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Project Assistance Completion Report

ANHI Low Income Housing Project

(608-0200)

USAID/Morocco

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Studies

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**Project Assistance Completion Report
ANHI Low Income Housing Project (608-0200)**

I. Summary

The ANHI Low Income Housing Project (hereinafter referred to as "ANHI Project" or "0200") was first obligated on June 30, 1989. The planned life of project funding was \$800,000 and Project Assistance Completion Date (PACD) was originally planned as September 30, 1992. In 1990, the design was modified and budget was increased to \$1,300,000. The PACD was amended several times (due to delays in the funding of a planned follow-on project). The final PACD was June 30, 1995. Host country contributions equalled at least one-third of the total project value (approximately \$620,000 - not including personnel time).

The project was designed as a companion to the ANHI Low Income Housing Program (608-HG-003), a Housing Guaranty (HG) program with value of \$20 million. The HG program was authorized in late 1988 at \$10 million level, increased to \$20 million loan funding in 1990, and the loans fully disbursed by 1993. The Housing Guaranty Program provides United States Government guaranty to U.S. private sector loans to foreign governments, for programs which are aimed at improving the shelter conditions of families of less than median income.

The HG-003 program supported the National Shelter Upgrading Agency (ANHI) in its "sites and services" program to improve the shelter conditions of the urban poor in Morocco. Sites and services describes a program in which housing lots are developed (with utility connections) for sale to poorer families, who then build their own housing units at their own pace.

ANHI is a parastatal agency under the Ministry of Housing. It was founded in 1984 to be the leading government agency for low-income housing (replacing the Ministry of Housing itself in this role). ANHI is now not only the lead agency for sites and services in Morocco, but also plays an active role in helping cities to upgrade informal/illegal ("clandestine") neighborhoods without displacing low income residents. Indeed, by its tenth anniversary, ANHI was the largest land development agency of any kind in the country. In October 1995, ANHI received the 1995 United Nations Habitat Award as best human settlements project, for its innovative shelter upgrading program in the city of Taza - a program almost entirely financed through loans under HG-003.

The project which is the subject of this PACR (commonly called by its number "0200") financed key short-term technical assistance, training, seminars, studies, and some commodity procurement. The project is considered to have been a success, based on ANHI's performance under the HG-003 program.

Note that ANHI's second generation housing guaranty program (HG-004) was approved at a life of program loan level for ANHI of \$80 million - four times the dollar value of the HG-003. The 0200 project has an immediate follow-on in a new project assisting the same agency (Project 608-0221, companion to the new HG program). Lessons learned from the terminating project were incorporated into the design of the new project. The two projects overlapped in FY 1995.

II. Project Goal and Purpose

The project goal, as defined in the Grant Agreement, is "to improve opportunities for below median income families, in Morocco, to acquire affordable shelter." The project purpose is multi-faceted: "1. To increase the production of serviced housing sites that are affordable to Moroccan urban households earning less than the median income; 2. to encourage the private sector to take on a greater role in the production of affordable shelter; 3. to strengthen the operating and financial capacity of the ANHI to carry out its task of stimulating appropriate residential land development; and 4. to reduce the cost of residential land development."

Both goal and purpose statement are those of the Housing Guaranty Program which it supports (HG-003). While this creates a seamless program image, the reality is that the project itself primarily focused on subpurpose 3, while using studies and seminars to help HG-003 (and ANHI itself) have an impact on items 1, 2 and 4 of the purpose.

III. Project components

The grant financed the following types of inputs:

A. Technical Assistance and Training

These two activities were considered as a single component ("TA&T") in the project design.

All technical assistance and training activities were short-term in nature, with some being repetitive (for example, periodic management skills training). The original plan was for technical assistance in project planning and monitoring (stressing computerization), accounting and financial management (again stressing computerization), management information systems (computer-based), and strategic planning/marketing. Training was seen as attendance at seminars and workshops, with hands-on training related to computerization.

Technical assistance by Moroccan consultants was one of the notable aspects of the project. As the project matured over the six year project life, more and more of the technical assistance was provided by Moroccan individuals and consultant firms. This proved an effective approach, in that a cadre of consultants was developed for shelter-related work, able to

continue to assist ANHI beyond project life (indeed, already several are contracted frequently by ANHI for services not related to USAID funding). Short-term technical assistance by local consultants included advisory services on communications and studies (for example, advice on the formulation and operations of the communications/studies section of ANHI, and on development of terms of reference for sectoral studies), external review of ANHI's performance in fulfilling the conditions precedent for HG-003 (including site inspection), financial reviews and audits (including a fullscale financial and management audit in 1994).

The technical assistance component of the project has had visible impact. First, as stated elsewhere, ANHI's management capacity had grown sufficiently by 1993 for the organization to have the absorptive capacity to manage a planned four-scale increase in HG funding. Second, ANHI used technical assistance effectively in designing, organizing and operating its special communications and studies unit (Centre d'Etudes et de Communication - CEC). This unit has now developed its own exchange, studies and publicity programs. Following are a few examples:

- ANHI and a French nongovernmental organization, PACT-ARIM, signed an agreement to conduct studies dealing with the rehabilitation of old urban centers. ANHI and PACT-ARIM are now conducting four pilot studies (in Marrakesh, Taza, Sefrou, Rabat) on a joint basis.

- ANHI is participating in a training program with Med-Campus (an initiative with European Union funding), in which ANHI professionals are taking part in conferences in different cities on urban development topics.

- ANHI is developing programs with the Programme social d'Habitat (of the French cooperation agency).

ANHI/CEC publishes a variety of documents, including a quarterly technical review ("Almaouil"), which is distributed to regional partners (both individuals and agencies), and includes articles on shelter issues from other countries.

Training programs are listed in Attachment 2. Major training activities included management skills training (which the Moroccans dubbed brainstorming) by a specialist firm (TRG). The brainstorming was used to build teamwork skills, and to help ANHI staff more clearly enunciate agency vision. TRG held several such brainstorming sessions over a three year period, and has since been invited to come back under the new project, both for ANHI and the Ministry of Housing. According to TRG, ANHI has been one of the most responsive agencies to management skills/teamwork training that it has met. A mark of the success of the training is that, in 1994, when no funding was available for consultant assistance in brainstorming, ANHI held its own sessions, using the

techniques learned from the project-financed training courses.

Short-term training has also included courses in the United States. A number of individuals benefitted from off-the-shelf courses offered by USDA and other vendors, from the housing finance course at the FELS center, University of Pennsylvania, and from exposure to geographic information systems software and practices (through a U.S. software firm). Most notable of the short-term training courses was a special seminar put on by Harvard University (which has a well-known urban management course) for the benefit of more than 20 ANHI (and a few other invited GOM) staff in the summer of 1993. This course used Moroccan case studies, and was taught by staff familiar with Morocco (led by Mona Serageldin from Harvard, who had led the impact evaluation team for Morocco housing guaranty programs the previous year).

Training also included participation of ANHI staff and other GOM cadres at USAID Regional Housing and Urban Development Office/Near East and North Africa (RHUDO/NENA) annual policy seminars (on such topics as urban environment, community participation, etc.), and some travel related to the HG program (e.g., to Washington to sign loan agreements).

The Training component of the project was also involved in building ANHI's skills through development of exchange programs with sister organizations in the region. With assistance from RHUDO/NENA, exchange visits were arranged with the Tunisian counterpart shelter agency, ARRU (Urban Rehabilitation and Renovation Agency). The project supported ANHI's costs associated with initial visits. In May 1994, ANHI and ARRU signed a cooperation agreement, setting guidelines for information and skills sharing. ANHI personnel travel periodically to Tunisia to visit ARRU sites (for example, learning how ARRU addresses the problem of ancient city centers). ARRU staff visit Morocco two or three times per year. In April 1995, for example, ANHI held a roundtable with ARRU in Rabat, to discuss the special factors relating to upgrading shelter conditions in old cities. Now all costs for ANHI (travel, seminar organization, etc.) relating to the ANHI-ARRU relationship are borne by ANHI itself.

Algerian and Gaza/West Bank counterparts from sister organizations ADL (Housing Development Agency) and PHC (Palestine Housing Council), respectively, have also spent time in ANHI, studying the agency's approaches to shelter upgrading. In October 1995, ANHI and its sister organization in Jordan (Urban Development Agency) plan to sign a cooperation agreement on the ANHI-ARRU lines. The small investment of grant funds for the exchange visits, reinforced by grant-financed attendance of ANHI participants at RHUDO annual regional policy seminars, has paid off in the development of substantive partnerships which did not exist before the project.

Over life of project, approximately \$615,000 was spent on technical assistance and training. A list of technical assistance contracts and training courses/participants is attached.

B. Studies

The project had an ambitious plan for in-depth sectoral studies. Some six were planned. Eventually the list was reduced to three, as it was found that each study required a long planning and execution period (as ANHI and USAID agreed to host country contracting, ANHI and the consultants spent a considerable period agreeing on terms of reference, and the Moroccan consultants tended to be professionals who devoted spare time to the studies). The studies conducted dealt with issues that ANHI considered key to its success: the definition of substandard housing in Morocco, the constraints to self-help construction (owner-built housing construction) by the poor, and the land acquisition problem for ANHI. The studies were completed only at the very end of the project. Therefore, it is premature to predict their influence on housing sector performance (or ANHI itself). However, initial response has been positive (many requests from public and private sector for copies of the reports, well-attended roundtables on the first two studies).

C. Seminars

The Project Agreement (ProAg) also contained a separate description of annual seminars, as separate from training or studies. ANHI conducted various seminars and roundtables. The most significant seminar was held in May 1994, as an international seminar on the lessons learned from dealing with the challenge of dealing with substandard housing. The seminar also celebrated ANHI's tenth anniversary (and the signing of the Housing Guaranty Agreement for the follow-on HG program - HG-004). The 1994 seminar was attended by experts from sixteen of countries, in addition to several hundred attendees from Moroccan public and private sectors, and received heavy press coverage (35 newspaper articles alone) in Morocco. The seminar also included a royal message on the importance of improving the housing of the poor. Papers presented at the seminar (English, French and Arabic languages) were published and compiled in one volume (copy sent to CDIE).

Over life of project, approximately \$450,000 was spent on studies and seminars.

D. Commodities

Computer hardware and software made up the majority of commodity procurement, and ANHI procured additional equipment/software to supplement the grant-financed procurement. The list of major equipment procured is attached.

Over the life of project, approximately \$160,000 was spent on commodities (computers).

E. Monitoring

The project has financed the services of a senior advisor (partially financed by RHUDO/NENA program funds until 1994).

Over the life of project, approximately \$62,000 was spent on project monitoring.

F. Evaluation

The project design set aside a small fund for evaluation. An external financial and management (American-style) audit was conducted in 1994, which allowed assessment of ANHI's management and financial accounting systems. The audit, conducted by two Moroccan audit firms, found no major issues. The audit was not specifically tied to operations of this project (which was largely managed directly by USAID, in the form of short-term contracts), but rather to the full scope of the agency as an institution.

Given the one year delay in funding of the follow-on project, the remaining funds reserved for evaluation had to be reprogrammed for salary cost of the senior advisor.

The HG-004 program was subject to in-depth external review in 1992 ("Review of Ongoing USAID Shelter Sector Activities in Morocco" available in CDIE), which made reference to technical assistance provided under this project. ANHI management capacity was assessed by external experts during the design of the new Housing Guaranty Program in 1993 (608-HG-004, Urban Infrastructure, Land Development and Financing Program). The Project Paper (two volumes) is available in CDIE.

Assessments of ANHI's current status, which will be conducted after the arrival of the technical assistance contractor for the follow-on project (608-0221), late in 1995, will provide further insight into the impact of this terminating project, 608-0200. Given the very modest scope of the 0200 project, a full-scale evaluation does not appear to be necessary at this time.

IV. Host Country Contribution

ANHI, as the beneficiary agency, contributed the following:

Computer hardware and software	\$238,575
Studies	236,907
1994 Seminar	120,000
Other seminars/workshops (including airline tickets)	27,031
Total	\$622,513

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The contribution has been verified. In most cases actual procurement documents were available, and costs calculated using exchange rates at date of transaction. Computer equipment purchased supplemented that procured under the project. ANHI created a communication and study center to develop a national data center ("observatory") to track shelter sector data. ANHI partially funded certain studies, and conducted some studies with its own financing entirely (for example, evaluations of work in the cities Taza and Khouribga, ANHI's computerization master plan). ANHI financed most of the 1994 international seminar. The host country contribution figure does not include a full estimate of the contribution in terms of personnel time, office space, etc. This would make the host country contribution easily exceed 50% of total life of project value.

V. Project accomplishments

The Project was intended to assist the National Shelter Upgrading Agency (Agence Nationale de Lutte contre l'Habitat Insalubre - "ANHI") to accomplish the land development program financed under HG loans, to build its own management capacity, and to help influence GOM policy related to low-cost housing and urban development. Note, as stated earlier, that some of the elements of the defined purpose statement are mainly attributable to the housing guaranty program, not to this project.

The project did well on helping ANHI carry out the HG-003 program, and to build its internal management capacity (as reflected in external reviews in 1993 new project design, and 1994 audit). ANHI also made progress on changing government policies. This progress was greatest on issues which directly affect ANHI's operations. ANHI also became the trend-setter for innovative approaches to low-cost shelter. Following are a few examples of policy change made because of ANHI's efforts under HG-003 and this project:

- Cross-subsidization. At ANHI's founding, the Government of Morocco provided subsidies for low income housing programs. This system proved unworkable (funds were rarely available when planned, poorly targeted, and were suddenly cut off in a GOM budget crisis). Without the subsidy for low income households, another way had to be found to keep costs down, so that the target group would still be able to buy lots.

ANHI, with consultation from USAID and other agencies, designed a system of cross-subsidy. A portion of new housing developments (the percentage depending on the city and site) would be developed for sale at profit to middle income families, to builders seeking to construct apartment houses, and to businesses (for shops). The profits would be reapplied, within the development, or in another ANHI development, to reduce the sales price charged to families identified as below median income. ANHI was able to gain acceptance from the Government for this innovative system. It

has since been adopted by other housing development (construction) agencies.

- Cooperative agreements between central government agencies and local governments. ANHI developed a system of written agreements with city governments with which it works, spelling out the duties and responsibilities of each (including financial responsibility for works undertaken). This was a new procedure in Morocco, and has been accepted as a model.

- Zoning waivers. ANHI has gained permission to develop housing lots which are smaller, and developments which are denser than zoning regulations (based on European standards) specify, so as to have lots which are affordable. Note, many experts believe the lots could be smaller and more lots per hectare developed, and still provide decent housing. In various sites, ANHI has received waivers for other zoning regulations. USAID and ANHI continue to press for actual regulatory changes in zoning, as foreign experts agree that many of Morocco's residential zoning rules are far too stringent. Examples are demands for boulevards with median strips, high curbs (much higher, hence more costly, than American standards), low density of development (which raises costs, but does not necessarily greatly improve quality of life). This subject is followed up in policy dialogue related to HG-004 (and in proposed World Bank interventions).

- Cooperative agreement with CIH (Credit Immobilier et Hotelier). One of the interests of USAID in designing HG-003 and this project, was to induce progress in private sector role in low-cost housing, and to make decent housing more affordable to lower income citizens. Constraints to progress in these areas include the lack of formal financing systems available for housing land development, housing construction and unit purchase. Whereas the basic problems of the Moroccan financial system are beyond the capacity of ANHI, or this project, to resolve (various aspects are subject of World Bank and USAID reform efforts through other programs), ANHI has made progress in working with the parastatal housing finance organization, CIH. The two organizations signed a working agreement in 1994, and are exploring ways in which to increase access of lower income families to housing finance.

On the operational level, ANHI has also gained permission from the GOM to allow use of bank accounts for beneficiary advance payments. ANHI, as a parastatal, was only allowed to place funds with the GOM Treasury. That system is lacking in flexibility (it is far from a full-service banking operation). Using bank accounts provides transparency and flexibility for site development financing. It also provides a basis for negotiation with the banks of expanded credit facilities in the future. Indeed, ANHI has now borrowed money from commercial banks. This is a step towards full autonomy of its operations (which required GOM waiver of rules).

VI. Conditions at outset/end of project

The grant was signed in 1989. At that time, ANHI was just five years old. It was conducting about 50 land development operations, and was producing less than 6,000 lots per year. Six years later, ANHI has over 150 operations, and produces over 12,000 lots per year. This rapid expansion period was the focus of the project assistance in management, financial planning, marketing, personnel training, information systems, as well as in policy-related studies and seminars. During the life of this project, ANHI became the leading land developer in Morocco. USAID project officers believe that part of this success was due to the USAID-financed assistance to the agency during this period. Throughout the life of project, USAID was the sole donor agency with substantive programs assisting ANHI.

VII. Expectations of project design and changes during implementation

The expectations of project design were really those of the HG program. This project was conceived as a support to an ambitious land development program. The project offered assistance on management issues for ANHI, as well as on policy issues relating to ANHI and to the sector as a whole. On policy issues, progress was greatest on those issues which were within the manageable interests of ANHI (those involving ANHI's operations), but there remain multiple constraints to the underlying, sector-wide constraints to private sector involvement and cost control for housing. Hence, in 1993, USAID decided to incorporate policy dialogue on the broader issues into the follow-on program/project.

VIII. Outputs: original and final

The outputs anticipated from the project were defined rather generally in the design documents. "The development of computerized project planning and monitoring systems will enable ANHI to effectively plan, coordinate and control all aspects of its projects." Other outputs are improved, computerized accounting and financial management systems, installed management information system, strategic planning and marketing approaches developed, studies and seminars which will result in: a broad base of information and data on substandard housing conditions throughout Moroccan cities; improvement in ANHI's ability to work with the private sector in developing shelter opportunities for low income families; information on which to evaluate agency performance, policies and programs; and communication of these experiences to other housing suppliers and policy makers. The 1990 Project Paper Supplement logframe simply lists outputs as "T.A., training and commodities; sector studies completed, seminars held."

In substance the outputs remained unchanged during project life. Alterations were made in numbers of people trained

(never counted at onset as an output), and additional types of training were added (for example in geographic information systems). However, the project remained essentially as planned from the beginning: a support to ANHI's implementation of the HG program, and to ANHI's institutional development as a young, and growing institution.

IX. Accomplishment of project purpose

The project purpose statement is that of the HG-003 program itself. The HG-003 program did "increase the production of serviced housing sites that are affordable to Moroccan urban households earning less than the median income." This is verified by reports for the HG-003 program (release of funds being predicated on, among other factors, proof of production and transfer to eligible beneficiaries of housing lots).

The second aspect of the program/project purpose was "to encourage the private sector to take on a greater role in the production of affordable shelter." The definition of "greater role" was left open. The assessment of the HG programs in 1992 (op. cit.) did assert that the private sector role has increased through ANHI's work (which includes full contracting to the private sector of all works). ANHI is now using a variety of innovative means to increase private sector role at all stages of low-cost housing development. For instance, in some instances land swaps are made (instead of buying an entire site from a private sector owner, in some cases the land will be ceded in return for sharing the land - that is, after installing infrastructure, a small portion of the developed site will be retained by the original owner, with the rest of the site transferred legally to ANHI ownership).

However, overall in the sector, the current involvement of the private sector in the field as "owner" of low-cost housing developments is limited. This is not surprising, given the nature of the Moroccan housing market overall (heavy GOM participation in middle class apartment construction, absence of large scale real estate developers in the private sector, paucity of financing available for construction or mortgages, etc.). The problem is extremely complex, and will continue to be a focus of attention in the HG program in Morocco (also targeted in proposed World Bank program under initial design at this time).

The project, as stated elsewhere, did well in the third aspect of its purpose: "to strengthen the operating and financial capacity of ANHI to carry out its task of stimulating appropriate residential land development." An audit conducted in 1994 for the HG-004 program found no major issues in ANHI's management and financial accounting. ANHI grew rapidly, both in staff and activities, during the six year life of the project. It is now producing over 12,000 serviced lots per year (at times nearly 15,000 lots), after an initial period of a few hundred to five thousand lots.

The fourth element of the purpose was "to reduce the cost of residential land development." This was primarily an objective of the HG itself. ANHI did well (as noted in HG-related reports) on keeping down the sales cost of low-income housing lots it produced. It did this in part by the use of a cross-subsidy approach (producing some lots for middle class purchasers, and applying the profits to reduce cost of lower-income lots). ANHI has also worked consistently to reduce costs overall. However, this is not easy, given the array of constraints to land development in Morocco. A recent study commissioned under the project ("Etude fonciere a l'ANHI") explores this issue in depth. As the study was just completed in June 1995, it is too early to predict to what extent its array of findings on the policy and operational constraints to reduction of the cost of residential land development (for ANHI programs) will have an effect on GOM policy. The issue is part of the policy agenda for HG-004 (and for the World Bank). The finding is that ANHI did well in its own operations, but the project did not manage to resolve the underlying problem for the sector.

X. Monitoring needed in the future

USAID will continue to monitor ANHI's performance, and conditions in the shelter sector, through follow-on HG program/project in the sector.

XI. Data collection/evaluations remaining

USAID will continue to pursue data collection needed for USAID program impact monitoring. There are no particular data needed for this grant.

XII. Lessons learned

This was a very small grant associated with a large loan program. USAID project officers, both past and present, firmly believe that the HG program benefitted greatly by the existence of this project, no matter how modest its financing. Access to short-term technical assistance, computers, training, and funding for studies and seminars helped the implementing agency for the housing guaranty program to build its internal capacity, and to work through issues of importance to itself and the sector. ANHI fulfilled the requirements of the HG-003 program, and USAID (Morocco and Washington) considered ANHI's performance in this regard sufficiently meritorious that the succeeding program was approved at a planning level for ANHI of four times the dollar value of HG-003.

The project, using targeted technical assistance, helped ANHI build basic management skills. ANHI has strengthened internal management, as attested to in analyses produced for the HG-004 Program. The consultant team which worked on the development of the HG-004 program in 1993 concluded that ANHI had proved quite successful in terms of producing serviced lots for

housing, upgrading unserved neighborhoods, and producing and selling lots for cross-subsidy purposes.

The project design, in retrospect, would have been stronger with more attention to ANHI's future beyond the HG program. The 1993 HG-004 design team and USAID recommended that ANHI work in the next period (with USAID assistance) to become sustainable without donor funding. The consultants stated that ANHI is well on its way to being a sustainable business, but needs some help in the short to medium term on organization and management. Although the 0200 project did pay attention to sustainability in terms of ANHI's ability to carry out its operations, once financing was assured, it did not make its ability to secure external financing a matter of particular focus. However, in 1989 this might not have been an acceptable topic for GOM decision-makers (who maintained tight controls over ANHI as a parastatal agency).

The project itself was somewhat different from most bilateral projects, in that it did not feature a major institutional contract, but was instead managed directly by USAID. The reliance on short-term interventions and multiple Mission-managed contracts had great advantages technically, as it allowed flexibility over project life (funds were committed gradually, for activities identified at different stages of the project) and hands-on experience for Mission housing and urban development professionals (who took a direct role in many of the project-related studies and institution-building activities, as well as in policy dialogue). It had disadvantages in terms of management burden for the Mission (multiple procurement actions, complicated accounting records). USAID decided that the follow-on project would require a central institutional contract, so as to reduce management burden on the Mission. The actual structure of the new project is similar to the terminating project (heavy use of short-term technical assistance services, with recurrent use of a set of institutions/individuals favored).

The project design of HG-003/0200 identified various policy changes needed in the sector, and suggested influencing them through the program and project. The Moroccan Government has made policy changes during the life of Project 0200 which are helpful to ANHI (for example, relaxation of certain rules usually imposed on parastatal operations, some concessions on zoning standards in ANHI-developed neighborhoods, etc.). The changes noted are in part the result of grant-financed studies and short-term technical assistance. However, there remain many constraints to progress in the sector that could not be resolved through this project.

The design of the program/project was quite ambitious, and the policy agenda may have been beyond the capacity of ANHI and USAID to manage even if more funding had been available for technical assistance and studies. However, it is always easy to criticize selection of policy dialogue topics in retrospect (a lesson learned from the policy-based cash transfer programs

in USAID). If designers in this case erred, it was perhaps in appearing too confident that the various agencies of the government would agree on changes deemed necessary by outside experts (and that such changes could be effected without major legal changes).

Those policy issues which are deemed still important (in many cases the issues have shifted over time) are to be pursued in the follow-on program/project, which will have a larger grant budget (hence more access to technical assistance and training) than this project. The follow-on program/project policy dialogue agenda is more modest in scope.

It should be remembered that the ANHI Low Income Housing Program and associated Project supported a new agency (founded less than five years before HG-003 and 0200 commenced). The HG-003 Program in itself was rather different from earlier HG programs in Morocco (HG-001, a model cities project, and HG-002, which reimbursed the Ministry of Housing for construction of core housing units for the poor). The project which supported HG-003 was an adjunct to the program, and similar in nature to technical assistance packages attached to cash transfer programs in many countries. It does not attempt to stand on its own, but has the objective of helping make the program work. This model has been continued in the new generation of housing guaranty program/project in Morocco.

The program and project did not accomplish everything they set out to do. Many of the underlying problems of the housing sector have proven to be extremely difficult to resolve (and continue to be matters for dialogue, by USAID, the World Bank, and other donors and lenders). But the project was quite successful in accomplishing improvements which were within ANHI's manageable purview (internal management).

Proofs of success include the fact that ANHI is now called on by sister agencies in the region to share its expertise, that ANHI has become the lead residential land development agency in Morocco, producing over 12,000 serviced lots per year, and that USAID/Washington approved a four-fold increase in the HG program assistance to ANHI. The selection of ANHI by the United Nations Center for Human Settlements as recipient of the 1995 World Habitat Award for human settlements projects for a site developed under the auspices of HG-003, and with assistance through this project, is one more indication of success.

Attachment 1

Contracts

ATTACHMENT: SIGNIFICANT T.A./STUDIES/TRAINING PROCUREMENT

USAID DIRECT CONTRACTS - (TECHNICAL ASSISTANCE)		
Contractor	Dollar Value	Description
TUM	42,000	Final delivery plan for HG-003
HOST COUNTRY CONTRACTS		
Services of Local consultant (2 years)	30,000	Sector Studies
4 local A&E firms: - My Rchid/Slassi	134,100	Sector Studies - ANHI Owner built construction
- Chorfi	131,170	Sector Studies - Substandard housing udy
- Urba-Systemes	61,000	Sector studies - Land Study
- Audit firms (CCLMA-Moukhtari)	17,500	Financial and Management Audit for ANHI
CONTRACT FOR TRAINING & SEMINARS		
TRG	206,300	ANHI long-term strategic planning
Harvard University	55,400	Seminar, workshop urban project planning
ICMA	95,000	Roundtables/ANHI International Seminar
PROCUREMENT		
Solution Informatique	157,890	Hardware & software procured for ANHI

Attachment 2

Training

RHUDO RABAT - TRAINING PARTICIPANTS

SOURCE OF FUNDING : 608-0200

Name	Institution	Title	Course	Place	Date	Total
Mr. Filali	A.N.H.I.	ANHI Deputy Director	Intrados Privatization Management & Implementation	Washington D.C.	2/21 - 3/13, 1991	\$ 7,000
Mr. Zahidi	A.N.H.I.	Financial Department Chief	Housing Finance Course -FELS Institute- University of Pennsylvania	Pennsylvania	5/1 - 5/21, 1991	\$10,000
Mr. Benbelaid	A.N.H.I.	Commercial Department Chief	" "	" "	" "	\$10,000
Mr. Chraibi	A.N.H.I.	Project Chief/ Tetouan	" "	" "	" "	\$10,000
Mr. El Barki	Ministry of Finance	Deputy Director of Treasury	To meet with HG Investors	New York	4/6-4/14/91	\$ 2,600
Mr. Mahroug	Ministry of Finance		" " "	"	" "	\$ 2,600
Mr. Laraichi	A.N.H.I.	General Director	" " "	"	" "	\$ 2,600
Mr. Benyahia	A.N.H.I.	Project Chief	Tenth International Training Program (Harvard)	Boston	7/8 - 8/7/91	\$10,000
Mr. Bernoussi	A.N.H.I.	Project Chief	" " "	"	" "	\$10,000
Mr. Hammoumi	A.N.H.I.	Project Chief	University of Pittsburgh Project Management	Pittsburgh	6/5 - 8/3/91	\$11,500
Mr. Chlieh	A.N.H.I.	Project Chief	" " "	"	" "	\$11,500
Mr. Kabbaj	Ministry of Finance	Division Chief, Directorate of Treasury	HG-003 \$15 million Loan Closing	Washington, D.C.	11/10-16/91	\$ 3,200
Mr. Mahroug	Ministry of Finance	Service Chief, Directorate of Treasury	" " "	"	" "	\$ 3,200

Cont...

REUDO RABAT - TRAINING PARTICIPANTS

608-0200

Name	Institut.	Title	Course	Place	Date	Total
Mr. Chlieh	A.N.H.I.	Project Manager	13th Annual Conference of ARC INFO Users - GIS	Palm Springs	5/23 - 28, 1992	
Mr. Kandil	A.N.H.I.	Computer Specialist	" " "	" "	" "	

- 30 ANHI staff participated in Strategic Planning Retreat, Mohammedia, June 1991
- 17 Moroccans attended the Financial Analysis Course, held in Rabat, October 2-9, 1991.
- 35 Professionals participated in ANHI roundtable on Informal Sector, November 1991
- Around 20 ANHI staff participated in "Atelier de Formation sur les Techniques de management" from January 17-23, 1993.
- 54 ANHI professional staff participated in "Journées de Réflexion/Brainstorming" in Marrakech, March 31 thru April 2, 1993.
- 18 Professionals participated in the Regional Conference on Environment, Marrakech May 24-27/1993.
- 24 participants attended a specially tailored program in French, entitled "Evaluation Financière et Economique des Montages", June 21st thru July 2, 1993 (Harvard).
- English language training provided to selected ANHI staff and counterparts in other agencies at American Language Centers.

REUDO RABAT - TRAINING PARTICIPANTS
608-0200

Name	Institut.	Title	Course	Place	Date	Total
Mr. Filali	A.N.H.I.	Deputy Director	To attend the World Housing Conference	Cairo	2/22 - 2/29, 1992	
Mr. Hjeira	A.N.H.I.		" " "	" "	" "	
Mr. Laraichi	A.N.H.I.	Director General	To attend the signing ceremony between the City of Raleigh, NC & the City of Tetouan for the Cooperation Agreement, and visit sewage treatment facility, private landfill site.	Raleigh, NC	3/16 - 3/27, 1992	
Mr. Chraibi	A.N.H.I.	ANHI Project Chief in Tetouan	" " "	" "	" "	
Mr. Filali	"	Deputy Director	To attend the 12th ESRI GIS User Conference	Palm Springs, California	6/8 - 6/12, 1992	
Mr. Benyahia	"	Head of Projects Department	" " "	" "	" "	
Mr. Benkirane	"	Head of Computer Department	" " "	" "	" "	
Mr. Chraibi	"	ANHI Project Chief in Tetouan	" " "	" "	" "	
Mr. Laraichi	A.N.H.I.	Director General	To attend the seminar on Infrastructure Finance	Hammamet, Tunisia	5/26 - 5/31, 1992	
Mr. A. Tahiri	Ministry of Housing	Director of Planning & Programmation	" " "	"	"	
Mr. Benyahia	Techniques Urbaines Maroc	Infrastructure Engineer	" " "	"	"	
Mr. Y. Tahiri	National Federation of Road Transport	Advisor	" " "	"	"	
Mr. Hammoumi	A.N.H.I.	Commercial Director	Exchange Visit with ARRU	Tunis	4/5-8, 1992	\$ 800
Mr. Zahidi	"	A&F Director	" " "	"	"	"
Mr. Benbelaid	"	Projects Director	" " "	"	"	"
Mr. Benyahia	"	"	" " "	"	"	"
Mr. Belkziz	ANHI/Marrakeche	Ingénieur/Antenne Chief	Exchange visit with ARRU "Domaine de la Réhabilitation des Tissus Anciens".	"	4/24 - 5/9/94	\$1,900
Mr. Saghir	ANHI/Casa	Ingénieur	" " "	"	"	"

Name	Institut.	Title	Course	Place	Date	Total
Mr. Nadri	ANHI	Head of ANHI/Meknès	Regional Wastewater Seminar	Tunis	6/28 - 7/1/94	\$900
Mr. Merahi	ANHI	Head of ANHI Agadir	" "	"	"	"
Bouhaddou	ANHI	Head of ANHI Tetouan	" "	"	"	"
Mr. Chlieh	ANHI	Project Manager	" "	"	"	"
Mr. M. Fadili	A.N.H.I	Architect/ECE	to attend the seminar on "La participation communautaire pour un développement urbain durable"	Cairo	9/19-22 / 1994	\$1,000
Mr. Bouhaddou	A.N.H.I.	Head of ANHI Tetouan/Tangier	" " "	"	"	"
Mr. Benbelaid	"	Director/Chargé du Contrôle interne	" " "	"	"	"
Mr. Aneur	University of Fes	Professor/Geographe	" " "	"	"	"
Mr. El Moutaoukil	Amical Tghart Fes	President	" " "	"	"	"
Mr. Meddah	M.O.H./DPP	Financial Devisision Chief	" " "	"	"	"
Mr. Benyahia	ANHI	Head of Prjt. Department	RHUDO Regional Seminar	Cairo	6/19-24/95	
Mr. BenAyad	MUN Sefrou	President du Conseil	" "	"	"	
Mr. Hejira	ANHI/CEC	CEC Director	" "	"	"	
Mr. Sefiane	MOH	Delegué de l'Habitat/Safi	" "	"	"	
Mr. Hammoumi	ANHI	Attaché de Direction	Fifteenth Annual ESRI User conference	Palm Springs	5/20-27/95	

Attachment 3

Inventory of Equipment Procured

DON DE L'USAID EN MATERIEL INFORMATIQUE

Contrat: N° 608-0200.3.90192.

Discriptions des articles	Afféctation	Etat du materiel
Macintosh classic II4/40 Mo écran noir et blanc	DHIMER/DFC	Bon
Macintosh classic II4/40 Mo écran noir et blanc	SBAI/DFC	Bon
Macintosh classic II4/40 Mo écran noir et blanc	RAHALI/DC	Bon
Macintosh classic II4/40 Mo écran noir et blanc	KETTANI/DC	Bon
Macintosh classic II4/40 Mo écran noir et blanc	AOUD/DC	Bon
Macintosh classic II4/40 Mo écran noir et blanc	BENSLIMAN/SA	Bon
Macintosh LC 4/40écran couleur+clavier	JAIT/DFC	Bon
Macintosh LC 4/40écran couleur+clavier	BOUIRIG/DFC	Bon
Macintosh LC 4/40écran couleur+clavier	BELLAFQUIH/SA	Bon
Macintosh LC 4/40écran couleur+clavier	ALAOUI/DC	Bon
Macintosh LC 4/40écran couleur+clavier	ZNIBER/DP	Bon
Macintosh LC 4/40écran couleur+clavier	TLEMSANI/DG	Bon
Macintosh LC 4/40écran couleur+clavier	BNSABBAH/DP	Bon
Macintosh LC 4/40écran couleur+clavier	NAJAB/DP	Bon
Macintosh LC 4/40écran couleur+clavier	TAHIRI/DC	Bon
Macintosh LC 4/40écran couleur+clavier	HALIMI/DP	Bon
Macintosh quadra 700 4/230+moniteur +clavier	ZAHIDI/DFC	Bon
Macintosh quadra 700 4/230+moniteur +clavier	HAMMOUMI/DC	Bon
Macintosh quadra 700 4/230+moniteur +clavier	BENYAHIA/DP	Bon
Macintosh quadra 700 4/230+moniteur +clavier	BENBELAID/AD	Bon
Macintosh quadra 700 4/230+moniteur +clavier	HEJIRA/CEC	Bon
Macintosh quadra 700 4/230+moniteur +clavier	BOUHADDOU/TETOUAN	Bon
Macintosh quadra 700 4/230+moniteur +clavier	DRISSI/AC	Bon
Macintosh quadra 700 4/230+moniteur +clavier	KANDIL/ C.Info	Bon
Macintosh quadra 700 4/230+moniteur +clavier	CHAKKOUR/TETOUAN	Bon
Power book 140 4/40 Mo	TETOUAN	Bon
Power book 140 4/40 Mo	Directeur General	Bon
Imprimante lazer II G8 Mo	DFC	Bon
Imprimante lazer II G8 Mo	DC	Bon
Imprimante lazer II G8 Mo	DP	Bon
Imprimante lazer II G8 Mo	ANT.TETOUAN	Bon
Imprimante style writer	BENBELAID/AD	Bon
Imprimante style writer	OUCMAL/DP	Bon
Imprimante style writer	HALIMI/DP	Bon
Imprimante style writer	BELLAFQUIH/SA	Bon
Imprimante style writer	DC	Bon
Imprimante style writer	FILALI/DGA	Bon
1 Disque dur externe 180 Mo terminateur SCSI	FILALI/DGA	Bon
1 Disque magneto-optique 600 Mo(320 Mo)avec kit interface	C.INFORMAIQUE	Bon
1 Lecteur externeFDHD 1,44 Mo	siège	Bon
28- 1MB simms ram mémoire 80 NS	siège	Bon
6 - 2MB simms ram mémoire 80 NS	siège	Bon
21 Kit ethernet	siège	Bon
6-Daynaport SCSI link(10 base-T)	siège	Bon
10-Carte ethernet pour LC	siège	Bon
1-Daynaport SCSI link(10 base-T)	siège	Bon
2-Carte phonet ethernet pour se 30(10 base-T)	siège	Bon
2-Carte phonet ethernet pour Mac II(10 base-T)	siège	Bon
2-Daynaport SCSI link pour power book(10 base-T)	siège	Bon
1-Etherprint(10 base-T)	siège	Bon
30-Cables connecteurs	siège	Bon
1-World 5.0	siège	Bon
1-Excel 3.0	siège	Bon
1-Mac project II	siège	Bon
1-File Makerpro	siège	Bon
2-Saari	siège	Bon
1-Compta Carttalog V.3Perriot Gerrard	siège	Bon
1-Sirios Coomptabilité ARD informatque	siège	Bon
1-Sam pour Macintosh antivirus	siège	Bon
1-Northon utilités	siège	Bon
1-Diskfit 2.0 super Mac	siège	Bon
1-E-mail deCCMail/A\	siège	Bon

Attachment 4

Studies

Summary Description of Studies Conducted

Note: all studies are in French

Etude Fonciere a l'ANHI, Urba-Systemes, Rabat, Maroc. 1995

This multi-volume study reviews in detail the land acquisition situation for the development of low-cost housing lots by ANHI, and suggests strategies for the future, aimed at lowering unit costs of developed land. Morocco has a serious problem with land availability in urban areas, with land prices, and with a very complicated legal system controlling legal purchase of land (acquiring title can take years). This makes the work of an agency charged with improving shelter conditions of the poor very difficult. The study is very specific to the Moroccan legal and regulatory situation, and though potentially very useful for ANHI and the Government of Morocco, is not of general interest for readers in other countries.

Etude de l'Autoconstruction dans les Operations realisees par l'ANHI. Moulay Rchid et Slassi Sennou. Rabat, Maroc, 1995

This multi-volume study analyses in great detail every stage of development of housing lots, and eventual owner-built housing, in ANHI's operations. The researchers point out problems, and make many technical recommendations for improvement in engineering, architecture, planning, procurement. The study includes results of interviews with lower income households, conducted by a social scientist, which offer insight into the quite varied aspirations of targeted beneficiaries as to housing, neighborhood configuration, etc. The study is specifically tied to ANHI's work, and while of great interest and utility for the agency, is not of general interest for readers from other countries.

Etude sur l'Habitat Insalubre au Maroc. Chorfi Abderrahmane. Rabat, Maroc, 1995.

This study is focused on the physical attributes of housing which make it "substandard" by Moroccan standards. The definition of substandard (literally "unhealthy" in French) is rather loosely applied in the academic literature in Morocco, and by the various agencies of the Government of Morocco. This makes the assigned role of ANHI, which is to deal with substandard housing, more difficult than need be. The study attempts to delimit what are the physical factors which make for substandard housing in various contexts (differentiating between old units in central cities, in peripheral urban areas, etc.). The study provides ample information for Moroccan audiences, and is to be used by ANHI in further defining its own program. It is probably not of general interest for readers in other countries (with the exception of architects and city planners).

Attachment 5

Expenditures

PROJECT EXPENDITURES
(Accrued expenditures as of 11/95)*

TECHNICAL ASSISTANCE AND TRAINING (See Attachment 1 and 2 for details)	- \$605,599
COMMODITIES (See Attachment 3 for inventory)	- \$157,890
SECTOR STUDIES (See Attachment 4 for list)	- \$442,976
EVALUATION	- \$17,539
PROJECT IMPLEMENTATION AND MONITORING	- \$61,598

* This is not final situation. Terminal disbursement deadline is in 1996. Exchange rate variations may cause final charges to be slightly higher on technical assistance and studies (for which some final bills are pending).