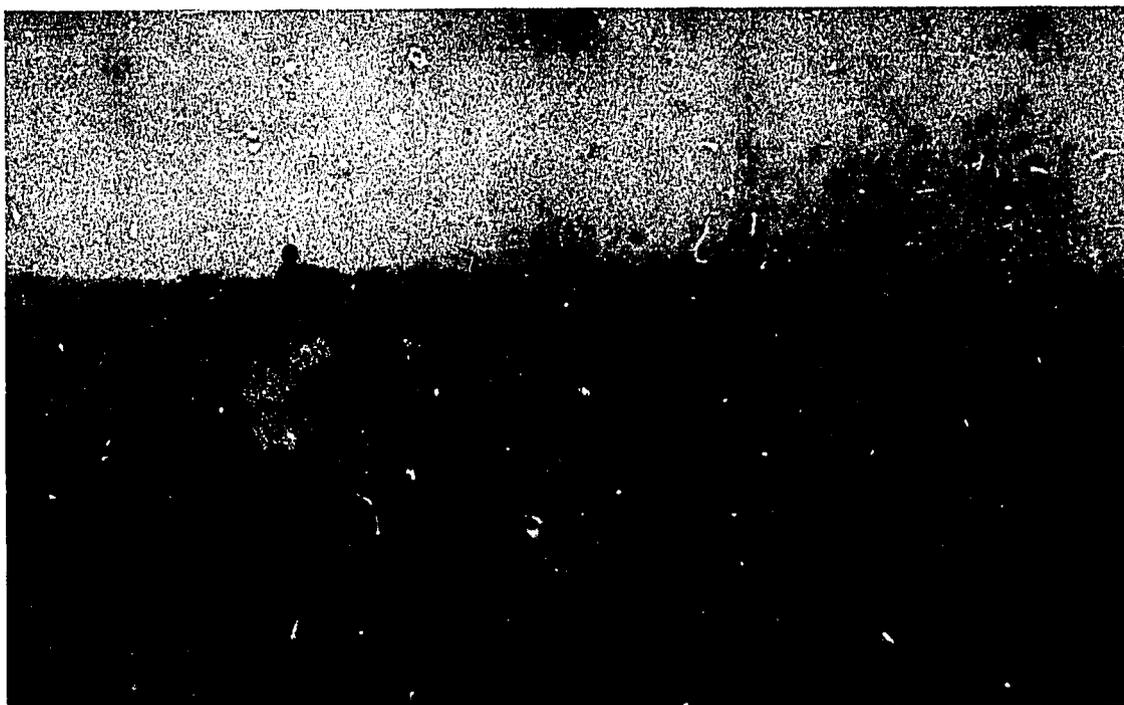
SITES AND SERVICES: DESIGN OF MIXED USE DEVELOPMENT KOU MASSI N. E.

By: Don Buu, Technical Advisor, SETU

Chairman: Mr. Malcolm Rivkin, President, Rivkin Associates

Participants: Mr. Don Buu, Technical Advisor, Société d'Équipement
des Terrains Urbains (SETU)
Mr Jean Konan-Ferrand, Director, SICOI

Mr. Buu introduced his exposé by giving a general description of sites and services operations as carried out by SETU which is a parastatal agency. He briefly outlined the two important preliminary stages to a sites and services operation, that of determining ownership of land and that of negotiation. The preliminary investigation must present a map of all land titles and give a summary of all information relative to each and the duties attached to it: nature contents, date of issue, name of title holders and transfers. In the event of customary title holding, the investigation will take place after the negotiations have defined the procedures to be followed after the removal of customary rights.



Koumassi Northeast Sites and Services

The acquisition of land is generally one by negotiation, usually facilitated by the fact that, as urban expansion in most cases encroaches upon rural zones, the existing rural land titles nearly always include resolute clauses forbidding any use other than that for which it was destined. The results of the negotiations are recorded in a document to be approved and counter-signed by the local administrative authorities and by the Minister of Public Works, Transport, Construction and Town Planning.

The setting of the compensation rate is carried out by sworn agents. In the case of a dispute, a certified contradictory report is ordered and carried out by another agent. The owner of each hectare surrendered has the right to an urban lot worth 200,000 FCFA.

As far as land which is surrounded by another property is concerned, the Land Commission can be called upon in case of a deadlock in negotiations.

Mr. Buu then went on to describe the Koumassi N.E. Project in detail.

"Real estate aspect of the operation

Koumassi N. E. is a peninsula surrounded on the north, east and southeast sides by the Ebrié lagoon, to the southwest by group operations of the real estate companies SOPIM and PRÓDOMO, by the Community Center area and on the north east tip by the industrial zone of Koumassi.

The land was claimed by three villages. Negotiations commenced in 1953 for the purchase of the 370 hectares for 11 million FCFA.

Physical restraints

Koumassi N. E. is made up of two flat strips (average gradient less than 2%) at low level (maximum of 5 or 6 meters above sea level), linked by a depression to a marshy area to the east. On the whole the vegetation is low grass and bushes. There are some shade trees.

Regional restraints

The plan provides for the link-up with areas which have already been developed at the entrance to the project.

Legal restraints

The plan ought to respect the Master Plan arrangements which anticipates 3 zones:

- to the north and east, good land facing the lagoon and given over to residential medium income lots.

--in the center, a depression assigned to community facilities such as a stadium, avoiding heavy burdens of filling and sewage.

--to the south, a good area given over to high density economical housing

To the south, a right of way is reserved for the EECI (Energie Electrique de la Côte d'Ivoire) over an area of 70m to allow for the passage of high tension overhead cables.

Neighborhood Plan

The plan was done in two phases:

--the first phase of approximately 30h was demarcated to the east of the northernmost strip of the peninsula, exclusively for middle class residential housing;

--the remaining 180h was examined later.

The principal points in the Master Plan were then reviewed. A strip of land 25m wide was reserved for public usage along the edge of the lagoon. Immediately after this strip there would be the residential lots. Towards the interior the land would be shared out between the residential lots, the economical lots and the housing authority. The commercial or artisanal evolutive lots have been placed near the market on the secondary roads.

Whilst on the subject of economical lots:

Until 1974 the smallest lots equipped by SETU were over 600m². Anxious to provide lots of a size more adapted to the needs of a low income population, SETU had a survey carried out to determine potential lot size. The survey, which was completed in June 1975, recommended 4 types of lots:

--U1 (10 x 20m) and T1 (8 x 24m) all fronting onto a tertiary service road;

--Y2 (8 x 16m) and the LEM (lotissement à équipement minimal) of 100,125 or 150m² area) not always fronting onto the tertiary road but never any further than 100 meters away.

The first three types are destined to be sold whereas the LEM are on lease and are managed by the housing agency responsible for the upkeep of the subdivision.

Among the planned community facilities there is a station, a youth center (500 m²), a market, a public square (7000 m² + 14,000 m²), primary (41,000 m²) and secondary schools (88,000 m²), a stadium (33,000 m²), a health center (17,000 m²), administrative area (56,000 m²) and other private community facilities.

The expropriation of land for roads is as follows:

- the motorway which will cut through this area will need 50m;
- the secondary inter-district drainage/road system will need 25m and a pavement 10.5m wide. The other secondary and tertiary road systems will need 20m and a pavement 7m wide, with the exception of the connecting roads in the economical lots where 8 or 12 meters is needed and the pavement 4m (one way for U1 and T1) or 6m.

Housing and Community facilities occupy 71% of the total area. The initial allocation of this land is as follows:

TABLE 1
LAND FOR HOUSING AND COMMUNITY FACILITIES

<u>USAGE</u>	<u>AREA (HA)</u>	<u>PERCENT</u>
<u>Housing</u>		
Economical Lot	32.8	26.5
LEM	20.5	16.6
Y2	2.9	2.3
U1	4.5	3.6
T1	4.9	4.0
Evolutive	6.4	5.2
Residential	42.4	34.4
Lagoon	20.6	16.7
Ordinary	21.9	17.7
Real estate companies	22.9	18.8
Community Facilities		
Public	16.9	13.7
Private	2.2	1.8
TOTAL	123.7	100.0

Road System Survey

An elementary review of the restraints implied in this project is convincing enough to see that it will not be among the most economical. These restraints are as follows:

- the irregular shape of the area, the expropriation for the motorway and the EECI right of way lengthens the utilities and at the same time reduces the area available for allotment;
- the thickness of the vegetal soil, the existence of mire pockets and the need to fill in some lots around the edge of the lagoon which are too low in comparison with the rest of the project which considerably increases the earthworks required;
- the very slight slope on the land does not facilitate the flow of water into the drains whose sections ought to be widened; as the minimum slope required for evacuation of waste water cannot be complied with it was necessary to install force pumping stations before it is sent by force of gravity into the primary system.



Representative of the African Development Bank and two of the Nigerian delegates.

--the proximity of the water table made pipe laying more difficult because of the necessity to compact the soil beforehand.

--the low level of the land demands the utilization of lower therefore wider drains; for the same flow these drains cost more than more forceful vertical ones.

These various restraints all add to the fact that the Koumassi N. E. project costs 50% more than any other SETU project. The initial project started off with the construction of 17km of tarred road without counting the internal roads for Y2 and LEM. All of the lots with the exception of the Y2s and the LEMs will have access to the tarred road; furthermore, they will be completely drained; it is therefore foreseen that on the lot perimeters there will be covered siphon connections, one for two contingent lots joined to the main network and to which individuals can hook up later. An innovation has been implemented in the construction of the potable water network: in preceding projects the cross-street covers were left during the road construction and then SODECI, the water company, was supposed to come and slip the pipes in when the clients requested it.

In the Koumassi project the water will be taken to the edge of the lots. This system has several advantages: the costs involved are lower, the risk of digging up the street again when the cover is difficult to find; as the price of the drain is included in the land price the client has merely a small sum to pay for the hook up, and therefore will do it more willingly, thereby adding to the efficiency of the waste water network.

Call for bids

The work was split up into two stages, each stage corresponding to the two strips of land which make up Koumassi N. E., the former to the south and the latter to the north. It was decided to start with the second stage for two reasons:

--access to the second stage is through the first, so to start with the first stage would have implied that heavy machinery would constantly be crossing the built up zone, thereby implying danger and annoyance for the inhabitants and fast deterioration of the access road;

--the first stage includes cuts for the whole area, so to begin there would imply:

--the fills for the second stage coming from the first would have to be stockpiled in a depot, thereby facilitating losses during the rainy season and higher costs because of the break in work, and

--as the exact fill needs for the second stage cannot be known beforehand, it would be necessary to stockpile the cuts from the first stage with a safety margin or otherwise risk a break in supply which could be expensive as fill land is scarce in this area; in both cases the costs are high.

The call for bids for roads and drainage in the second stage was divided into several lots:

- Lot 1: earthwork, roads
- Lot 2: drainage and sewage

Lot 2 only provides for trench digging, on site cement pouring and the laying of pipe (PVC, cement or reinforced concrete) and accessories, manholes and prefabricated inlets, and road foundations. The supply of pipes and accessories, manholes and prefabricated inlets and road foundations came from three suppliers chosen by SETU after an international call for bids in 1975.

The call for bids for the potable water network was sent out shortly after the roads and drainage one. It also included one lot for supply of casting, another for supply of PVC parts and a third for the pipe laying.

As far as the electricity network and public lighting is concerned, a price consultation was done by EECI on the basis of the offers submitted to SETU. An evaluation of the offers was done by EECI. Part of the supplies will come from EECI stocks.

It must be noted that the firm chosen for Lot 1 roads and drainage will also act as pilot for the rest of the work. In this case they have to establish an execution plan, organize the on-site administration, oversee progress and respect the plans.

Execution

Upon execution it became apparent that the cost of unforeseen work would be rather high due to the imprecision of the geotechnical survey. In effect, over a large area of the project the subsoil is made up of very fine sand which when dry provides an acceptable base for roadways, however, when the water table is flooded it forms a sort of cushion which is impossible to compact. This phenomenon passed undetected during the laboratory tests but could be clearly seen when heavy vehicles went over it; this could be explained by a film of water adhering to the fine particles of sand. The energy used in compacting was entirely absorbed by this film of compressed water and when vehicles ran over it the land undulated. These pockets had to be dug up on an average about 1 meter deep and replaced by good soil. Furthermore, in certain spots, the layer of vegetal soil was thicker than predicted adding to the costs of earthworks. As the initial cost of the land was already quite high, for the aforementioned reasons, it was found necessary to make cuts somewhere else to compensate

for the unforeseen difficulties. These cuts were implemented as follows:

- details were modified, the roads which were planned in difficult areas were abandoned. This especially concerns the western area of the zone where the lots on the lagoon have been joined to road and sewage networks by private access.
- the composition of the lots has also been modified. The percentage of economical lots has been reduced and those of real estate firms and residential have been increased. The replacement of economical lots by real estate companies actually increases the assignable area whilst reducing the area given over to roads. The replacement of economical lots by residential ones has no influence at all on the costs. On the other hand, the roads and drainage in the residential zone are more expensive than those in the Y2s and LEMs, on the other hand, the percentage of assignable land on the residential allotments is higher than that of the Y2s and LEMs, the one cancelling out the other, but this replacement can effect equalization by increasing the product of residential/economical area.



The Moroccan Delegation

--a LBTP (Public Works Laboratories) study of the different mixes of Koumassi sand with Cocody alluvial deposits, showed that given the bid prices, the most economical mix would be 75% Koumassi sand, 25% alluvial deposits stabilized with 3% cement for the foundations or 5% cement for the base layers. The new road layers are as follows:

--road T1 (less than 300 veh/day), 10cm foundation;
15cm base; 3cm of surface coating

--road T2 (300 to 1000 veh/day), same foundation and
base for T1, 4cm of surface coating

--road T3 (1000 to 3000 veh/day trucks and buses), 10cm
foundation; 20cm base; 5cm surface coating.

Thanks to these last minute modifications, the costs of the operation has been within the limits.

The verification is carried out solely by SETU agents assisted by LBTP for matters pertaining to quality control.

**SOME ASPECTS OF ECONOMIC HOUSING
IN THE IVORY COAST**

By: Jean Konan-Ferrand, Director
General, SICOGI

Mr. Konan-Ferrand introduced his exposé on aspects of economic housing in the Ivory Coast by outlining the four topics upon which he would elaborate. They were:

- I. Definition of economic and super-economic housing
- II. Technical concept of subdivision and economic housing
- III. Financing and rents for economic housing
- IV. Ivorian economic housing needs and distribution of units built by state housing agencies.

I. DEFINITION OF ECONOMIC AND SUPER-ECONOMIC HOUSING

Considering in the first place only the rent that should be paid by low-income persons, economic and super-economic housing should be considered as housing where the rent or sales price should be in relationship with the income of the lowest income population of the country in question.

Rents being set as a function of the cost of construction and of financing terms, it is possible in second place to define economic housing as construction which, given certain standards of stability, of space and of liveability, has the lowest cost compared to other kinds of real estate.

Finally, in third place, economic housing is that for which the financing (term and rate of interest) is the most favorable possible.

II. TECHNICAL CONCEPT OF SUBDIVISION AND OF ECONOMIC HOUSING

Economic housing being destined for a population still attached to its rural origins, its conception must take into account the traditional life style of Ivorians. Generally, it consists of a night part and of a common area with enclosed small open air courtyard and onto which opens the kitchen, toilets and wash areas. The housing unit itself has a certain number of rooms with dimensions specified in accordance with the occupancy rate (about 4 persons per room) in the table on the following page.

TABLEAU A - NOUVELLES NORMES DE SUPERFICIE PROPOSEES
New Standards of Proposed space

PIECES ROOMS	TYPE LOGEMENTS HOUSING UNITS	2 P. Rms.	3 P. Rms.	4 P. Rms.	5 P. Rms.
CHAMBRE 1 Bedroom 1		12 m2	12 m2	14 m 2	14 m2
CHAMBRE 2 Bedroom 2			10 m2	12 m2	12 m2
CHAMBRE 3 Bedroom 3				10 m2	10 m2
CHAMBRE 4 Bedroom 4					10 m2
SEJOUR Living Room		18 m2	18 m2	20 m2	24 m2
CUISINE Kitchen		5 m2	5 m2	6 m2	6 m2
TOILET Toilets		3 m2	3 m2	5 m2	5 m2
CIRCULATION		10%S.U.P.P.	10%S.U.P.P.	10%S.U.P.P.	10%S.U.P.P.
		(Surface Utile des Pièces Principales) (Useable Space in Principal Rooms)			
TOTAL MINIMUM EXIGE Minimum required		41,8m2	52,8m2	73,7m2	89,1m2
TOTAL MAXIMUM IMPOSE Maximum required		45 m2	55 m2	76 m2	95 m2
SURF. MAX. DE LA COUR Max. Yard Space		9 m2	11 m2	15 m2	20 m2

Let us see now how economic and super-economic housing is conceptualized in order to reduce the costs of its components. It is a question essentially of single-story dwellings.

A. Foundations

Foundations were constructed using footings of poured concrete 20 cm thick and 40 cm wide under all bearing walls, then 2 rows of 10 cm x 20 cm x 40 cm solid bricks are placed on top of footings and all of which is tied together by a slightly reinforced ridge beam 8 cm thick.

1. Floors

Floors are constructed of concrete 8 cm thick poured directly on the compacted gravel or sand fill of 20 cm thickness. The surface is finished by directly incorporating the finish in the pouring process. There is no other finish material used on the floors.

2. Walls

Bearing and exterior walls are made of 10 cm x 20 cm x 40 cm hollow bricks. Non-bearing interior walls are made of 7 cm x 20 cm x 40 cm bricks.

3. Ridge beams

Beams at the lintel levels of the doors and windows are composed of reinforced poured concrete. On the walls the forms are made of special panels which leave the reinforcing rods exposed on to serve as rafter tiedowns.

4. Roofs

Roofs are composed of wooden rafters with a cross section of 60 mm x 150 mm and rest on the bearing walls. The roofing material is self-supporting aluminum or galvanized tin panels of between 5/10 to 6/10 of one millimeter thick.

The gable ends are dimensioned so as to leave no space between the bearing wall and the rafters.

To avoid roof crowns which are both costly and a source of leakage, the dimensions of the buildings are studied so as to use a single slope for the roof as well as a single length of roofing material.

B. Woodwork

The doors and windows are all a standard size and are found preassembled at the vendors. Interior doors are of the following dimensions:

frame	83 cm x 218 cm
passageway	73 cm x 213 cm

Exterior doors are as follows:

frame	93 cm x 218 cm
passageway	90 cm x 127 cm

Windows:

frames	90 cm x 127 cm
--------	----------------

All wood is of local fabrication.

Exterior woodwork is of the Persian louver style. The blades of windows are made of wood or plastic for reasons of maintenance.

The interior doors are of flat single plane style. In super-economic projects, interior doors are eliminated, although the passageway is retained so that if the owner decides to put in doors, he may do so at his own expense.

The doors opening onto the courtyard are fabricated with the frames so as to economize the cost of the two.



Very economic rental housing built by Ivory Coast National Housing Agency (SICOGI), similar to that financed by the AID Housing Guaranty and visited during the Conference.

C. Sanitary Plumbing

The economy here consists of providing only truly indispensable installation. The kitchen includes a water faucet with a drain on the floor. The shower is installed with a turkish W. C. in the same place to economize the drainage of shower water, which is evacuated through the W. C. This solution being poorly accepted by tenants, the W. C.s are now separate from the showers.

D. Electrical Installations

In each room is a wood plaque on which is fixed a socket for a 60-watt bulb, a female receptacle and a 10 AMP circuit breaker.

E. Finish

1. Wall plaster

Cement mortar plaster is reduced on interior walls to a thickness of only 5 mm (micro-plaster) rather than 15 mm. On the other hand, if the cement blocks are perfectly joined, it is possible to eliminate plastering on one of the interior wall faces.

Bathroom walls are covered with a smooth plaster instead of tiles or a similar product.

Exterior plastering is tinted with color to economize use of paint.

2. Ceilings

In economic units, ceilings are installed of 5 mm plywood in such a way as to avoid loss in using the standard dimensions of commercially purchased plywood.

In very economic units, given the reflecting property of aluminum, there are no ceilings.

F. Painting

These are limited to very economic products such as whitewash on all walls. On woodwork, a coat of synthetic paint is applied over a first coat of regular oil paint.

Because of the precarious conservation of paint on woodwork, plastic doors and windows requiring no maintenance are used. In effect the high humidity in the Ivory Coast requires repainting wood every three years, otherwise the wood rots.

SICOGI technical studies on economic housing have been directed towards reducing furnishings. The units should be of an evolutionary nature, that is, the tenants should make their own improvements as their finances permit, without this preventing them from living there.

We do not believe we can reduce furnishings any more. Our researches to reduce construction costs will now be directed toward the choice of materials and their construction. We also intend to look into prefabrications.

III. FINANCING AND RENTS FOR ECONOMIC HOUSING

In the Ivory Coast, financing may be found through the following organisms:

A. National Savings and Credit Bank (BNEC) - a state bank

This is the principal source of funds. Its resources come from:

1. the tax-supported National Housing Fund
2. loans negotiated on the national or international capital market
3. private savings accounts

Capital assembled by BNEC serves to subsidize primary, secondary and tertiary infrastructure (National Housing Fund)

--to make long-term (20 year) loans at a low interest rate (5%) for construction.

--to roll over and consolidate medium-term (7-10 year) loans into long term (20-25 years)

B. Ivory Coast Credit Bank (CCI)

A state bank which through rediscounting at the Central Bank, can make medium-term loans (10 years, 7%)

C. National Sinking Fund

A state bank of deposit, it can lend medium term (10-12 years) at 8%.

D. National Social Security Fund

Participates in financing social housing by making long-term loans to housing corporations or by directly financing its own projects.

E. Foreign Loans

Like the American banks, which through USAID Housing Guaranty make long-term loans (20-25 years).

F. Investors

Investors, such as insurance companies with funds that potentially could be used for economic housing.

G. Private Investment

Household savings contribute in large measure to construction of economic housing in Ivory Coast. In 1975, more than 14,000 units were constructed directly by the private sector, representing an investment of CFAF 6 billion.

Rental charges are built up as follows:

- a. --repayment of bank loans that financed the construction
- b. --provisions for maintenance
- c. --management charges
- d. --provisions for various risks, i.e., fire insurance, water, drainage, delinquencies.

At SICOGI, rent (L) is defined as follows:

$$L = a + b + c + d$$

As a function of aggregate construction cost (C) the above

a = 8.03% of C under the following conditions

65% of C at 20 years, 5%

35% of C at 10 years, 9.75%

b = 3.1% of C

c = 2.0% of C

d = 1.0% of C

These values add up to $L = 14.13\%$ of C, and a monthly rental of 1.17% of C.

To this base rent must be added charges for maintenance of common areas, fixed at 10% of rent.

Applying these calculations to a 3-room housing unit with small court and private sanitary facilities, costing CFAF 1,070,000 in December, 1979, the monthly rental costs CFAF 13,770.



Some of the Togolese Delegates

This rental is higher than $1/4$ of the minimum income of an Ivorian in 1979, which was about CFAF 40,000 a month.

To permit low-income families to rent economic units, SICOI has developed a progressive rental schedule by lowering maintenance charges during the first years of occupancy. The target rent is fixed at about CFAF 10,000, which results in an operating deficit during the early years, and requires a subsidy during the period of deficit. This is in the form of a 10-year loan to cover the operating deficit, and is reimbursable after 10 years when the project no longer operates at a deficit because the 10-year loan has been repaid.

On the other hand, salary increases will permit rental increases over time calculated in such a way as to remain within $1/4$ of the monthly income of the target population. Thus our rent of CFAF 10,000 in 1979 will automatically increase to CFAF 13,000 after five years in 1984.

IV. ECONOMIC HOUSING NEEDS AND DISTRIBUTION OF UNITS BUILT BY STATE HOUSING AGENCIES

After this description of how economic rents are fixed, let us ask the question of how important are the needs for this type of housing for Ivorians.

The response is a function of three factors:

1. a study of the population;
2. evolution of income;
3. infrastructure requirements based on sanitary levels of the population.

Without going into detail and based on demographic studies carried out by the Ministry of Plan in 1965, the Ivorian population now estimated at 8 million, will increase in 1990 to 12.5 million. Abidjan during the same period will grow from 1.3 to 3.5 million.

Given the world-wide phenomenon of rural-urban migration, we can assume the total population will be half urban in 1990.

The quantitative discussion which follows covers a 7-year period (1977-83) and is based on a study carried out in 1977.

Overall demand includes the following:

1. backlog of need at a given date;
2. additional needs resulting from population increase;
3. replacement of units demolished because of age.

The results indicated the following needs by the end of 1983:

- 76,000 deficit in economic units as of December 31, 1976
- 171,000 new units
- 10,500 replacement units

257,500 total dwelling unit requirements for the 7 year period.

Starting with this gross figure, we need to determine real needs based on the incomes of low-income families who can pay rent.

The study showed that 70% of the Abidjan population can spend 25% of their income on rents, as calculated in the third part of this exposé.

The definitive results, which present a real interest for a policy of economic housing for the city of Abidjan, may be resumed as follows:

--real needs as of December 31, 1976	50,000 units
--to meet population growth (8% per year)	120,000
--replacement units resulting from re- development, public improvements	5,300

A total of 175,300 units in 7 years, or an average annual need of 25,000 economic units, a figure valid until 1990, given the development of Abidjan.

Therefore, despite the progress made by the Ivory Coast in economic housing since 1960 (more than 50,000 built since independence by the two state housing corporations SOGEFIHA and SICOGI), colossal projects remain to be undertaken.

The human and technical resources are available. Only financing is insufficient.

In conclusion, we say that in Ivory Coast the problem of economic housing will be less acute starting in 1990 if international and local financing are found in accordance with the conditions set forth in this paper.

FOURTH WORKING SESSION

HOUSING FINANCE: ROUND TABLE DISCUSSION
By: Lancelot F. Reynolds, General Manager,
Jamaica National Building Society

Chairman: Mr. Malcolm Rivkin, President, Rivkin Associates

Participants: Mr. Lancelot F. Reynolds, General Manager, Jamaica
National Building Society
Mr. José C. Ourivio, Deputy President, International
Union of Building Societies and Savings Associations

FINANCIAL INSTITUTIONS

Jamaica has, in one form or another, all the financial institutions that are associated with a more developed country. They are either public or privately owned--example:

Private sector Financial Institutions:

Insurance Companies, Building Societies, Trust Companies, Merchant Banks, Credit Unions, Hire Purchase Finance Companies, Banks,

Public Sector Financial Institutions:

Banks, the Jamaica Mortgage Bank, Sugar Industry Housing Authority, the Ministry of Housing Construction, the National Housing Trust.

All of the above institutions are interdependent and play a very significant role in the provision and financing of homes in the country.

THE BUILDING SOCIETIES ASSOCIATION OF JAMAICA

This is the trade organization which represents all Building Societies in dealing with the Central Bank, in negotiations with the Government and generally does research and provides valuable information to all member societies.

SAVINGS

Societies have to compete in the open market for savings. The only special advantage given to Societies (also available to Credit Unions) are the two following tax incentives:

--Up to \$600 of interest earned on shares is exempt from Income Tax.

--A tax credit of \$360 is given for investment of \$600 with a Society for a period of no less than 5 years.

MORTGAGE LENDING

The rate at which Building Societies lend is fixed by Parliament and currently is 14%. This 14% was only enacted in February of this year following a decision by Government that the commercial banks had to pay 9% on deposit savings, the bank rate moved to 11% and the prime rate to 13%. In the last ten years, the ceilings on lending rates were increased as follows: 1971, 9%; 1973, 10%; 1974, 12%; 1980, 14%.

JAMAICA NATIONAL BUILDING SOCIETY

My society is the second largest Building Society in Jamaica and currently has assets in excess of J\$114 million. We maintain a loan portfolio of approximately J\$92 million, service approximately 7,000 borrowers, and have saving with us approximately 142,000 savers. To manage all this, the staff complement is currently 205 people.

Our eleven branch offices are scattered throughout the country, the farthest one being approximately 140 miles away from the Chief Office and the nearest being approximately 13 miles. Each branch operates autonomously and maintains its own records, accounting, etc., and is controlled by a manager and, depending on size, between nine to twenty-one staff members.



Mr. Lancelot F. Reynolds, General Manager, Jamaica National Building Society (right), and Working Session Chairman, Malcolm Rivkin.

STAFF

Staff are divided into two groups--the Senior Advisory Council and the Junior Advisory Council. The Senior Advisory Council is comprised of all senior staff members and includes Managers, Heads of Departments and Assistant Branch Managers, whereas the Junior Advisory Council is comprised of all other staff members. Both of these groups are partially financed by the Society and they meet at regular intervals throughout the year. The main function of both groups is to examine the policy direction of the Society and, from time to time, to make recommendations on any matter

that affects the efficiency of the organization. They also elect annually a representative to the Board of Directors. So far both of these groups have contributed tremendously over the years to the continuing success of the Society.

Once each year, meetings are held with each group of employees, namely, managers and assistants, supervisors, clerks and the auxiliaries, and at these meetings we discuss and review the performance of the Society in the last financial year and set targets for the coming financial year.

In addition to the above group meetings, each manager and head of department meets with the Assistant General Manager and the General Manager at six-month intervals. At these meetings, targets are set for the next six months. The direct result of all these meetings is that we have been able to improve the communication systems in the Society between the executive management group and all staff members. One can regard the above series of meetings with various interest groups as a limited form of worker participation.



Minister of Public Works, Boni, BNEC Director General, Yeboue, SICOI Director General, Konan-Ferrand at opening of week-long HABITAT of Exhibition, sponsored by Ivory Coast, to which conference delegates were invited.

STAFF APPRAISAL SYSTEM

Each job with the organization has been defined and allied to this as a Job Performance Criteria. Twice each year each staff member is appraised. Appraisals are usually conducted by two senior employees. At the end of the appraisal interview, all parties sign the appraisal form agreement or areas of disagreement. Completed appraisals are then forwarded to Personnel for retention.

SAVINGS FUNCTIONS

The Society currently offers seven types of Savings Investments; six ordinary, one insurance linked (excluding school savings). The interest rate offered is fixed and reviewed periodically by the Executive Committee. Every morning each branch reports to the Chief Office its net savings inflow/outflow for the previous day. A summary of the results for the day is prepared in the Chief Office. This report provides the Investment Committee with valuable information regarding the decision of the Investment, short term or otherwise, of excess funds. The Society's net collections each month currently averages J\$1 million. All time savings (deposits for fixed periods) are computerized using a Computer Service Bureau. Reports are prepared monthly.

MORTGAGES

Mortgages can only be given as a first charge on a freehold security for which there is a registered title. Currently, the Society normally lends an average of 66 2/3% of the lower cost or market value of the security offered. The 66 2/3% up to 90% of the cost or market value, whichever is lower, must be covered by a special insurance--Mortgage Indemnity Guarantee Insurance. The overall limits are J\$50,000 for a normal 66 2/3% loan and J\$40,000 for a 90% loan.

The prospective buyer is also encouraged to take out a Mortgage Life Protection Insurance covering the full amount of the loan for its full term.

NEW DEVELOPMENTS

Computer Service Bureau

For the last six years, the Society has been using the services of an outside computer service bureau. In order to increase efficiency and also to cut costs, twelve months ago the Society purchased controlling interests in another service bureau. Currently, we are at a stage where we will be transferring all work from the outside service bureau to our own and at the same time, we are looking at the possibility of purchasing a more up-to-date computer to cope with the Society's work now and for the unforeseeable future. We anticipate that much more of the

accounting functions of the Society will be computerized within the next twenty-four months and, also, there is a possibility that in five years time we should be able to go on-line real-time.

Management by Objective Program

Effective April 1 of this year, the Society has introduced a Management by Objective Program. This program, simply defined, is one where targets are set by all sections of the organization and based on the performance within a specified period and special awards are given each member of the staff based on their own individual contribution. We anticipate this program will not only help the communications within the organization but also motivate the staff to higher levels of efficiency.

CONCLUSION

I have rather briefly attempted to explain the operations of my society in Jamaica. Building Societies have been operating in Jamaica for over 100 years and their growth in the last decade has been outstanding. The next decade will pose many new problems and challenges, but I have no doubt whatsoever that with the commitment and loyalty of the present administration, the Movement will continue to grow from strength to strength.

SUMMARY OF LECTURE DELIVERED BY

Mr. José Carlos Mello Ourivio,
Deputy President of IUBSSA

I am president of a group of Brazilian enterprises which, among other activities, deal with the building of low-cost housing, as well as with savings and loans. May I therefore convey to you the experience we have gathered in Brazil by implanting a system aimed at spreading savings habits and at channeling funds towards building activities and financing low-cost housing.

In the years 1964 and 1965, the National Congress transformed into laws a series of measures proposed by the Federal Government, among which I shall emphasize below those that affected directly the upsurge of the savings and loan activity in Brazil:

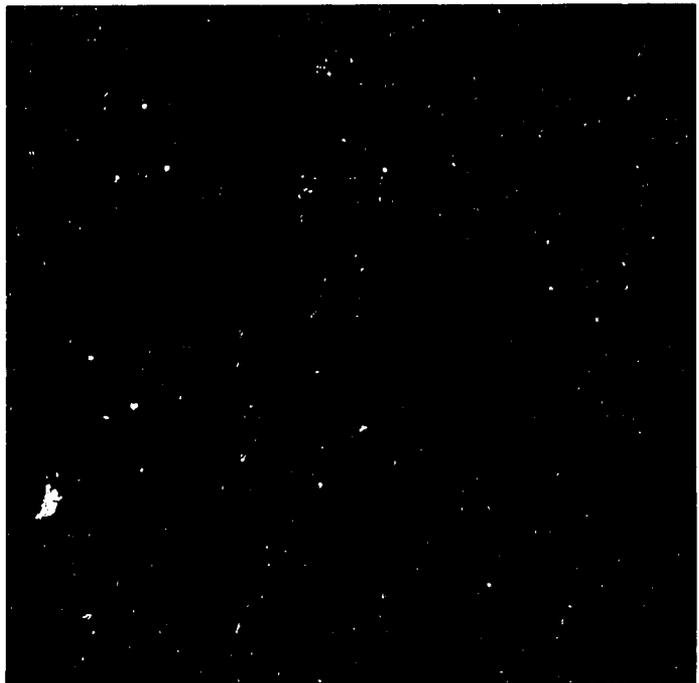
--creation of the
Adjustable National
Treasury Bonds

--banking reform

--creation of the
Housing Financial
System

--real estate registration legislation

--incentive to the building industry.



Mr. José Ourivio of Brazil, Vice President
of the International Union of Building
Societies and Savings Associations

The Banking Reform Law lent the National Financial System a new structure and invested the monetary authorities with adequate power and competence; the Central Bank of Brazil was created as supervisory body for the system's operations and as executing agent of the monetary policy.

Within the frame of the Banking Reform, the alternative between diversified and specialized operations was solved with the adoption of a structure consisting of various compartments responsible for specialized sub-systems as a means to achieve increased efficiency in the control and execution

of the monetary policy. New credit papers were created, and it was permitted to charge such nominal interest rates as to compensate for the increase in price indexes.

Among the sub-systems constituting the National Financial System, and the new financial papers created for the tapping of financial means, I should like to give special attention to the Housing Financial System and to its mechanisms for the collection of both voluntary and compulsory savings, as well as to the main organizational and operational features of the Brazilian Savings and Loan System.

The acute crisis then assailing the Brazilian housing industry had dramatic repercussions upon urban agglomerations, such as the proliferation of housing units devoid of the minimum sanitary, comfort and safety conditions, to say nothing of the increasing number of unemployed persons.

Among the steps then taken so as to promote the policies of economic and social development were measures intended to revitalize the building industry with all its potential for creating new jobs, mainly in those brackets in which professional skills did not meet the requirements of modern machinery.

The financial support for the development of said industry relied on the internal saving propensity; to this end, a sub-system was devised within the frame of the National Financial System, so as to collect financial means and grant loans and financing for the building and purchase of housing units.

This led to the creation of Brazil's Housing Financial System, and simultaneously to that of Brazil's National Housing Bank, the body responsible for the execution of the government housing policy, clearly bearing in mind social welfare; the funds collected by the System ought to be allotted, as top priority, to meeting the needs of families of the lower income brackets.

The participation of private initiative was defined by the setting up of new private financial institutions meant to act jointly with government bodies, thus giving birth to the Brazilian Savings and Loan System consisting of Real Estate Credit Societies (Stock), Saving and Loan Associations (Mutuals) and government institutions such as the Federal Savings Bank and the Savings Banks of the various Brazilian States.

The banking institutions, whether public or private, also take part in the activities of the Housing Financial System as collecting agents, transferring those funds to the National Housing Bank.

The total amount of funds with which the Housing Financial System operates may be subdivided into two sectors of utmost importance; those funds derived from voluntary savings, and those consisting of compulsory savings.

The instruments created for the tapping of voluntary savings are of two types; on the one hand, the real estate bonds, issued exclusively by Real Estate Credit Societies, and on the other hand, the savings passbooks, issued by all institutions that comprise Brazil's Savings and Loan System.

The funds deposited by the public with the institutions of the Brazilian Savings and Loan System bear a quarterly interest on the basis of 6 percent per annum, besides enjoying mechanisms that guarantee them against the erosion of purchasing power, thanks to the clause that adjusts their value automatically according to official indexing figures.

As to compulsory savings, managed by the National Housing Bank and collected by the net of commercial banks, one should emphasize not only their important financial role within the governmental housing policy, but also their importance in the relations between employers and employees. These funds flow into what is called the Length of Service Guarantee Fund, and consist of compulsory deposits made by the firms in the name of their various employees. These deposits are made monthly and correspond to 8% of total payroll;

they bear a quarterly interest corresponding to 3% per annum, and are periodically adjusted according to the already mentioned indexing figures; the owners of these deposits may make use of them when becoming unemployed; when purchasing their own homes; or in case of emergency, in the solution of acute family problems.



The Gabonese Delegation

By the end of 1979, the funds managed by the Housing Financial System had accumulated to a total of over 850 billion cruzeiros (corresponding to around 20 billion US \$) with voluntary savings making out 60% of the total; the number of passbook savings accounts throughout the country had passed the 26 million mark.

When compared with the other non-monetary investment options, the balances of savings passbooks clearly show the excellent performance of Brazil's Savings and Loan System in tapping voluntary savings. Their participation in the country's Gross Internal Product was a mere 0.5% back in 1970, it now increased to over 8%, thus taking first rank among the other assets.

During these almost ten years, the institutions that constitute the System launched a number of efficient marketing campaigns with a view to stimulating and to spreading within the public at large the propensity to save; the results have proved quite satisfactory.

The channeling of the funds thus collected into building and financing of homes had resulted by the end of 1979 in over 2,400,000 housing loans granted; and these figures increase year by year, as the sector continues to enjoy the incentives set up by the System.

The molding of the System's operations according to the social objectives of the National Housing Plan was made possible thanks to constant contacts between the public sector and private initiative. The opening, by the National Housing Bank, of credit lines through transfers and rediscounts of the amounts accumulated in the Length of Service Guarantee Fund resulted in easing considerably the commitments of the individual family.

The main problem to be solved so as to meet the demand of those families that are in most need of funds is how to make the payment capacity keep in step with the need for remuneration and repayment guarantee for the amounts invested. The meeting of the demand by lower-income bracket families is being widened by the adoption of financial mechanisms that ultimately reduce the installment commitments.

The overall financing conditions that we grant for the purchasing of homes within the Housing Financial System are either through state housing companies (the so-called "COHABS") that are groups forming Housing Cooperatives, or through financial agents of the Brazilian Savings and Loans System (so-called "SBPE"). Thanks to the rediscount mechanism implanted by the National Housing Bank, the agents of the Brazilian Savings and Loan System are allowed to act--as they in fact have done--in the market of the popular classes, whereby in those cases the rediscount rates charged have been lower than those charged to normal loan-takers, and the more so according to the financial situation of the family whose demand is to be met.

It also should be outlined that a large part of the real estate market--both for housing and non-housing purposes--is taken care of by other credit lines; the financial means mobilized to this end stem from the building firm itself or from normal banking institutions and the loan conditions are freely agreed upon between the parties.

Nevertheless, I am not concealing the fact that various difficulties still have to be overcome if the housing financial system that in my eyes proves efficient, is to reach the level of efficiency all of us desire. Unless the system grants loan conditions to families whose annual income is up to 12 times less than the average Gross National Product per family, the prices of building and of the urban plots will make it virtually impossible to produce housing for those low-income brackets.

We are lately devoting our attention to yet another aspect of the same problem: the relative scarcity of urban building plots has kept prices constantly at a high level, and laws have been enacted that regulate the use of urban land. One also should bear in mind that there is a real scarcity, the solution of which does not depend only on financial means; the investments for spreading urban nets, including those needed for infrastructure and community equipments, have been belated by the delays in setting up development schemes for the towns.

Civil contractors, as they are carrying out a great many projects both for the public and the private sectors, have kept a steady demand on building materials, thus pushing up prices. We have shown a keen



Delegates from Mauritania

interest in improving our building techniques so as to achieve greater realization in the use of those materials and in the production of same, this with a view to attaining final building costs that are compatible with the income level of the poorer families.

These, Ladies and Gentlemen, are the main features of our system devised to meet the housing demand of our population. It is obvious that the lack of time prevents me from dealing in detail with the operation aspects of same; however, I can assure you that all institutions that take part in the Brazilian Savings and Loan System are quite ready--through

their association called ABECIP--to supply you with any support and complementary information you may need.

As you can see results have proved quite significant, the more so as they have been achieved within not too long a period of time. It was worth the effort, and we are prepared to exert ourselves still more, if the well-being of our population so requires.

FIFTH WORKING SESSION

THE URBAN DEVELOPMENT PROJECT ADMINISTRATIVE ASPECT OF THE PROJECT

Chairman: Mr. Malcolm Rivkin, President, Rivkin Associates

Participants: Mr. Jean Baptiste Guedji, Town Planner, DCU

OPENING REMARKS

The Urban Development Project (UDP) is an enterprise undertaken jointly by AID, the World Bank (BIRD) and the Government of the Ivory Coast.

This is a project without precedent, a wide-scale operation aimed at putting into effect a government policy with respect to housing. Given the complexity of the financial arrangements on one hand, and the government's relative inexperience on the other, it is inevitable that such a project run into difficulties.

Institutional and administrative difficulties as well as the innovative character of the upgrading projects incurred delays in the Project with respect to the original schedule.

The administrative problems encountered in the Project may be summarized as follows:

1. Unforeseen Developments

A considerable problem has arisen due to circumstances which may be summarized in the following facts:

a. Fusion of Two Ministries:

The Ministry of Public Works, Transportation and the Ministry of Construction and Urbanism were called upon to merge. This ministerial reorganization incurred a certain redistribution of responsibilities as well as a new political orientation within the Department. Add this to difficulties with technical slippage and of defective scheduling for the whole of the Project.

b. Dissolution of BNETD, a State Consulting Organization:

This dissolution interrupted the Project, given jointly to BNETD and to private consultants, thus requiring that contracts be renegotiated. Legal questions involving the joint contract between the two bureaus had to be settled before studies could be resumed.

2. Lack of Experience

Lack of experience with this Project on the part of the Ivory Coast constitutes the major responsibility for the whole UDP. This was characterized by:

a. Complexity of the Project:

Involving the financial, administrative and technical aspects; the completely new legislative and institutional aspects required long reflection and slower implementation than usual.

b. Personnel Training:

The lack of personnel responsible for this Project also plays a fundamental role in the Project's start. In addition, there was a delay in securing technical assistants.

c. Innovative Character of the Project:

Administrative procedures were difficult to establish. Technical decisions required greater reflection and frequent consultations with those involved. Technocratic preparation led to the Project's unusual delays and evaluation difficulties.

d. Administrative Process III--Suited for the Project:

An unusually meticulous examination of files was required. This applies both to the administrative and technical processes, where responsible departments are scattered, uncoordinated, and have no common viewpoint.

For instance, approval of a plan requires input from SETU-DCU-DCT-DDA. Approval procedures are further complicated by legislation.

e. Information Circulation:

- on different levels
- administrator responsible for the Project
- technique for the Project's feasibility phase
- public: lack of information on the level of the population concerned

Usually the public is poorly informed by the administration, which creates problems among technical and administrative departments and the population.

3. Incorporating the Project into Government Policy

It is difficult to incorporate an innovative Project into the government's improvement policy. Government goals and priorities must be considered jointly with the UDP, since scheduled development and improvement priorities have considerable influence on the UDP. For instance, triumphal ways which must be built along with projects in Abobo-Gare, Abobo-Nord, and Adjame.

Infrastructure and roadwork projects have priority, and thus affect the Project due to changes in the operation plans in order to accommodate national development goals, or due to setbacks in top priority jobs.



4. Project Coordination

Coordination is prime to smooth progress for the Project, playing the primary role in operational continuity. The Project must thus be coordinated on all levels.

a. Administrative Level:

Makan Kerta, Director of Town Planning and Construction of Mali.

Insure that all administrative problems be thoroughly analyzed and given as propositions to those in charge. Resolve pending problems: problem of locating terrains, or relocation, and of referring data to appropriate departments concerned with the population, within the Prefecture or to political representatives like the PDCI secretaries who have tight links with the people.

b. Technical Level:

Insure that consultants and technical services make a maximal effort to solve technical problems which must be addressed jointly.

Coordination is the way to find solutions to problems requiring quick decisions and to assure smooth progress for the Project.



This administrative analysis applies to projects for upgrading existing neighborhoods as well as for new lots. Indeed, it is difficult to distinguish between these two types of projects, as they are generally interrelated. However, there is a slight difference. Administration of upgrading projects is far more complex, depending on numerous variables, such as: administration in technical services; public power; the population in question; sometimes, the authorities.

In the case of new lots, the real estate aspect in choosing terrains appears to be the major problem.

Dr. E. G. A. Don-Arthur, Ministry of Works and Housing of Ghana.

COUNTRY PRESENTATIONS

Chairman: Mr. Albert N. Votaw, Assistant Director, Office of Housing

CAMEROON	Mr. Emmanuel NJAMEN
CONGO	Mr. Dominique MAVOUNGOU
GABON	Mr. Mengome NGUEMA
GAMBIA	Mr. Sulayman FYE
GHANA	Dr. E. G. A. DON-ARTHUR
GUINEA	Mr. Bala KEITA
MALI	Mr. Makan KEITA
MOROCCO	Mr. Dahbi Skali EL MEHDI
MAURITANIA	Mr. Diagana TIDIANE
SENEGAL	Mr. Amadou Malick GAYE
TOGO	Mr. Yawo Arade AZIAHA
IUBSSA	Mr. Lancelot REYNOLDS

CLOSING SESSION

CLOSING ADDRESS

BY: Mr. David McVoy,
Assistant Director for Operations,
Office of Housing, AID/Washington, D.C.

Chairman: Mr. Albert N. Votaw, Assistant Director, Office of Housing

Mr. Chairman, distinguished delegates,

I regret that Mr. Peter Kimm, the Director of the Office of Housing, was unable to be here. He has asked me to represent him. Many of you know him personally. He sends his warmest regards.

I am honored to address this distinguished group--the brains of housing in your respective countries. Comments made: There were two in this morning's session which I would like to address very briefly. The first raised the question of the relative priorities and cost effectiveness of various current approaches to urban development and expansion. Should investments be put into the incremental upgrading of existing communities or should they be rebuilt? Should emphasis be put on existing communities or new communities? Should services be provided according to the ability of the recipients to pay?

These are broad and searching questions which do not have any ready answers but do merit discussion; perhaps a future conference should concentrate on this issue.

Over the past twenty years, I have lived and worked off and on in Africa from Monrovia to Mombassa--from Cairo to Salisbury. I have witnessed many changes in attitude toward shelter.

In the early years there was a very simple political approach. A national housing policy was a political promise that every family in a country should have a home of their own with two bedrooms and running water. With time, this proved to be an unrealistic, unfulfilled promise.

The urban migration and population growth of the 1960s caught major urban centers unprepared. This spawned vast squatter communities. At first the powers that be preferred to ignore them. They then tried to hide them or demolish them. This only led to chasing the squatters to other parts of the urban area and solved nothing.

Previous Page Blank

Gradually many countries began to realize that these communities were part of their national housing stock and represented a sizeable investment. A shack, humble and crude though it may be, had required labor and materials to create and served its purpose as best it could.

In addition, these communities often had become well organized and functioning social units. Their destruction would only mean a serious economic and social loss with political consequences.

Out of the need to cope with existing poorly serviced communities, continuing natural population growth and urban migration has emerged a two pronged approach--to upgrade existing communities and expand urban residential areas for all income groups. This has raised two prime issues. How can cost recovery be established on an equitable basis to minimize subsidies and provide perpetual financing for urban improvement, expansion and the maintenance of services? What is the best use and balance of allocation of limited resources? Many countries are struggling with the question of cost recovery and balance of allocation of resources and probably always will. Ten years from now we will all know much more about the problem and there may be new approaches.

For the time being the wisdom of the two pronged approach has been accepted by many countries in Africa and around the world. They have recognized the social, economic and political realities.

The AID Housing Guaranty Program is limited by U.S. law to financing shelter and community services and facilities for low income families. This in effect means the upgrading of existing communities and the development of sites and services projects.

Since 1974 we have guaranteed over \$500 million dollars in loans in developing countries worldwide for these purposes. This year alone we have requests in 16 countries for over \$250 million dollars. Many countries have come to the conclusion that this is a valid and realistic approach.

Upgrading and developing new communities is no simple or easy thing to do. Housing was once approached in a simplistic manner--dealing only with the physical environment. Today it has become very complex with the parameters of concern encompassing social, economic, physical and political aspects. Planning and implementing these programs is a pioneering effort.

Learning process. In each project in which we are involved we ask that periodically we pause during implementation and jointly evaluate progress to date, learn from mistakes and successes, and make necessary modifications and adjustments. Over the past few days you have seen and had described to you a planning process which the Ivorians have done.

One of your conference documents is an evaluation of that effort. If you have not already done so, I recommend that you do so when you get home. It is frank, honest and I believe fair evaluation at a point in time when many valuable lessons had been learned.

A second comment made this morning had to do with AID legal procedures and documents. I am sure that those of you with whom we are working are often frustrated and bewildered by some of our requirements. As agents of the U. S. Government in guaranteeing private loans to foreign governments, there are certain basic laws we must comply with and procedures based on sound business judgment which we need to apply. However, we are continually trying to simplify these procedures and adapt them to fit the conditions in each country. We want to understand your problems and procedures so that we may come to workable, mutually acceptable agreements.

Conferences like this provide the opportunity for you to share freely and frankly your problems--your successes--your failures--your ideas and your dreams with your colleagues from other countries. I am glad that we in AID could assist in bringing all of you together.

Finally, I would like to pay tribute to our hosts--the brave and courageous warriors--the Ivorians. They have shown their bravery by doing battle with their own bureaucracy in planning their shelter program. They have done battle, not singly, but simultaneously with AID and the World Bank. Lastly, they have shown great courage by inviting us all here to examine what they have been doing. They have exposed to us their strengths and weaknesses, their successes and failures so that we all may learn. I am honored to have been here with this distinguished group. I thank you.

Copies of the Evaluation of the Ivory Coast Project referred to by Mr. McVoy are available from the Regional Housing Office, c/o American Embassy, Abidjan, Ivory Coast.

PARTICIPANTS LIST

Hosts: Government of the Ivory Coast
Office of Housing, U. S. Agency for International Development

CAMEROON

Mr. Philippe Bodiou, Director MAETUR
Mr. Emanuel Njamen, Secretary General, Ministry of Town Planning
and Housing
Mr. Onambele Etoundi, Architect, City of Yaoundé

CONGO

Mr. Dominique Mavoungou, Director General, Société de Promotion et de
Gestion Immobilière

GABON

Mr. Sylvestre Oyouomi, Ministerial delegate, Director-general CNSS
Mr. Essigone N'Koghe, Director General, Crédit Foncier du Gabon
Mr. Théophile Mbazonga, Director, Services Techniques de la Municipalité
de Libreville
Mr. Mengome Nguema, Engineer, Director General, Cadastre et Travaux
Topographiques
Mr. Albert Alewina Chavihot, Director General, Société Nationale Immobilière
Mr. J. M. Ikoubanguia, Director General, Habitat et Urbanisme

GAMBIA

Hon. Landing J. Sonko, Minister of Local Government and Lands
Mr. S. Fye, Permanent Secretary

GHANA

Dr. E.G.A. Don-Arthur, Technical Director (Housing), Ministry of Works
and Housing
Mr. John Vitor Cofie, Project Leader, Ministry of Works and Housing
Mr. Enoch Hornsby-Odoi, Managing Director, Tema Development Corp.
Mr. S. O. Sarpong, Deputy Manager, Bank for Housing and Construction
Mr. Asamoah-Tutu Austin, Director, Architectural and Engineering Services
Corporation

Previous Page Blank

GUINEA

Mr. Bala Keita, Director General of Housing

MALI

Mr. Makan Keita, Director, Nationale de l'Urbanisme et de la Construction

MAURITANIA

Mr. Koita Fodie, Director General, SOCOGIM
Mr. Diagana Tidiane, Architect, Director Habitat et Urbanisme
Mrs. Sally Sharp, Program Officer, USAID, Mauritania

MOROCCO

Mr. Dahbi Skali El Mehdi, Architect
Mr. Bennani, Architect

NIGER

Mr. Naba Albora, Director, Crédit du Niger
Mr. Katchere Assoumane, Engineer, City of Niamey
Mr. Askia, Architect, Ministry of Public Works
Mr. Moumouni Yacouba, Director of Town Planning and Construction
Mr. Marc Lombardini, Technical Advisor, USAID/Niger

NIGERIA

Chief Falegan, Director, Federal Mortgage Bank of Nigeria
Mr. O. A. Olajide " " " "
Mr. S. K. Jagun " " " "

SENEGAL

Mr. Amadou Malick Gaye, President Director General SICAP
Mr. Alioune Khaly Ba, Director General BNDS

TOGO

Mr. Foley Ayi, Architect, Centre de la Construction et du Logement
Mr. Yawo Atade Aziaha, Chief of Infrastructure Division, Ministère
du Plan et de la Réforme Administrative
Mr. Dedry Comlavi, Architect, AGETU
Mr. Tengue Apedo Mensa, Economist, AGETU
Mr. Anthony Yao, Director General, SITO
Mr. Felli Do Yao, Director General, Urbanisme et Habitat
Mr. Agate Dani, Credit Director, Banque Togoloaise de Développement
Mr. Robert Merrill, Technical Advisor, USAID/Togo

IVORY COAST

MTPTCU

S.E.M. Desiré Boni, Minister of Public Works, Transport, Construction
and Town Planning

Mr. Raphael Abou Boli, Engineer
Mr. Noel Ada Adah, Engineer
Mr. Michael Arnaud, Technical Assistant, DCU
Mr. Joseph Bedji, Town Planner, DCU
Mr. Gabriel Danho Badie, Under Manager Rural Housing
Mr. Kassoume Diarrassouba, Regional Director TPTCU south-west
Mrs. Virginie Dodault, Town Planner, DCU
Mr. Jean-Baptiste Guedji, Urbaniste, DCU
Mr. Simeon Koffi, Director, DCU
Mr. Yao Kouakou, Director General DCC
Mr. Adzoumani Kouassi, TPTCU Centre-west
Mr. Konan M'Bahia, Town Planner, DCU
Mr. Antoine Olavarrieta, Technical Advisor to the Minister
Mr. Sakoua Aby, Regional Director, TPTCU South-west
Mr. Bruno Tanau Yao, Regional Director Assistant
Mr. Uk Someth, Assistant Technique, DCU

MINISTRY OF ECONOMY, FINANCE AND PLANNING

Mr. Youssouf Doukoure, Director, Land Conservation Service
Mr. Nicholas Ekra, Director, Cadaster Services
Mr. Didier Fischer, Technical Advisor
Mr. Albert Ley, Technical Advisor
Mr. Albert Loughon, Technical Advisor

SETU

Mr. Sekou Coulibaly, Director General
Mr. Vincent Affran, Town Planner
Mr. Moussa Bamba, Engineer
Mr. Don Buu, Technical Advisor
Mr. Abdoul Karin Dao, Trainee
Mr. Bedry Djomen, Financial Director
Mr. Antoine Ebah, Technical Director
Mr. J. J. Fadeuilhe, Technical Advisor
Mr. N'Goran Fangbe, Technician
Mr. Lorn Elie Kobie, Technician
Mr. Niamien Tehi, Chief of Service

B.N.E.C.

Mr. Lazare Yeboué, Director General
Mr. Jean Yves Breus, Credit Director
Mr. Paul Brou, Planning Supervisor
Mr. Dejean de la Batie, Technical Advisor
Mr. Michel Denoyel, Technical Advisor
Mr. Jules Digbohoul, Service Chief
Mr. Georges Francois, Technical Advisor
Mr. Jean Marie Kassemble, Records
Mr. N'Zi Koffi, Personnel Chief
Mr. Kouame Konan, Technical Director
Mr. Amadou Kone, Chargé de Mission
Mr. Arthur Kouakou, Chief of Rural Housing Service
Mrs. Yvonne N'Guissan, Chargée de Mission
Mr. Dakassie Ouattara, Financial Director
Mr. Antonin Vidah, Savings Director

SOGEFIHA

Mr. Simon Nandjui, Director General
Mr. Acquah, Director of Management
Mr. Edouard Ahipaud, Real Estate Service
Mrs. Therese Anney, Chief of Branch Service
Mr. Daouda Coulibaly, Chief Office II
Mr. Sylvain Diby, Financial Service
Mr. Gervais Hoimian, Chief of Disputes Service
Mr. Kassi Kamna, Chief of Co-property Service
Mr. Pascal Konan, Sales Service
Mr. Marcel Konate, Budget Service
Mr. Florent Nomel, Chief Accountant
Mr. Fatouma Ouattarra, Chief of Exploitation Service
Mr. Affessy Yapi, Chief of Recovery Office
Mr. Andre Zohin

SICOGI

Mr. Bernard Koissy-Marie, President
Mr. Jean Konan-Ferrand, Director General
Mr. Banga Kone, Technical Director
Mr. Maurice Monnet, Managing Director
Mr. Guy Mucelli, Technical Advisor
Mr. Anoma N'Dhartz, Secretary General
Mr. Moussa Soumaloro, Financial Director

AVB

Mr. Jean Akoto, President
Mr. Roland Muller, Chief of Works
Mr. William Ngom, Architect
Mr. Gerard Paillat, Planning Director
Mr. Pascal Roumeguere, Projects Chief

E.E.C.I.

Mr. Cissé, Distribution Director
Mr. Defru, Management Advisor
Mr. Dibo, Chief of Commercial Service

PROCIMMO

Mr. Konan Bledou, Depute
Mr. Eoba Kassi, General Director of Land Administration
Mr. Abdoulaye M'Bengue, Real Estate Expert

UNIVERSITE NATIONALE

Mr. Koffi Atta, Geography Researcher
Ms. Susan Buchanan, Architect, CRAU
Mr. Felton Lamb, Architect, CRAU
Mr. Jean Saint Vil, Lecturer
Mr. Murray Spencer, Architect PNUD FRAR
Mr. Michael Smith, Architect, CRAU
Ms. Tunell, Architect, CRAU

Mr. Ambrofié, Under Manager, Groupement Foncier de Côte d'Ivoire
Mr. Nzante Sony Spee, Interpreter " " " "
Mr. Pierre Kahgah Koffi, Under Manager, GFCEI
Mr. Kafongo Kone, Director CIFIM
Mr. Isaac Koua Brou, Sociologist BCET
Mr. Mamadou Ba, Director General SIDECEI
Mr. Rosea M'Bengue, Engineer

INTERNATIONAL ORGANIZATIONS

Mr. José Carlos Mello Ourivio, Deputy President, International Union of
Building Societies and Savings Associations
Mr. Lancelot Reynolds, General Manager, National Building Society of
Jamaica, IUBSSA
Mr. Bob Hardy, United Nations Center for Human Settlements
Mr. L. M. Shango, Principal Economist, African Development Bank

AGENCY FOR INTERNATIONAL DEVELOPMENT

Mr. David McVoy, Assistant Director for Operations, DS/H
Mr. Albert N. Votaw, Chief RHUDO/Abidjan
Ms. Sara Frankel, Housing Officer RHUDO/Abidjan
Mr. Scott Johnson, Civil Engineer RHUDO/Abidjan

AGENCY FOR INTERNATIONAL DEVELOPMENT (continued)

Mr. Harry Birnholz, International Development Intern
Mrs. Rozalind Daniels, REDSO WA
Mr. Malcolm Rivkin, President, Rivkin Associates
Ms. Carol Wolter, Interpreter, AID Washington, D.C.
Ms. Helen Kaps, Interpreter, AID Washington, D.C.
Mrs. Margaret Tschirhart, Conference Coordinator
Mrs. Arletter Legrand, Conference Secretary