

Shelter Sector Reform Project Newly Independent States of the Former Soviet Union

An ICMA Report

Prepared for the Office of Housing and Urban Programs
Agency for International Development



**TECHNICAL ASSISTANCE TO THE HOUSING SECTOR
IN THE NEW INDEPENDENT STATES
Component 3: Armenia and Kazakhstan**

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PROJECT MANAGEMENT AND ADMINISTRATION

ICMA's contract was signed on September 1, 1992, and immediate efforts focused on recruiting long-term advisors (LTAs) to reside in Armenia and Kazakhstan and making arrangements for them to relocate overseas. Steven Anlian was retained as LTA for Armenia and Joseph Grassie as LTA for Kazakhstan.

Per oral instructions from PRE/H, ICMA suspended recruitment of the second LTA position in each of the two countries until May 1993, when PRE/H orally directed ICMA to recruit for a second LTA position in Kazakhstan to work primarily with the Republic. ICMA had identified Wallace Kaufman as a candidate for this position and sent him to Almaty on a TDY in July/August 1993. By the end of the contract year, Kaufman was scheduled to return to Almaty as an LTA at the beginning of October. Also at direction from PRE/H, ICMA began recruiting in mid-summer for a long-term, resident adviser to assist the Republic of Armenia a market-oriented construction management practice; this adviser is to work in parallel to World Bank financed reconstruction activities in the region damaged by the 1988 earthquake. As of August 31, 1994, two candidates acceptable to USAID had been identified, but authorization to retain a candidate on a long-term basis remained contingent on World Bank approval of the loan which was expected early in the fall. In the meantime, plans were underway to send the preferred candidate to Armenia on a lengthy TDY to assist the government in training and introduction of construction management systems and procedures in expectation of loan approval. ICMA, again at PRE/H's direction, did not hire anyone for the ICMA home office-based Senior Housing Analyst position in the contract.

Work also began on building a resume bank of short-term advisors (STAs) and coordinating logistics for short-term TDYs as approved. Many logistical problems were faced as the project started up, including poor communication and transportation links between Washington and the two countries; bureaucratic obstacles to getting travel documents from the Russian and later Kazakhstani and Armenian consulates; and infrequent, unreliable freight service for adequately supplying office equipment to the LTAs. Access to the diplomatic pouch was approved in February. Communication links with field offices were dramatically improved by late summer when an electronic mail connection with Kazakhstan was established. Research on establishing a similar connection with Armenia continued to be pursued.

Overall conceptual and operational project strategies were prepared for a formal review session at PRE/H early in March. Following positive feed back from PRE/H, six-month draft work programs based on these strategies were prepared and submitted to PRE/H for review. Also in March, ICMA's contract was amended to authorize ICMA to work at the PRE/H project officer's request in NIS republics other than Armenia and Kazakhstan.

In addition to routine management and administrative activities (in planning and supporting TDYs, in satisfying contractual reporting requirements and in responding to various PRE/H requests for information including weekly reports on all activities, etc.), the following activities conducted by Washington-based staff are worthy of note:

Home office staff were involved in making arrangements for client participation in several different types of training events including U.S. study tours and client participation in the U.S. and in third countries to observe housing privatization projects underway.

Project Director Peter Epstein made five field visits to Kazakhstan and Armenia in the course of the year to coordinate and review the progress of work with the LTAs, their lead CCN counterparts, and the USAID missions. As part of these visits, he also conducted a number of informal workshops on housing reform topics and seminars in Almaty, Karaganda, Bishkek, and Yerevan. At the request of USAID, he also conducted a field reconnaissance in Kyrgyzstan in July, 1993 to document the context for housing reform, assess the receptivity and perceived priorities for technical assistance, and identify prospective counterpart officials and agencies with whom USAID might work should a full-scale program of technical assistance for housing reform be initiated. Following this visit, PRE/H directed ICMA to begin recruiting for resident advisers to both the City of Bishkek and the Republic of Kyrgyzstan in anticipation of likely authorization to initiate such a program later in the year.

PROJECT STATUS: KAZAKHSTAN

Background and Context for Housing Reform

The Republic of Kazakhstan has made substantial progress in privatization of housing since independence. Kazakhstan's housing privatization efforts began in 1989, making it among the first of the former Soviet Republics to initiate this process. Since then, the program has gone through some evolution. Initially, units were sold directly based on a normative valuation of each unit; subsequently the price was discounted 50% to accelerate the process. In September 1991, legislation was passed establishing a coupon system. More recently, some jurisdictions (Almaty in particular) have begun privatizing units for free. By the autumn of 1993, approximately 60% of apartments were reported to have been privatized in Almaty; about 50% nationwide. Owners of privatized apartments still receive municipal maintenance services on essentially the same terms as renters.

In furtherance of the privatization efforts directed at housing and other real estate, a number of key laws have been enacted: the Law on Land, the Law on Property (or ownership), the Law on Leasing, and the Law on Housing (also referred to as codes). Numerous decrees and regulations have also been issued to implement these laws. These laws have begun to define the primary principles for the ownership, use and disposition of housing and other forms of real estate and items of private property. They have also begun to define, although as yet imperfectly, the methods and alternatives by which land may be occupied and used for housing and other building purposes. However, much work remains to be done to establish property rights and property registration systems that work for market purposes.

The "hereditary use right" to land obtainable under current law is felt by Kazakh lawyers to provide a workable basis for establishing private real estate markets--with the further recognition, in some quarters at least, that this use right must be further clarified and perfected in order to provide tenure rights that are secure enough for purposes of private investment and collateralized lending.

There appear to be two systems for tracking title to property in Kazakhstan. One system consists of the land registry, which tracks use rights to land, and to some extent appears to monitor actual site characteristic and economic value as well. The Bureaus of Technical Inventory and city housing departments maintain records on privatized buildings and apartment units. A number of major cities have completed normative valuation studies in conjunction with initial privatization efforts and as an underpinning for relatively nominal land taxes on land use rights extended to industrial and commercial enterprises (in effect, use fees) that has been in effect for several years.

However, the systems now in place for tracking property rights have not been designed with a view towards accumulating the data bases that will be required for introducing property taxes based on periodic market assessments of value; nor would they serve the functions of a legal cadastre the Western sense.

Despite the Government's fiscal straits and the problematic conditions in the overall economy cited above, housing construction activity continued in 1992--albeit at levels well below those of recent years. Estimates are that production will remain about the same or somewhat lower in 1993.

In both Almaty and Karaganda, a visible level of single family construction continues to be undertaken both by private entrepreneurs on a custom and speculative basis and by prospective owner occupants acting as their own general contractors.

Operational Strategy for Technical Assistance to Kazakhstan

Long-term advisor Joseph Grassie arrived in Almaty on December 7, 1992, but did not acquire adequate office space in one of the City of Almaty's city buildings until February. He equipped the office over several months with the assistance of Washington staff and also hired a local interpreter/secretary and interpreter/analyst. Communication difficulties, including unreliable telephone and fax, made reporting from the field sporadic during the project's first months.

At PRE/H's direction, Grassie was assigned to work primarily with the City of Almaty. In addition, he was responsible for overseeing short-term technical assistance and training activities directed at the Republic level of government and the City of Karaganda. Grassie was also asked to coordinate the involvement of representatives from the Republic of Kyrgyzstan and the City of Biskek in training activities pending an USAID evaluation of establishing a technical assistance program in that Republic.

Grassie's initial work included coordinating the implementation of STA assignments, arranging for translations of a number of legal documents, and making arrangements for clients to participate in seminars and study tours to the U.S., Eastern Europe and other NIS republics. In April, Grassie traveled to Moscow to study housing allowance, condominium management, and private housing management programs underway there.

Building an effective working relationship with the City of Almaty was difficult from the start, especially in keeping the attention of the Deputy Mayor for Housing. The Mayor assigned Grassie a working group of City employees to work with him on developing detailed recommendations for a housing allowance program in Almaty. The working group developed information on a variety of topics including a detailed analysis of the cost/revenues of providing housing services and utilities. By late Spring, the City appeared reluctant to proceed with work in this area, ostensibly because of pending Republic initiatives in this area and the City's success in obtaining a Republic commitment to cover operating deficits in housing maintenance and communal services in 1993.

An agreement was signed in January formalizing ICMA/USAID work with the Republic with the Chief Architect as our main contact. In March, Grassie was consulted by the Vice

President on overall housing policy and the formation of a task force to quickly develop a Presidential Decree on Housing Policy. The task force was formed with Grassie included in its membership and the Chief Architect acting as chairman. The subsequent Presidential decree sets forth a broad set of housing reform initiatives including the creation of a housing ministry; the creation of a housing bank and plan to bring into being a market-oriented housing finance system; a plan to make the state's investments in housing through competitive processes that would encourage the growth of private developers and construction firms; and a proposed national program of housing allowances to facilitate the reduction of subsidies for housing maintenance and communal services. Although the Decree contains some provisions that are problematic from a reform perspective, on balance it represents an important initial step towards a more systematic and comprehensive approach to accomplishing the transition to a market economy within the housing sector.

By early summer, it had become apparent that the Resident Advisor was establishing more effective working relationships at high levels in the Republic level while at the same time was having difficulty establishing effective relationships at the City level. In July he was formally reassigned to work with the Republic as his prime client.

Work to Date and Plans for Future Work

National Housing Policy and Legal Framework. Early in 1993, President Naserbaev directed the Vice President and through him USAID/ICMA's main counterpart, the Chief Architect of the Republic, to develop a new national housing policy with the aim of restoring housing production and moving towards private market housing production and elimination of most government subsidies for housing consumption. Since then, the technical assistance effort has centered on supporting this policy development. Resident Advisor Joseph Grassie was appointed to the Vice President's task force appointed to draft the decree. Participation of Republic officials and staff in the Utah Housing Finance Conference and in an ICMA organized study tour to Hungary and Moscow contributed to an understanding of market concepts and approaches to reform on the part of key participants. In addition to assistance on the decree, the program has assisted the government in developing a legal reform agenda and on drafting priority laws and regulations. To date, condominium law is being finalized based on comments from interested ministries and mortgage security law is about ready for review. It is anticipated that both documents will be submitted to the Parliament at the next session when new legislation can be introduced.

Future work program priorities for the Republic will focus on assistance in implementing the Presidential decree, including joint sponsorship with the Vice President's office of a national conference addressing implementation issues with high-level participation anticipated from all the Oblast administrations. Additional work priorities will be reassessed and determined as follow-up to the conference. Some continued assistance, at a low level, will be given to helping to flesh out and clarify the new national housing policy, the specific laws, decrees, and regulations needed to move forward its overall implementation. This is most needed in

respect to housing finance to clarify realistic expectations for results in the current inflationary environment. However, the emphasis of technical assistance should shift to a select number of priority areas linking detailed policy development at the national level with local level demonstration projects.

At this writing, based on prior agreement with ICMA counterparts, the priorities for legal assistance for the balance of FY 93/94 include measures designed to facilitate private investment in urban land development, namely: clarification of land tenure and real property rights (amendments to land code, civil code and/or new law), procedures for establishing/verifying title, and land allocation mechanisms. Work has already begun on these topics. Subsequent priorities are likely to include introduction of western land use regulation and planning law, property tax law, other taxation law relevant to real estate market operation, selected banking/housing finance law related to implementation of housing finance system reform, and landlord/tenant law.

Completion of the Housing Privatization Process (Condominium Formation/Housing Maintenance Formation/Subsidy Rationalization). Key government ministries have reviewed a proposed condominium law prepared by a short-term ICMA legal advisor and Kazakhstani legal consultants and the law is expected to obtain Parliamentary action in the next session at which new measures can be introduced. A study tour and training were conducted to familiarize local officials and staff with basic concepts and approaches to condominium formation/housing maintenance privatization.

In coming months, legal assistance will be supplied as needed to help secure passage of the condominium law and input to additional legal measures to strengthen movement towards housing maintenance privatization. Policy assistance will be given to help clarify Presidential Decree provisions authorizing housing allowances. The possibility also exists for the organization of a local demonstration project with associated training on implementation of condominium law/housing maintenance privatization.

Clarification of Urban Land Tenure/Real Property Rights and Property Titling (Legal Cadastre). Recommendations were developed to integrate a legal cadastre for buildings and land and provide basic titling system for market purposes. Consultation was provided on the drafting of a mortgage security law and related amendments to civil code and the law is ready for the ministerial comment process. A preliminary detailed assessment of the existing land code was made in consultation with Kazakhstani lawyers and seminars and training were conducted to introduce basic concepts.

Future legal assistance will be provided on the clarification of urban land law, model lease documents, and land registry (legal cadastral reform). ICMA expects that this will lead to possible pilot projects in the auctioning of land and implementing cadastral reform later in 1994.

Introduction of Market-Oriented Appraisal Techniques and Creation of Fiscal Cadastre. Initial TDYs have laid basis for creation of information (and ultimately legal and fiscal cadastral systems) to support private market operation and genuine ad valorem property taxation. Advice was also provided to the government on real estate appraisal and encouraging private appraisal profession.

The Presidential decree looks to promoting use of appraisal services for a variety of governmental purposes and establishment of improved titling system. Over the long term, effective information system requires both encouragement of appraisal and brokerage professions (the sources of information in the market place) and government cadastral and related information services.

A two-week seminar to train real property appraisers is planned for January 1994 co-sponsored by ICMA and EDI. Follow-on efforts will be made to institutionalize such training and encourage an organized appraisal profession. Plans also exist to initiate a market-monitoring program to create a data base on transactions sufficient to introduce mass appraisal techniques on a pilot basis and to begin to accumulate a data base to support introduction of market-based appraisals and eventual introduction of real ad-valorem property tax.

Reform of Housing Production. There has been limited focus on this area, with the exception of general work on the Presidential Decree, a TDY at the government's request to advise on market oriented building standard and code enforcement, a four day seminar on American residential development practice followed by a study tour for Almaty officials to the US. At heart of the Presidential decree is an apparent commitment to making access to land, construction financing, and mortgage financing under government assisted programs available to "developers" on a competitive basis. The ultimate aim is to establish residential real estate development as a profession and business activity and reduce the state's role in housing production to essential social housing for the neediest.

Future plans are to assist the anticipated new housing ministry in detailed procedures to initiate competitive bidding for housing procurement and to utilize funds of the anticipated new housing bank on a pilot basis for construction lending for turnkey housing projects using commercial developers. Consideration is also being made of initiation of a pilot subdivision project with associated training activities.

Housing Finance Reform. The Presidential Decree aims at producing a private housing finance system, albeit through the somewhat problematic strategy of creating a new government housing bank which would subsequently be privatized. The Housing Bank is intended to provide both construction and mortgage financing. During the past year, ROK officials and senior bank staff participated in both the above referenced training in housing finance in Utah in February and a three-week housing finance training course given by the Fels School of Government at the University of Pennsylvania in August.

Planned technical assistance through March of 1994 focuses on helping to clarify a detailed and realistic strategy and work plan for evolution of the housing bank into a private institution and utilizing private banks in program at early stage. Clarification of the practicality of introducing indexed mortgage and savings instruments under current and likely near term economic conditions will also be pursued. Assistance will also be given with initial organization and training as well as involvement of the bank in financing an initial demonstration project.

Based on the outcome of this initial work, the ICMA intends to introduce mortgage lending on a pilot basis working with the new Housing Bank and/or a private banking institution. This work would commence in the later half of FY 93-94 and continue through 1995. At a minimum, such a pilot would serve as a "shake-down" cruise enabling the participating institution to establish basic procedures and train staff in basic under-writing and loan administration practice.

PROJECT STATUS: ARMENIA

Background and Context for Housing Reform

A superficial perusal of Armenia's housing statistics might leave the impression that housing privatization was well advanced even prior to independence. Government statistics list over half the nation's housing as privately held, while about 44% is state owned (including enterprize and institutional/union housing) and about 4% is in cooperatively owned units. However, these figures are somewhat misleading since most of the private housing is found in rural areas. In the four principal settlements (Yerevan, Hjumry, Kirovakan, and Razdan) where two thirds of the population lives, about 70% of the housing remains in State hands.

Moreover, since the statistics are maintained in terms of square-footage instead of units or households, they inflate the relative importance of private homes which tend to be larger on average than the typical public apartment. In sum, housing, particularly in urban centers, remains predominately under state ownership and management.

There has apparently been little incentive for others to privatize their flats despite the small cost involved. Tenants in State housing are perceived as having *de facto* property rights, including inheritance. The internal passports/identity cards which identify all citizens by address, provide the documentary basis under which apartments are passed from one generation to another. Eviction and foreclosure are not practiced.

The government has felt the need to replace the preexisting Soviet era program, with a more carefully considered housing privatization law that is more integrated with overall property rights reform and housing policy. A proposed housing privatization law (modeled on a 1992 presidential decree) has been before Parliament for a number of months; the concept of housing privatization reportedly enjoys wide support and enactment of a law is still anticipated. However, the proposed legislation as introduced was quite abbreviated and reportedly Parliament feels that more detailed terms should be resolved prior to enactment. In particular, the fundamental question of whether to grant privatization rights for free or to charge a price (reflecting some normative, dwelling unit value) still remains unsettled.

The persistence of highly subsidized rents and service charges continues to pose a disincentive for individuals to privatize (either under the old Soviet law or any forthcoming program). These below-market charges would also pose a strong disincentive for private investment in either the existing stock or new housing production, even if overall economic conditions were otherwise favorable.

Under present circumstances, it is difficult to provide a meaningful measure of government costs for servicing housing. With the near total curtailment in district heating operations and intermittent supply of cooking fuel and electrical service, there is no typical expenditure for utilities; moreover, it is difficult to estimate what the likely costs would be if and when normal energy supplies are restored.

At present there is little organized brokerage activity and most real estate transactions are handled informally, often through black market intermediaries. Only recently have real estate offerings begun appearing in newspapers. Market prices are communicated by word-of-mouth and are difficult to verify; there are inadequate formal mechanisms for interested parties to exchange or validate representations. Data on transactions is not being recorded and accumulated so as to provide an informational base for the introduction of market valuation methods.

A 1991 "Land Code of the Republic of Armenia" tried, in a preliminary way, to establish a framework for urban land transactions. However, the basic laws to clarify urban land tenure remain to be written. The Department of Economic Reform remains eager to clarify urban land privatization policy as well. There is also a study process underway, jointly sponsored by the Republic and the City of Yerevan, to establish normative land values for various privatization purposes.

As in most socialist economies, the shelter sector lacks efficient mechanisms to mobilize savings for housing and to finance housing construction and purchases. Traditionally, the state banking system has functioned primarily as a payment conduit among government enterprises rather than as a vehicle to intermediate between savings and housing investment. Interest rates have played a limited role in allocating credit and pervasive credit subsidies have compounded the inherent inefficiencies of the system.

For the time being (even if necessary laws and institutions were in place), macroeconomic conditions (particularly inflation) preclude the introduction of market-oriented housing finance techniques. However, there is increased understanding within the government of western banking practice and commitment to move forward with financial system reform.

Formerly, housing construction in Armenia was centrally planned and controlled, with industry requirements and standards set by Soviet agencies in Moscow. These bodies also served as the primary sources of financing and procurement. Since independence, the Ministry of Construction of Armenia has assumed these functions. However, due to the economic crisis it has virtually no funds to operate.

In form, the housing industry in Armenia retains its Soviet era structure--one that is monopolistic, inefficient, inflexible, and unresponsive to consumer preferences. There are about 100 large construction enterprises of which a smaller number have concentrated on housing projects. The Government appears committed to privatizing these large enterprises and creating opportunities for smaller entrepreneurs, but the mind-set of entrenched management may prove difficult to overcome. A meaningful transition can only get underway with the restoration of overall economic conditions required to support a meaningful level of construction activity.

In recent years, independent "battalions" of builders and tradesmen have spun-off from state-run construction industries, often through the accepted practice of using state-owned

equipment and materials. Since 1988 a number of building "cooperatives" have been formed as well. Although many such firms have operated primarily within the black market, their presence suggests that, as opportunities to renew building construction reappear, there is at least a small set of individuals and entities with some experience in operating smaller construction businesses who might be drawn upon to participate in further efforts to privatize construction activities.

The 1988 earthquake destroyed between 25-100% of the housing stock in heavily-populated northern Armenia. A massive reconstruction effort was mobilized, with construction crews converging from throughout the USSR, but building activity came to a premature halt due to the dissolution of the U.S.S.R. and subsequent economic crisis. Approximately 40,000 to 50,000 units of replacement housing units, although "under roof" remain incomplete and uninhabitable.

An estimated 70% of the families made homeless by the 1988 earthquake (320,000 of 530,000) still inhabit garages, trailers, and makeshift shelters constructed from shipping crates, storage tanks, and other scavenged materials. Small additions, generally of stone, testify to the length of time these "temporary" arrangements have now been in place.

Over the past several years, Armenia has also had to absorb a steady flow of refugees from other Republics (estimates in excess of a quarter million), especially from Azerbaijan as a result of ongoing clashes in Nagorno Karabakh and persecution in other Azeri cities. While there has been some counter-migration of Azeris, the numbers are significantly less and the emigrants primarily rural as opposed to the newly arrived immigrants who have flocked to the cities.

The World Bank appears to be about to approve a loan in the thirty million dollar range for reconstruction activities in the earthquake damage zone, primarily for completion of some portion of the unfinished housing in the area and for communal services in the improvised settlements that have arisen on a quasi-permanent basis. Our counterparts in the Department of Ministry of Economics are directly involved in negotiating the loan on behalf of the Armenian government. Both Armenian government representatives and the World Bank representatives have requested parallel technical assistance from USAID. USAID PRE/H has agreed to fund a construction management/supervision expert (through its contract with ICMA) to work in parallel with the World Bank funded construction activity. It has also agreed to generally coordinate its overall housing sector reform project with implementation of the earthquake reconstruction project--particularly, in order to help to capture opportunities to demonstrate privatization efforts in conjunction with the Bank funded capital expenditures involved (e.g. training and technical assistance in forming resident associations for finished apartment units). There is also a new building materials plant (funded in part through USAID assistance) coming on line in the earthquake zone. The USAID Mission has requested assistance from the ICMA Resident Advisor in preparing certification procedures for licensing of private contractors using the output from this facility.

Operational Strategy for Technical Assistance to Armenia

Long-term advisor Steven Anlian arrived in Yerevan, Armenia, on October 8, 1992, and initiated efforts to set up a local office in space provided by the Republic government in the Department of Economic Reform. Anlian was initially retained as an advisor to the Republic but, with PRE/H's decision not to fill the second LTA position, was directed to work with both the Republic government and the City of Yerevan.

The economic blockade imposed on Armenia in its war with Azerbaijan resulted in extremely poor living standards throughout the winter. Severe shortages of power, closure of heating plants, and other hardships made daily life difficult and communication with Washington unreliable. With the help of the Armenian Assembly in Yerevan and project staff in Washington, Anlian equipped his office and in March was successful in securing a reliable international telephone link.

Anlian's initial focus was on developing a detailed strategy and workplan for technical assistance in consultation with Peter Epstein and respective clients; establishing relationships with key players in the Republic and City of Yerevan governments and the USAID mission; and coordinating logistics for STAs. Initial progress was slowed both by the severe winter weather conditions (curtailment of heat and electricity brought many government operations to a virtual standstill) and sweeping reorganizations early in 1993 of both the Republic and City governments, including a new prime minister and new mayor. Anlian was successful in maintaining and reconstituting effective working relationships with both the Republic and the City administration as these political transitions occurred.

The project's first main contact with the Republic of Armenia was Armen Yeghiazarian, director of the Department of Economic Reforms, who, in the aftermath of the February resignation of the prime minister and subsequent reorganization, was made Minister of Economics. As part of the government's reorganization, the Department of Economic Reform was merged into the Department of Economics and the Department's new director, Ashot Avetissian became ICMA's lead counterpart. On a day-to-day basis, Anlian works most closely with Andranik Andreasian, chief of the Republic's Office of Real Estate Reform.

Project work with the Republic of Armenia immediately dealt with assisting in the creation of an overall legal structure for housing and urban land reform. ICMA advised the Ministry of Economy, Department of Economic Reforms, and Judicial Ministry on drafting of an urban land privatization law and also consulted directly with the Parliamentary Committee on Privatization (Health Services and Social Issues) charged with managing consideration of the privatization law in Parliament. The privatization law was enacted in June along with a parliamentary decision directing the government to draft detailed regulations. ICMA is currently assisting in this drafting effort.

Another major priority has been urban land privatization and allocation. Anlian has arranged

with a group of technical experts in law, economics, urban planning and design from the Armenia Urban Research Institute (AURI) to assist him and experts who came from the US in advising the government in this area. This work resulted in several government decisions, most notably in respect to the auctioning and pricing of land. The AURI consultants have already produced several reports aimed at helping to structure government decision making in this area and will later assist in developing a demonstration program in the City of Yerevan.

Work with the City of Yerevan gained momentum in February when the newly-designated mayor appointed a committee to work with the ICMA/USAID housing assistance program. The committee includes the City's housing director and director of communal services. The focus of the initial assistance to the City was on creating the city policy and capability to implement privatization law, particularly in respect to condominium formation and improved service delivery. The City selected a visible apartment complex near the Opera House to serve as a pilot project and "laboratory" for investigating, testing, and demonstrating privatization concepts with an eye to using the building as a condominium demonstration as part of the initial implementation of the recently enacted privatization law. Armenian business school students conducted an extensive survey of the residents of this project under supervision of Anlian and staff from the University's Business Center. The short-term TDY of Carol Rabenhorst further supported this effort. Preliminary arrangements have been made to use this project to demonstrate residential energy conservation concepts in conjunction with other USAID-funded energy projects in Yerevan.

In late May, Anlian arranged with the Yerevan Scientific Research Center of City Management Systems to provide technical assistance to ICMA in its work with the City in respect to housing privatization. Members of this institute include housing maintenance and management experts, attorneys and economists. Areas of concentration include conversion to the private sector of housing management and refinement of the government's permanent role.

Economists from Yerevan State University are working with the project on compilation of a housing indicators report. An economist and attorney from the Ministry of Justice are assisting project efforts in conceptualizing and drafting housing and real estate legislation. The American University of Armenia Center for Business Research and Development is working on private housing formation.

In December, Anlian hired Nancy Najarian a real estate broker in Armenia, and two of her Armenian associates, to produce *A Survey of the Residential Real Estate Sector and the Means of Exchanging Private and State-Owned Residential Property in the Republic of Armenia*. In March, Anlian produced a report on *Armenia's Housing Maintenance Delivery System*.

Efforts have also been made to coordinate project work with World Bank plans to fund earthquake reconstruction activities, particularly the completion of unfinished apartment buildings, possibly by encouraging home owner/tenant participation in management of

apartments being completed. USAID has received additional World Bank requests for support of these Bank funded activities and ICMA has assisted PRE/H in reviewing these proposals.

From the inception of the housing reform technical assistance program in Armenia, the government's first priority has been to receive help in establishing the legal and institutional framework for private housing and land markets. They have viewed this as essential work that could proceed fruitfully even in the face of the country's uniquely dire economic conditions and acute energy shortages. Leaders are confident that market activity will emerge rapidly as conditions normalize. The World Bank, as one of the conditions of a major loan to Armenia for Earthquake Zone Reconstruction Activities, has required the government to prepare a housing reform program agenda. Earlier this year, ICMA's senior counterpart, the Minister of Economics, requested additional support from USAID for housing policy reform as part of his overall request for parallel technical assistance in support of the World Bank funded activities.

Work to Date and Plans for Future Work

Condominium Formation and Housing Maintenance Privatization. Assistance was given to the City of Yerevan in selection of an apartment complex to serve as a laboratory demonstration site for the transfer of housing to tenant/owner control. A second complex was identified more recently and a third under consideration. Survey work conducted by local business students with tenants of the model complex was organized to inform city officials on a strategy for the transfer to owner control. ICMA succeeded in interesting the government and a World Bank team in using completion of earthquake zone apartments as a demonstration of housing privatization. At government request, ICMA plans to coordinate training activities to facilitate owner occupancy of earthquake housing. Training materials for assisting in the creation and management of condominiums were translated into Russian and initially reviewed with counterparts by one of ICMA's short-term advisors. Another short-term TDY generated a detailed plan for implementing demonstration projects in Yerevan and the earthquake zone. A seminar was conducted for City participants on property management.

Future project activities include focusing on implementation of the earthquake zone and Yerevan demonstration projects.

Introduction of Market-oriented Property Valuation, Registration, and Assessment Procedures and Systems. Input has been given to property/land tax laws pending in Parliament; government proposals to institute real estate transfer fees and taxes and pending government decisions; establishment by the government of normative starting prices for land reflecting effort to approximate market valuations; and to a pending government decision on land cadastre/reregistration of land. An introductory seminar was conducted on land registration, property valuation, and taxation and the first systematic monitoring of real estate sales

transactions (including informal sources) to provide a data base for market based real estate valuation and assessments was initiated.

Future work in this area will focus on assisting in preparation of a detailed methodology for legal land cadastre, particularly in respect to establishing land parcelization. Help will also be given in developing detailed proposals for Torrence style property registration system. Implementation of the market monitoring system will continue leading eventually to use of the data to review normative "starting prices of land" recently adopted and, if the data is sufficient, to assess the feasibility of introducing simple computerized mass appraisal techniques to supplement normative prices.

A methodology for cadastral reform has been identified has a priority for technical assistance by the Minister of Economics and the Apparatus. Initial TDYs have laid basis for creation of information (and ultimately legal and fiscal cadastral systems) to support private market operation and (in time) genuine ad valorem property taxation. In respect to the legal cadastre, the recommended approach to property registration is an incremental one that can be implemented on a largely self-financing basis over time.

A market monitoring program has made substantial progress in assembling a data base on actual market transactions in both the formal and informal sectors. This data base provides a point of departure for introducing simple mass appraisal techniques on a pilot basis and establishment of the fiscal cadastre.

Technical assistance in FY 93/94 looks towards formal adoption of a recommended approach to legal cadastre and documentation of the methodology as a possible cost-effective model approach for application elsewhere in NIS. Efforts will also include development of a simple mass appraisal model and software adapting available program to generate market based valuations for various government purposes. Training of appraisers will be conducted incorporating some case materials developed from the market monitoring program. Analysis will also be made of the feasibility of low cost, computerization of basic system.

Urban Land Reform. Arrangements were made with the Armenian Urban Research Institute (AURI) to assist with policy, legal, and implementation work. Client representatives participated in a USAID-sponsored conference on urban land reform in Kiev. Project staff reviewed and evaluated existing law and development of recommendations. Input was given to the government decision authorizing land auctions.

In coming months, the project will assist in the development of a basic policy decision on urban land tenure form, including detailed policy legal assistance in legislation on urban land tenure and amendments to the land code to clarify overall real property rights. Assistance will be given in more detailed procedures to implement the government decision on land auctions.

Establishing Basic Legal/Institutional Framework. A TDY by attorney Robert Joseph

resulted in an assessment of the overall legal and institutional framework for creating private housing and real estate markets and the agenda for moving forward. Assistance was given by several of ICMA's short-term advisors in defining basic policy options and developing basic legislation, most importantly the housing privatization law enacted in June. Assistance was also given in establishing a framework for administrative regulations and implementation of the privatization law. The project also contributed to the introduction and adaptation of model condominium law and documents and incorporation in regulations for administering privatization law. It is expected that this work will result in subsequent condominium legislation and/or detailed administrative law in 1994. A study tour was conducted to Hungary and Moscow that was instrumental in broadening the perspective of key government counterparts in respect to the overall strategy for completing the privatization process.

Future work will focus on the government decision on privatization and implementation plans for the housing privatization law in particular respect to condominium formation and transfer of maintenance; responsibility to occupants; definition of land rights associated with buildings; and legal registration of new property rights. Project staff will also assist in evaluating the political and economic feasibility of using a housing allowance approach to raising rents and communal service charges. Assistance will also continue to be given on law and decisions on property registration, valuation and taxation. A conceptual plan will be developed for legal and physical cadastre, both transitional and long-term. A market-monitoring program will be established to systematically collect information on real estate sales from formal and informal sources. And introductory seminars will be conducted on real estate valuation and property tax administration.

Demonstration of Private Production and Disposition Concepts. Parallel with World Bank supported reconstruction activity, this is a somewhat discrete activity. To the extent help on the private disposition of completed housing can be built into the program, this work would both serve to demonstrate the private property rights created through the legal aid under Focus Two, above, and for extending to the Republic level, the proposed assistance to condominium formation proposed in the Yerevan Strategy Paper.

A variety of World Bank funded construction activities are to be carried by contracting firms retained through a competitive bidding process. Projects include completion of several thousand apartment units; installation of bathhouses and other community facilities for residents of "temporary housing"; sites and service type development with provision of small, core home to be completed by self-help; completion of unfinished factory shells; and reinforcement of damaged structures.

The Minister of Economics requested that USAID provide an LTA with expertise in western construction management and supervision practice. The LTA would assist in training Armenian participants in construction management and supervision methods; introducing quality control systems and procedures and other performance monitoring methods; and generally advising and serving as a technical resource throughout the construction process.

Once the above activities are well underway (by late FY 93/94), the LTA would turn his attention to assisting the government in introducing similar bidding and management processes throughout the construction industry and institutionalizing the training of professionals qualified to provide construction management and supervision under a market system.

He would also coordinate TDYs and other training activities designed to capture the full potential for demonstrating competitive construction practices in conjunction with the construction activities which will soon be fully underway.

PROJECT STATUS: OTHER NIS REPUBLICS

General NIS

Attorney Sheldon Schreiber was contracted by ICMA in February, 1993, to research and write a report on the relevance of U.S. uniform law reform movements to land privatization in the NIS.

Kyrgyzstan and Other Central Asian Republics

In May, LTA Grassie traveled with Lynn Dunn of the USAID Mission in Almaty to the City of Bishkek to evaluate the potential for a technical assistance program in housing sector reform in Kyrgyzstan.

In July, Peter Epstein prepared a detailed reconnaissance report on the housing sector in Kyrgyzstan based on his TDY to that country. His report included proposed clients and a strategy for technical assistance in housing sector reform to both the Republic of Kyrgyzstan and the City of Bishkek.

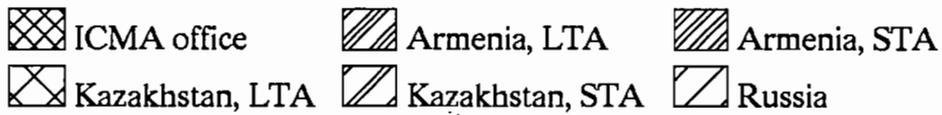
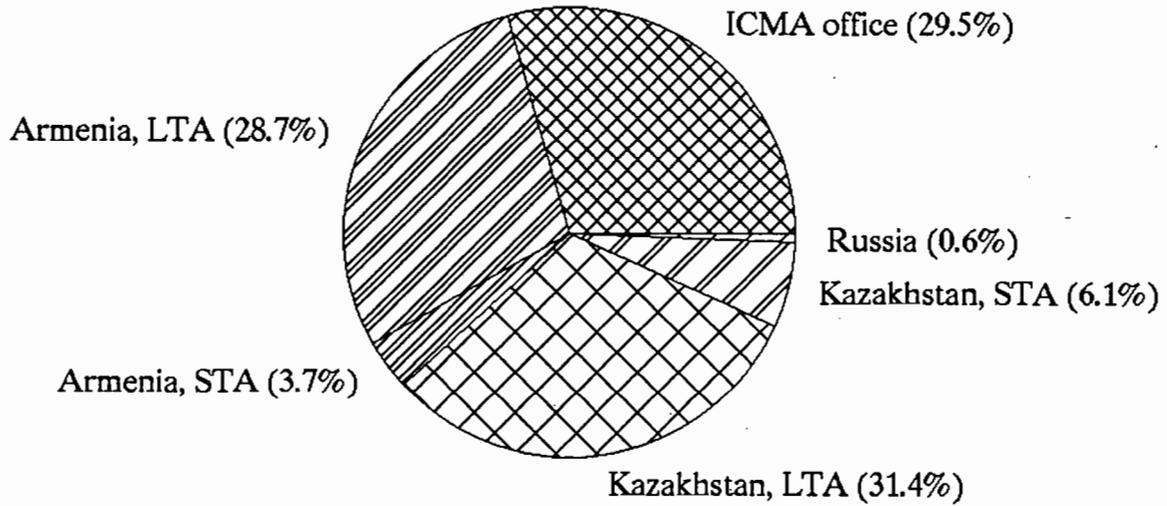
Russia

ICMA staff Robert Macleod was sent to Russia for four weeks in May/June to advise the City of Moscow, Russia, on environmental planning.

FINANCIAL INFORMATION AND ANALYSIS

Expenditures by Component

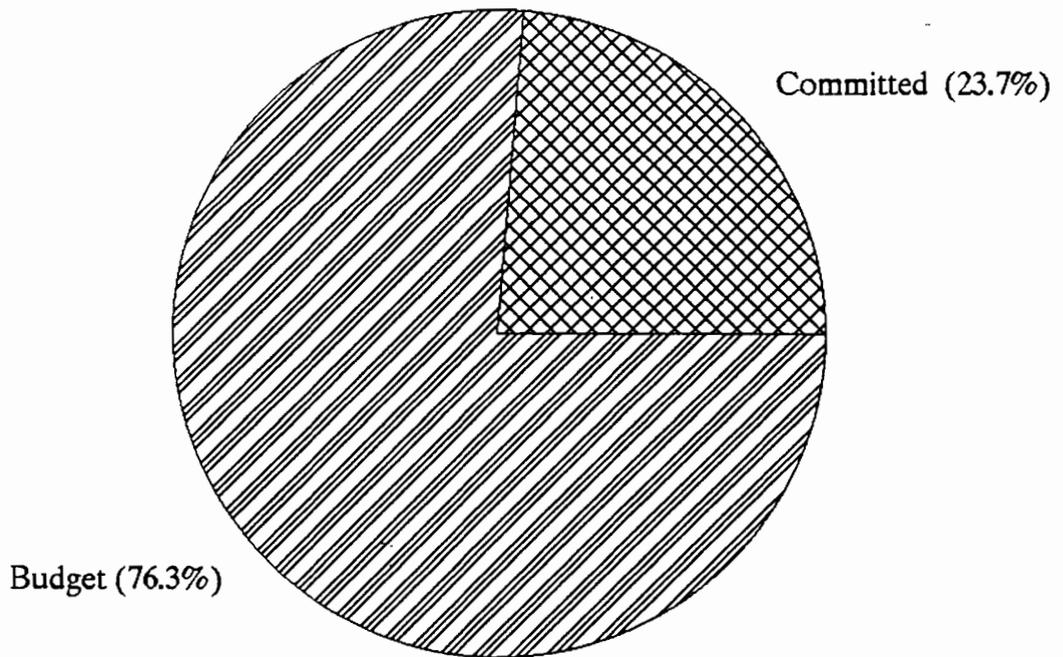
1 September 1992 – 31 August 1993



Expenditures by Task Order

TO#	Name	Level of Effort (Days)	USA & Other	Russia	Armenia	CAR	Total Budget
1	Epstein, Peter	2481	1,315,633				1,315,633
2	Anlian, Steven	584			1,277,731		1,277,731
3	Artemel, Engin	33				23,494	23,494
	Plamer, Agnes	10					
4	Artemel, Engin	8				16,462	16,462
	Plamer, Agnes	2					
	Gerard, Beth	5					
5	Grassie, Joseph	310				1,397,387	1,397,387
	Kaufman, Wallace	238					
	Gaynor, Richard	166					
6	Sanger, John	28				22,861	22,861
7	Hattis, David	27				22,009	22,009
8	Schrieberg, Sheldon				5,939	5,939	11,877
9	Richard T. Pratt Assoc.				29,907	29,907	59,814
10	Eckert, Joseph	25				20,647	20,647
11	Rabenhorst, Carol	24			19,488		19,488
12	Kiev Land Seminar				15,000	15,000	30,000
13	Sanger, John	20				20,021	20,021
14	Josephs, Robert	45			29,542		29,542
15	Gaynor, Richard	67				55,407	55,407
	Sanger, John	5					
16	Baar, Toni	5			23,730	23,730	47,459
17	MacLeod, Robert	23		26,073			26,073
18	Miller, Alex	30			23,420		23,420
19	Almy, Richard	27			19,488		19,488
20	Kaufman, Wallace	20				18,509	18,509
	Office		1,315,633				
	Short Term TDY's			26,073	166,513	273,985	
	Long Term Advisors				1,277,731	1,397,387	
	Total	4,183	1,315,633	26,073	1,444,244	1,671,372	4,457,322

Budget Versus Committed Funds



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Budget
Versus
Committed Funds

Category	Budget Amount	Expended Total To Date	Estimated Expenditures Next Qtr Sep - Nov	Estimated Committed Future Expenditures	TO Funds Committed This Quarter TOs 13 - 20	TO Funds Committed To Date TOs 1 - 20	Balance Uncommitted Funds
Salaries & Wages	1,134,200	245,752	106,188	31,566	4,614	242,948	891,252
Fringe Benefits	235,900	58,981	25,283	7,516	1,107	50,680	185,220
Subcontracts	147,900	54,599	0	0	0	65,599	82,301
Overhead	716,500	174,121	75,848	22,547	1,356	119,447	597,053
Training, Seminars, Etc.	1,084,900	0	0	0	0	0	1,084,900
Other Direct Cost	1,683,400	134,453	55,622	16,534	33,036	470,197	1,213,203
Logistic Support	346,500	352,567	151,697	45,094	112,557	627,644	(281,144)
Consultants	145,400	69,191	30,339	9,019	69,535	120,693	24,707
Subtotal	5,494,700	1,089,664	470,259	139,790	222,205	1,697,208	3,797,492
G & A	406,000	86,846	35,396	10,522	17,710	135,269	270,731
Total	5,900,700	1,176,510	505,655	150,312	239,915	1,832,477	4,068,223

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TO#	TASK ORDER TITLE		NAME	TYPE	PREV RATE	NEW RATE	Authorized		Total Expended		Balance Unexpended	
	COUNTRY	ACTIVITY AREA					Days	Amount	Days	Amount	Days	Amount
<u>Management of all Task Orders</u>												
#1	USA		Murphy, M.	E	321.08		26	8,715	0	86	26	8,629
			Epstein, P.	E	321.15		260	88,215	210	67,507	50	20,708
			Hoff, R.	E	178.20	187.65	182	30,912	137	24,724	45	6,188
			Dubinski, R.	E	331.92				16	5,368	(16)	(5,368)
			Ramos, I.	E	254.70	258.30	26	6,897	12	3,107	14	3,790
			Freeman, S.	E	173.10		130	22,080	73	12,693	57	9,387
			TOTAL				624	156,818	449	113,485	175	43,334
<u>L/T Advisor to Republic of Armenia and the City of Yerevan</u>												
#2	Armenia	Municipal Mgmt	Anlian, S.	E	320.08	321.23	250	80,021	221	70,975	29	9,046
			TBD	E	331.92		54	17,924	0	0	54	17,924
			TOTAL				304	97,945	221	70,975	83	26,970
<u>Seminar of Housing Planning, Design, and Development in Alma-Ata</u>												
#3	Kazakhstan	Municipal Mgmt	Artemel, E.	C	320.00		33	10,560	29	9,280	4	1,280
			Palmer, A.	C	320.00		10	3,200	10	3,200	0	0
			TOTAL				43	13,760	39	12,480	4	1,280
<u>Study Tour for Alma Ata City Officials</u>												
#4	Kazakhstan	Municipal Mgmt	Artemel, E.	C	320.00		8	2,560	8	2,560	0	0
			Palmer, A.	C	320.00		2	640	2	640	0	0
			Gerard, B.	A	96.00		5	480	0	0	5	480
			TOTAL				15	3,680	10	3,200	5	480

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TO#	TASK ORDER TITLE		NAME	TYPE	PREV RATE	NEW RATE	Authorized		Total Expended		Balance Unexpended		
	COUNTRY	ACTIVITY AREA					Days	Amount	Days	Amount	Days	Amount	
L/T Advisor to City of Alma Ata/City of Karaganda													
#5	and the Republic of Kazakhstan												
	Kazakhstan	Municipal Mgmt	Grassle, J.	E	320.08	321.23	205	65,617	186	57,480	19	8,137	
			TBD	E	331.92		0	0	0	0	0	0	
							TOTAL	205	65,617	186	57,480	19	8,137
#6	S/T Advisor to Kazakhstan (Sanger)												
	Kazakhstan	Municipal Mgmt	Sanger, J.	C	320.00		28	8,960	28	8,960	0	0	
							TOTAL	28	8,960	28	8,960	0	0
#7	S/T Advisor to Kazakhstan Building Codes/Standers (Hattis)												
	Kazakhstan	Municipal Mgmt	Hattis, D.	C	320.00		27	8,640	26	8,160	2	480	
							TOTAL	27	8,640	26	8,160	2	480
#8	Law Reform Movements to Land Privatization												
	NIS	Municipal Mgmt	Schreiberg, S	C				11,877	0	0	0	11,877	
							TOTAL	11,877	0	0	0	11,877	
#9	Participant Training/Housing Finance Seminar												
	USA	Housing Finance	Pratt Assoc.	S				54,599	0	54,599	0	(0)	
							TOTAL	54,599	0	54,599	0	(0)	

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TASK ORDER TITLE TO#	COUNTRY	ACTIVITY AREA	NAME	TYPE	PREV RATE	NEW RATE	Authorized		Total Expended		Balance Unexpended	
							Days	Amount	Days	Amount	Days	Amount
S/R Advisor to Cities of Alma Ata and Karaganda and the Republic of Kazakhstan												
#10	Kazakhstan	Municipal Mgmt.	Eckert, J.	C	326.00		25	8,150	25	8,150	0	0
										0		
						TOTAL	25	8,150	25	8,150	0	0
S/T Advisor to City of Yeravan and Republic of Armenia												
#11	Armenia	Condominium Law	Rabenhorst, C	C	331.92		24	7,968	23	7,468	2	500
						TOTAL	24	7,968	23	7,468	2	500
S/T Legal Advisor to the Republic of Kazakhstan												
#13	Kazakhstan	Municipal Mgmt.	Sanger, J.	C	331.92		20	6,638	0	0	20	6,638
						TOTAL	20	6,638	0	0	20	6,638
S/T Legal Assistance to Armenia												
#14	Armenia	Municipal Mgmt.	Josephs, R.	C	331.92		45	14,936	45	14,936	0	0
						TOTAL	45	14,936	45	14,936	0	0
S/T Legal Assistance to Kazakhstan												
#15	Kazakhstan	Municipal Mgmt.	Gaynor, R.	C	305.04		67	20,435	0	0	67	20,435
			Sanger, J.	C	331.92		5	1,660	0	0	5	1,660
						TOTAL	72	22,095	0	0	72	22,095

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TASK ORDER TITLE TO# COUNTRY	ACTIVITY AREA	NAME	PREV TYPE RATE	NEW RATE	Authorized		Total Expended		Balance Unexpended	
					Days	Amount	Days	Amount	Days	Amount
<u>Study Tour to Hungary on Housing Privatization</u>										
#16 Hungary	Municipal Mgmt.	Baar, Toni	C	260.00	5	1,300	5	1,272	0	28
TOTAL					5	1,300	5	1,272	0	28
<u>Russian Federation on Environmental Planning</u>										
#17 Russia	Municipal Mgmt.	MacLeod, R.	E	200.63	23	4,614	19	3,812	4	803
TOTAL					23	4,614	19	3,812	4	803
<u>S/T Advisor on Condominium Property Management</u>										
#18 Armenia	Condominium Law	Miller, A.	C	331.92	30	9,960	0	0	30	9,960
TOTAL					30	9,960	0	0	30	9,960
<u>S/T Advisor on Property Assessment, Taxation</u>										
#19 Armenia	Municipal Mgmt.	Almy, R.	C	331.92	24	7,968	0	0	24	7,968
TOTAL					24	7,968	0	0	24	7,968
<u>S/T Advisor on Current Housing Sector</u>										
#20 Kazakhstan	Municipal Mgmt.	Kaufman, W.	C	326.00	20	6,638	14	4,564	6	2,074
TOTAL					20	6,638	14	4,564	6	2,074
TOTALS					1,534	512,164	1,089	369,541	445	142,623

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TASK ORDER TITLE		NAME	PREV TYPE RATE	NEW RATE	Authorized		Total Expended		Balance Unexpended	
TO#	COUNTRY ACTIVITY AREA				Days	Amount	Days	Amount	Days	Amount

TOTALS BY TYPE:

EMPLOYEES	1,156.07	324,994.38	874.73	245,751.59	281.33	79,243.78
CONSULTANTS	373.00	132,090.44	214.00	69,190.60	159.00	62,899.84
ADMINISTRATIVE	5.00	480.00	0.00	0.00	5.00	480.00
SUBCONTRACTORS	0.00	54,599.00	0.00	54,599.30	0.00	(0.30)
TOTAL	1,534.07	512,163.82	1,088.73	369,541.49	445.33	142,623.32

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TASK ORDER SUMMARY (as of August 31, 1993)

- TASK ORDER 1 - Washington, D.C., Project Management
- TASK ORDER 2 - Long-term Advisors to City of Yerevan and Republic of Armenia
- TASK ORDER 3 - Seminar on Housing Planning, Design and Development (Almaty, Kazakhstan)
- TASK ORDER 4 - Study Tour on American Residential Housing for Almaty City Officials (Washington, D.C.)
- TASK ORDER 5 - Long-Term Advisor to Cities of Almaty and Karaganda and Republic of Kazakhstan
- TASK ORDER 6 - Short-term Legal Advisor to Republic of Kazakhstan
- TASK ORDER 7 - Short-term Advisor on Building Codes and Standards to Republic of Kazakhstan
- TASK ORDER 8 - Report on Relevance of U.S. Uniform Law Reform Movement to Land Privatization in the NIS
- TASK ORDER 9 - Participation in Seminar on Housing Finance in Emerging Market Economies by Delegates from Armenia and Kazakhstan (Salt Lake City/Park City, Utah)
- TASK ORDER 10 - Short-term advisor on Property Assessment, Taxation and Registration Systems to Cities of Almaty and Karaganda and Republic of Kazakhstan
- TASK ORDER 11 - Short-term advisory on Condominium Legislation to Republic of Armenia and City of Yerevan
- TASK ORDER 12 - Participation in Seminar on Land Privatization by Delegates from Armenia and Kazakhstan (Kiev, Ukraine)
- TASK ORDER 13 - Short-term Legal Advisor to Republic of Kazakhstan
- TASK ORDER 14 - Short-term Legal Advisor to Republic of Armenia

- TASK ORDER 15 - Short-term Legal Advisor on Privatization Topics to Republic of Kazakhstan
- TASK ORDER 16 - Participation in Study Tour on Housing Privatization in Hungary by Delegates from Armenia and Kazakhstan (Budapest)
- TASK ORDER 17 - Short-term Advisor on Environmental Planning to City of Moscow, Russian Federation
- TASK ORDER 18 - Short-term Advisor on Property Management and Training to City of Yerevan
- TASK ORDER 19 - Short-Term Advisor on Property Assessment, Taxation and Registration to City of Yerevan and Republic of Armenia
- TASK ORDER 20 - Short-term Advisor Housing Sector Market Dynamics to City of Almaty

PROJECT DELIVERABLES (as of August 31, 1993)

Aida, Iskoyan. *Legislation Concerning the Regulations of Land Relationships in the Republic of Armenia and Some Proposals for Its Improvement*, March 1993.

Almy, Richard. *Cadastral Records, Property Taxation, and the Privatization of Property in the Republic of Armenia*, October 1993. TO#19.

Aloyan, A. *Adoption of the Main Statutes on Forming the Urban Development Policy During the Transitional Period of the Republic of Armenia*, 1993.

Anlian, Steve, ed. *Summary Report: Paid Use of Land in the Cities of the Republic of Armenia*, February 1993.

Eckert, Joseph K. & Natasha Kalinina. *Recommendations for Creating Property Titling and Real Estate Information Systems to Support Property Tax Systems and the Privatization Process*, May 1993. TO#10.

Epstein, Peter. *Conceptual Strategy for Technical Assistance for Shelter Sector Reform in Selected Newly Independent States*, March 1993.

Epstein, Peter. *Operational Strategy for Technical Assistance for Shelter Sector Reform: City of Almaty*, March 1993

Epstein, Peter. *Operational Strategy for Technical Assistance for Shelter Sector Reform: Republic of Kazakhstan*, March 1993.

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Epstein, Peter. *Technical Assistance for Shelter Sector Reform in Kyrgyzstan: A Reconnaissance Report*, August 1993.

Gaynor, Richard. *Condominium Form of Ownership and Management of Multifamily Apartment Buildings in the Republic of Kazakhstan*, August 1993. TO#15.

Gaynor, Richard. *Model Condominium Foundation Deed and Bylaws*, August 1993. TO#15.

Hattis, David B. *A Building Regulatory System for Kazakhstan: Building Codes in a Market Economy*, February 1993. TO#7.

Josephs, Robert. *Preliminary Assessment of Laws and Institutions for Private Real Estate Markets in Armenia*, June 1993. TO#14.

Josephs, Robert. *Seminar on Real Property Interests*, June 1993, TO#14.

Kalinina, Natasha. *Improvements in Systems of Real Property Titling, Assessments, and Taxation in the Republic of Kazakhstan*, June 1993. TO#10.

Kaufman, Wallace. *Private Housing Market Information in Almaty, Kazakhstan: Investigation of Creating a System of Reporting and for Organizing Ongoing Technical Assistance*, August 1993. TO# 20.

Kayden, Jerold. *Providing an Appropriate Legal and Institutional Infrastructure for Land and Building Markets in Armenia: A Preliminary Checklist for Action*, May 1992.

Miller, Alex. *Workshop on Private Management and Maintenance in the Republic of Armenia and the City of Yerevan*, August 1993. TO#18.

Miller, Alex. *Model Approaches to the Formation of Residential Associations in Armenia*, August 1993. TO#18.

Mushegian, Gurgen. *About Land Reform in the Cities of the Republic of Armenia*, July 1993.

Mushegian, Gurgen & Petros Sogomonian. *Policy of Management of Urban Land With Its Legal Provisions in the Transitional Period of the Republic of Armenia*, May 1993.

Najarian, Nancy. *Armenia's Burgeoning Real Estate Sector: A Survey of the Residential Real Estate Sector*, January 1993.

Rabenhorst, Carol. *Housing Privatization and the Establishment of Condominiums in the Republic of Armenia*, April 1993. TO#11.

Sanger, John. *Preliminary Assessment of Laws and Institutions in the Private Real Estate Market of the Republic of Kazakhstan and Recommended Reform Strategy*, February 1993. TO#6.

Sanger, John. *Seminar on the US Laws on Real Property, Housing, Land Development and Government Regulation of Private Property*, February 1993. TO#6.

Sanger, John. *Supplement to Reform Strategy Agenda on Priority Agenda for Legal Reform for Housing and Real Estate Markets in the Republic of Kazakhstan*, May 1993. TO#13.