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HOME IMPROVEMENT LOAN
MANUAL FOR APPLICATION
IN MINIMUM SHELTER PROJECTS

This text was prepared by Charles Van Fossen, Architect/Engineer of the Foundation for Cooperative Housing, during a technical assistance mission to the Housing Bank of Nicaragua in 1977 and 1978. Other FCH technicians who contributed to the minimum shelter program for which this manual was prepared are Craig Noren, Architect, Pablo Jaramillo, Financial Management Specialist, and Wallis Westwood, Community Development Specialist.

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TABLE OF CONTENTS

	<u>PAGE</u>
Preface	i
Introduction	iii
A. Rational for a Home Improvement Program for Low-Income Families	1
1. A Market Exists for Home Improvement Credit	1
2. Home Improvement, an Effective and Efficient Method to Reduce the Housing Deficit	3
3. Home Improvement Can Be Efficiently Executed	7
4. Home Improvement May Form an Integral Component of New Minimum Shelter Projects	8
B. Designing a Home Improvement Program	10
1. General Program Guidelines/Objectives	10
2. General Program Development Procedures	11
C. Implementing a Home Improvement Program	17
1. Program Promotion	17
2. Processing of Loan Requests and Loan Contracts	19
3. Loan Disbursement and Project Construction	28
4. General Program Management	35
5. Program Control and Evaluation	37

PREFACE

This manual is one of a series of occasional papers prepared by the International Division of the Foundation for Cooperative Housing. The series focuses on the programming, planning, development, and evaluation of integrated shelter programs for low-income people in developing countries.

Preparation of these papers is funded by the U.S. Agency for International Development through a Development Program Grant and a number of Operational Program Grants. The Development Program Grant enables FCH to develop improved shelter strategies to serve the "poorest majority" among the populations of developing countries. Programming and planning work under the grant concentrates on three areas: new financing techniques, self-help construction methods, and multi-service cooperative systems. The Operational Program Grants fund FCH technical assistance in the implementation of shelter programs in a number of developing countries. These programs emphasize cooperative and self-help techniques and are designed to demonstrate improved methods by which the urban poor may obtain better shelter and community services and to stimulate changes in the shelter policy of local institutions in developing countries.

This manual presents an approach for the planning and implementation of a home improvement program for low-income families living in a minimum shelter project that was developed for and tested in a pilot home improvement program carried out by the Housing Bank of Nicaragua (BAVINIC). The pilot project was directed at the residents of the four Las Americas communities built to house people left homeless by the earthquake that struck Managua in December 1972. Funded by an AID grant, the Las Americas communities were built following that tragic disaster and provided the homeless families with provisional shelter immediately. Urban infrastructure

and community services were later provided through AID loan programs, and community improvement activities, including the AID financed home improvement program, are still underway.

FCH provided the services of Charles Van Fossen to BAVINIC to assist with its pilot home improvement program from 28 January 1977 to 30 April 1978. Mr. Van Fossen is an architect/engineer with several years of experience of working with shelter programs for poor families in developing countries. Other FCH technicians also contributed to the Las Americas Program including Craig Noren, Architect, Pablo Jaramillo Financial Management Specialist, and Wallis Westwood, Community Development Specialist.

INTRODUCTION

Recognizing that "housing deficit" consists not simply of an absence of houses, but rather primarily of shelters which are too small and/or inadequately constructed or serviced, home improvement provides a logical, low-unit-cost means of reducing the total deficit.

Experience has shown that by supplementing existing facilities, many low-income families receiving relatively small amounts of home improvement credit can substantially better their shelter conditions and remove them from the "deficit" classification.

Low-income home improvement programs may be undertaken in two major areas: 1) among residents of formal minimum shelter projects (such as sites and services, core housing, or provisional, "emergency" housing); or, 2) among families of existing neighborhoods with low-quality housing. This manual will treat in detail only the first case, leaving an in-depth presentation of the latter type for a subsequent manual.

Home improvement programs may take different forms in reflection of such variable factors as funding conditions, target market characteristics, executing institution organization and capabilities, alternative home improvement credit sources, etc. The objective of this particular manual is to present in detail ONE procedural form which was found to be effective in the execution of a successful pilot home improvement program in Managua, Nicaragua -- a procedure which could be applied under what are believed to be commonly encountered, similar circumstances in other countries.

FCH International, Inc., provided technical assistance to the Banco de la Vivienda de Nicaragua (BAVINIC) in the planning, programming and implementation of a pilot home improvement program. FCH assisted BAVINIC with the establishment of the Executing Unit responsible for the program Mejoramiento Habitacional (MEHAB); the training of the office and field personnel of the unit; the preparation of the corresponding forms and documents; etc. The pilot program, which was financed by AID and located in four minimum shelter projects developed by BAVINIC for the victims of the 1972 earthquake, serves as the model presented in this manual and from hereon will be referred to simply as the MEHAB Program.

Naturally, for other countries, the procedures, forms and documents presented herein would have to be modified to reflect the specific nature of the executing institution, local laws, building codes, customs, etc. However, assuming that in most cases a modification of an existing form is more easily completed than is the design of a new form from its conceptualization, and further, that necessary modifications will not be substantial, detailed examples of model forms and documents used in the MEHAB Program are included in this manual.

A. Rational for a Home Improvement Program
for Low-Income Families

1. A Market Exists for Home Improvement Credit

To justify instituting a home improvement program for low income families, a "market" must first exist. A "market" exists if the following five conditions are satisfied:

- 1) Income or other eligibility criteria
- 2) Need for home improvement
- 3) Capacity to pay for home improvement credit
- 4) Investment guarantee for financing institution
- 5) Demand for home improvement loans among those families satisfying the previous four conditions.

Because of the very nature of the minimum shelter approach to resolve one of the basic needs for low income families, the first two conditions are normally met automatically by all participants of such projects. (The projects are intended exclusively for low-income families, and the "services" or "cores" initially provided do not necessarily constitute "completed" shelter units.)

Because such projects are also normally massive, the design variations within a project are often non-existent or limited. The standard shelter unit is, of necessity, designed to correspond to the capacity to pay of the lowest end of the eligible income range for project participants. Some families, therefore, enter their housing unit with a "surplus" capacity to pay, while other families qualify with the minimum income criteria. However, in both cases, because of their low income

levels, these project families generally do not have access to conventional credit to improve their basic units to better satisfy their shelter needs. This means that either:

- 1) Permanent home improvements must be carried out over extended periods, during which construction costs continue to increase and no benefits are derived from the owner's investment in the deteriorating improvement under construction, or
- 2) Scarce resources must be invested in a provisional improvement which provides limited benefits for a limited time with no substantial permanent increase in property value, or
- 3) Construction financing must be sought from "informal" sources which charge usurious interest rates, or
- 4) The families must continue to live in crowded or otherwise undesirable conditions which, although very probably an improvement over their previous, pre-project situations, are still less than satisfactory.

These project families with a capacity to pay in excess of their purchase obligations on the minimum shelter unit have satisfied the first three of the five conditions which constitute a low-income home improvement program market.

The fourth market condition, "Investment guarantee for the financing institution," may be provided by the very property to be improved. The financing institution holds the property title in a lease-purchase agreement with the occupant, or the mortgage on the property sold to the occupant. The Borrower, in his home improvement loan agreement, places

his property rights in guarantee of the loan contract. All potential Borrowers, having satisfied the first three conditions of market, thereby fulfill the fourth condition of being able to offer adequate investment guarantee to the financing institution.

The fifth and last condition of market is simply a question of interest on the part of eligible, potential program participants. Direct manifestations of interest in home improvement, such as families building provisional extensions on their basic shelter unit and/or slowly stockpiling construction materials for future construction, are evident in most minimum shelter project sites. The MEHAB Program showed the existence of an overwhelming demand for home improvement credit among the eligible minimum shelter project residents. (Within 10 months of beginning the MEHAB Program activities on the first project site, 58% of all project families had completed loan requests.)

In summary, it is very likely that a substantial home improvement loan market exists among the participants in most minimum shelter housing projects.

2. Home Improvement, an Effective and Efficient Method to Reduce the Housing Deficit

Home improvement among the market defined above has been found to be an effective and efficient means for reducing housing deficit.

In minimum shelter projects, with the land tenure problem resolved and the basic services provided, most families can expand and/or improve the quality of their shelter unit sufficiently to remove it

from the "housing deficit" classification with a relatively small home improvement loan.

Furthermore, the procedures of the home improvement program presented herein allow each home improvement to be tailored to the specific needs and desires of each borrower. This program flexibility provides the following benefits:

- 1) By being responsive to the specific needs and desires of each Borrower, the program market is broadened.
- 2) The inherent architectural design flexibility of the program helps the project community to more quickly evolve out of the monotonous, look-alike appearance characteristic of most massive minimum shelter projects.
- 3) The Borrowers will be more content with the end product which they themselves have chosen in direct efficient responses to their wishes--no obligation to accept "package" improvements or select from a few "canned" design alternatives when in reality, the possible design alternatives are equal in number to that of the participant families.

Upon initial analysis, it was found that the construction costs per unit area of improvements resulting from the MEHAB Program were actually considerably (as much as 46%) lower than those of large, mass-produced, contractor-built, low income projects of comparable construction type and quality financed by the BAVINIC.

This low unit construction cost was probably attributable to the following factors:

- 1) The direct administrative costs for MEHAB Program execution were surprisingly less in relation to construction costs than those of other low income housing projects of BAVINIC.
- 2) Home Improvement design, being an integral service provided by the MEHAB Program, eliminated the design consultant fees normally charged to other housing projects.
- 3) The construction phase, being essentially Borrower-managed, included no Building Contractor's "construction management" costs.
- 4) The small independent Builder, being selected and contracted directly by the Borrower (normally from the community), very probably operated on a zero or near-zero profit margin, thus avoiding normal (or excessive) Building Contractor profits.
- 5) For the same reason, Building Contractor's overhead and supervision costs were likewise avoided.
- 6) The salary of the Builder contracted by the borrower were probably paid less than that paid to the organized labor forces of the larger building contractors.
- 7) The daily construction inspection service provided by the Program Inspectors, combined with the full-time, on-site, personal-interest supervision by the Borrower, eliminated the need for traditionally-contracted Inspection Consultants and their corresponding costs.
- 8) Even if only in concrete forming or scaffolding work, some building materials salvaged from the existing shelter could often be utilized in the home improvement.

- 9) Through friends of relatives, the Borrowers could sometimes acquire materials, labor, or materials transport at lower-than-normal rates.
- 10) Borrowers, or members of their families, formally or informally, often assisted the contracted Builder, thereby reducing somewhat the labor costs officially charged to the loan project account.

It appears that the economies of scale assumed to be reaped in large contractor-built projects may be more than counterbalanced by the combinations of the aforementioned ten factors contributing to the low unit building costs of the home improvement approach.

Because the Borrowers usually select their construction tradesmen from among acquaintances, friends, or relatives of the community, and because these small, independent builders usually hire their unskilled helpers in the same manner, a home improvement program may generate substantial employment opportunities among the executing institutions' minimum shelter project residents.

The MEHAB home improvement loans, in addition, often seemed to act as catalyst in a broader home improvement process. With the formal construction work completed, the residents often began cleaning the areas around their houses, planting flowers, painting fences, or beginning other types of labor-intensive, low-cost improvement activities which had not been undertaken during the prior years of having occupied the unimproved shelter unit.

The relatively short home-improvement loan terms (1 to 10 years in the MEHAB Program) combined with interest rates higher than those of

many low-income housing projects (9 3/4% in the MEHAB Program) means a more rapid "reflow" for reloaning and the corresponding greater impact on the housing deficit.

3. Home Improvement Can be Efficiently Executed

Like the economy found in the unit area construction costs of the MEHAB Program, a similar efficiency was experienced in the Executing Units' operational costs. (This efficiency allowed the MEHAB Program to be completed in one-half the anticipated period and at one-third the projected costs.) By the completion of the MEHAB Program phase, it was clear that a staff of 13 (operating from a 30-square-meter office space) could manage a \$2,240,000-a-year program at a direct cost for personnel and office supplies equal to 4% of the value of the construction loans disbursed -- a respectfully low ratio considering that program promotion, loan request processing, home improvement designs, cost estimating, loan analysis, contract preparation, loan disbursement, financial control, design and contract modifications and complete construction inspection and control were among the wide range of services provided. (During this same period, other more-traditional, massive, low-income housing projects being completed by BAVINIC bore a considerably higher cost ratio even though they encompassed fewer execution activities.

These direct MEHAB operational costs were broken down as follows:

Program management	15.5%
Program promotion	29.8%
Program administration	13.3%
Construction inspection	39.3%
<hr/>	
Personnel	97.9%
Office supplies	2.1%
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TOTAL	100.0%

Because the home improvement approach described herein may commence operation with as few as four staff (Project Manager, Promoter, Loan Official, and Construction Inspector), and because the magnitude of program activities may easily be adjusted to changing or shifting loan demand by varying the number and/or location of field staff (Promoters and Construction Inspectors), a home improvement program may be mounted without heavy initial institutional commitments to personnel, equipment, land purchase, design consultants, building contractors, etc,

In addition, the home improvement monies committed to construction provide almost immediate benefits for the Borrower and reflows for the Executing institution; there are no completed empty units waiting to be delivered to the institution or assigned or sold to occupants. Home improvements are products in response to a market, not products in search of a market.

4. Home Improvement May Form an Integral Component of New Minimum Shelter Projects

The type of home improvement program presented in this manual may be initiated in existing minimum shelter projects of the Executing Institution, (as was the case in BAVINIC), but it may also be included as an integral component of new minimum shelter projects, thereby providing the following benefits:

- 1) The lowest-income families can be reached by providing a single, least-expensive, minimum "start off" design. This may be a serviced lot, a lot with serviced sanitary core, or whatever other design which corresponds to the capacity to pay of the lowest income families within the project's target market.

- 2) By combining the minimum "start off" design, e.g., a lot with serviced sanitary core with the variable home improvement credit program, a project flexibility emerges which permits a wide range of "start off" options conforming to each individual participant household's situation.
- 3) Participating families are provided a ready credit mechanism for steadily improving their shelter conditions as their economic capacities allow.
- 4) The construction of the permanent shelter through the home improvement approach permits each family to design its home to its specific needs and capabilities.
- 5) The lower construction cost per unit area probably achieved through the home improvement approach passes building economies on to the low-income project residents.
- 6) The comparatively-expensive, contractor-built work is limited to project urbanization and construction of standard sanitary cores.
- 7) The Executing Institution, by minimizing the contracted work, can place lands it may have into use at a relatively low cost per family served.
- 8) The home improvement loans, which will probably bear higher interest rates and shorter terms than the lot purchase contracts, provide a larger, more-rapid reflow, thereby benefiting more families with new loans.

According to their own needs, wishes, and capacity to pay, participant families may enter the Project by either 1) providing their own provisional shelter, 2) receiving financing for a provisional shelter, or, 3) receiving financing for the construction of a permanent dwelling unit. (See Annex 1.)

In all three cases, the participant family has the option, during a specified period, to request home improvement credit up to a maximum amount set forth in the program guidelines.

B. Designing a Home Improvement Program

1. General Program Guidelines/Objectives

The following general home improvement program guidelines/objectives are considered to be desirable and have been adopted as home improvement program design parameters for the procedures presented in this manual:

- 1) To direct the program benefits to the families of the lowest possible income levels and greatest shelter improvement needs.
- 2) To eliminate program dependence on subsidies of any kind.
- 3) To minimize direct Executing Institutional involvement in actual home improvement construction.
- 4) To maximize program participant involvement in design determination, selection of suitable loan conditions, and management of project construction,

2. General Program Development Procedures

The general program development flow diagram of Annex No. 2 illustrates one logical sequence which may be followed in setting up and putting into operation a home improvement program. Following are additional comments on some of the individual program development activities identified by the numbers assigned to them in the diagram of Annex No. 2.

Activity No. 2: The "Core" personnel are considered to be persons authorized by the executing institution to define principal program policy, and should include the Program Advisor (if there is one) and the individual selected to serve as Program Manager.

Activity No. 3: "General Program Objectives" may be, for example: "To provide \$1 million of small (not to exceed \$1000) home improvement loans to residents of this institutions' minimum shelter projects whose monthly incomes do not exceed \$60 per household member; -- to complete construction of all projects within 18 months from this date; -- to limit execution costs to a maximum 12% of total loan values; etc.

Activity No. 4: "Fixed" program parameters may be: Institutional regulations, non-negotiable conditions emanating from a program loan agreement, regional building codes, a maximum program operating budget, controlling national loan contract laws, pre-determined institutional policy guidelines with respect to home improvement activities, etc.

It is essential that these overriding "fixed" parameters be clearly identified before proceeding to specific program design details.

Activity No. 5: Once general program objectives have been established, data collection and evaluation procedures and forms can be designed to measure actual program performance against program goals. (Some examples will appear later in this manual.)

Activity No. 6: With both general program objectives defined and "fixed" program parameters identified, the operational form of the program may now be designed. (A graphic representation of the MEHAB program general operational form is illustrated in Annex No. 3.)

Activity No. 7: To better assure that the program design take fully into consideration the characteristics of its "target" market, field surveys may be profitably conducted simultaneously with activity no. 6.

Activity No. 8: Determining the operational form of the Executing Unit is essentially determining the type of personnel required to carry out the operational activities identified in Activity No. 6 and defining their administrative interrelationships. A suggested organizational diagram for the Home Improvement Program Executing Unit is shown in Annex No. 4. The operational activities and desirable personnel qualification for each position are detailed later in this manual.

Activity No. 9: Because the program home improvements are not to be restricted to specific designs, it is necessary to establish the

design parameters to be adopted in designing proposed improvements and in controlling construction quality. These parameters may be contained in building codes with which the program constructions must comply, or, in the absence of such guidelines, the executing institution must determine minimum acceptable design and construction standards appropriate to the project regions -- (such as; minimum set-back requirements, maximum constructed area in relation to lot size, reinforcement requirements in concrete columns, minimum thickness of masonry bearing walls, etc.)

Because of the low-income, limited cost nature of the improvements, these standards are normally simply and quickly defined.

Activity No. 10: Having determined the program production goals, time tables, operational form and administrative organization, it should now be possible to propose the corresponding program budget.

Activity No. 11: In addition to the already working Program Manager and Program Advisor, the key personnel to be assigned are: the Head Promoter, the Chief Construction Inspector, and the Loan Official.

Activity No. 12: With most training of personnel to be conducted "in the field," "in process" utilizing actual program forms and documents, few, if any, additional training materials should be required.

Activity No. 13: Principal equipment required for the execution of the home improvement program is minimal:

Project Manager: Calculator, file cabinet and camera.

Loan Official: Desk calculator and fire proof file cabinet.

Promoters and Construction Inspectors: Pocket calculator,
10-meter tape measure and briefcase.

Depending upon available transportation and project sites locations with respect to Program office, a vehicle may also be needed.

Activity No. 14: To avoid the necessity of submitting each and every proposed home improvement design to the controlling building agency for approval, it may be possible (as it was in the MEHAB Program) to acquire a blanket approval for the program constructions which the Executing Institution guarantees will conform to the minimum designs and construction standards submitted for building agency approval.

Activity No. 15: With the operational form of both the program and the Executing Unit designed and the key program personnel assigned, all of the corresponding forms and documents needed for executing the program activities can be prepared and submitted as required for the approval of the Executing Institution. (numerous examples of such forms and documents are included throughout Section C., How to Execute a Home Improvement Program of this manual.)

Activity No. 16: To assure that program promoters and Construction Inspectors, as well as program participants and their builders, understand and comply in their work with these imperative technical design and construction guidelines, and to assist Promoters and Inspectors in their costs and materials estimating, corresponding worksheets, field manuals and handouts may be prepared. Annex No. 5 illustrates the procedure to be followed in preparing

these materials and model examples are referred to in Section C of this manual.

Activity No. 18: Because the nature of the program allows it to commence slowly and easily expand its activities in response to growing market demand, it is suggested that only the minimum of Executing Unit personnel be assigned at the beginning, (perhaps starting with only the Chief Promoter, Chief Construction Inspector, and the Administrator.) The smaller staff simplifies the initial training process (which is best conducted individually or in small groups in the field) and allows the execution and evaluation of the pilot test phase to be less-cumbersomely completed.

Activity No. 19: Before commencing the test phase of the program (during which time all program personnel undergo field training), round-table sessions involving all program staff should be conducted to clarify program objectives and discuss any questions which may arise. During this same "in office" training period, newly-assigned field and supporting staff should be explained the purpose and use of the procedures and forms designed for utilization in their related program activities. Under the guidance of the Program Manager and Program Advisor, the "section chiefs" (Promotion, Construction, Administration), who have participated in the preparation of the procedures and forms corresponding to their sections, may now handle the orientation of other new staff members before their going into the field for further practical training.

Activity No. 21,22,23: Execution of the trial phase provides the first real opportunity to put the program theory and assumptions to test, testing which requires simultaneous observation, data collection and evaluation.

Under the direct supervision of the Program Advisor, program personnel receive their practical "in-process" training during this trial period. Subsequent training of new field personnel will be the responsibility of the respective section chiefs.

Activity No. 24: Based on the experience and experimentation of the trial phase, program procedures, forms and documents are modified as needed. This program development activity should involve the full participation of all Program staff.

Activity No. 25, 26: Staff trained, and modifications completed, the program enters full operation.

To assist in identifying problem areas, monitoring program efficiency, guiding future changes, and measuring performance against established goals, a program evaluation procedure should be initiated and continued throughout program execution. (various examples of such program control and evaluation are presented in Section C of this manual.)

C. Implementing a Home Improvement Program

1. Program Promotion

Initial Program promotion may include:

- 1) Announcements via newspapers, speaker-equipped vehicles, radio and television (of which a surprisingly large number of the program's target market may be regular viewers).
- 2) Posters displayed at or near highly frequented public places such as neighborhood stores, local clinics, community centers, schools, churches, bus stops, etc. (See example of posters utilized in the initial promotion of the MEHAB Program, Annex No. 6).
- 3) Distribution of leaflets through students of local schools, by door-to-door delivery, or possibly (for novelty) even by airdrop.
- 4) Presentations at meetings of local organizations.
- 5) Billboards at key entrances to the project communities.
- 6) Cooperation from employees of other community service institutions active in the project communities.

The most appropriate form(s) selected will depend upon the size and concentration of the project sites, existing community organizations, available staff, etc.

Once underway, the actual home improvements themselves provide the programs most effective promotion, and the satisfied loan recipients become the programs most influential proponents. "Word-of-mouth" becomes the predominant communications systems, and the program participants

become the community-trusted judges of program worth. New loan requests begin to flow in from friends and relatives of program "pioneers", and "clusters" of home-improvement projects begin to appear in the program community and begin to expand outwards including more families. The outer limits of these project clusters expand and overlap with one another while the project densities ($\frac{\text{no. projects}}{\text{no families}}$) within the cluster areas continues to increase.

For this reason, all effort should be made to rapidly process various loans scattered widely throughout the project communities and to see that they are used as intended. By so doing, it establishes a positive feeling for the program in the target community.

Posters placed at each project construction site identifying them as program-financed home improvements also provide effective promotion. Loan recipients may further agree to cooperate by giving information leaflets to persons stopping to inquire about the improvements on their shelter.

Once the Program Promoters have begun processing loan requests in the community and the Construction Inspectors have initiated their field activities, they will soon become recognized by the community's residents. As they circulate daily about the community, they can be approached to respond to resident's questions or expressed interest in participation.

Those interested in receiving home-improvement credit may register their names and addresses:

- 1) At the central or field offices of the executing Institution.
- 2) At any other designated community location indicated in program promotion.

3) With any of the program field personnel.

With the receipt of the names and addresses of interested families, the processing of loan requests and contracts begins.

2. Processing of Loan Requests and Loan Contracts

Processing of the home improvement loan request begins with the Promoter's visit to the home of the family which has registered its interest in the program by any of the aforementioned procedures.^{1/} To minimize lost time for tiring backtracking, and to maintain accurate daily work records, a simple Field Visit Scheduling and Control Sheet such as that shown in Annex No. 7 (this annex, as others in this manual, is presented with both a model sheet plus an example of the use of the model sheet) may be utilized by field personnel.

Because the normal working hours of the Executing Institution are very probably similar to those of the heads-of-household of many participant families, difficulties may be encountered in processing some loan requests. If it is not possible to modify the working schedule of the Program Promoters to arrange visits with potential Borrowers, it may sometimes be useful to utilize an Appointment Scheduling Sheet such as that shown in Annex No. 8. A person interested in requesting a loan, upon registering his name in the established location, may select a specific date and time not yet occupied on the Scheduling Sheet during which time

^{1/} The Promoters for the MEHAB Program were four architectural students who, with minimal orientation, very satisfactorily carried out their loan processing responsibilities outlined in this manual. Their sincere commitment to the program's social objectives--an indispensable characteristic for all program personnel--combined with their design and technical training, assured the students' effectiveness in their program roles.

he agrees to be in his home awaiting the Promoter's visit.

The flow of activities followed in processing a loan request and corresponding loan contract are illustrated in Annex No. 9 and further described in the following paragraphs. This flow diagram is also utilized as a "cover sheet" on the loan request packet to clearly guide it along its processing route.

Activity No. 1

As indicated, the process begins with the Promoter's visit to the home of the Solicitant to collect the loan request information and identify the home improvement desired.

The Promoter explains the key aspects of the program to the Solicitant and leaves with him a handout summarizing its general conditions and procedures (Annex No. 10).

The loan request form and home improvement description (Annex Nos. 11 and 12) are then completed in satisfaction of the following objectives:

- 1) To identify the Solicitant.
- 2) To determine his/her eligibility.
- 3) To verify the loan recuperation "guarantee".
- 4) To determine the need for home improvement.
- 5) To establish the Solicitant's capacity to pay.
- 6) To determine the desired loan parameters.
- 7) To select the construction method.
- 8) To identify the home improvement desired (with priorities indicated).

The sequence logic behind the loan request form is shown in the flow diagram of Annex No. 13. As there indicated, should the Promoter, in processing the request, encounter conditions which do not satisfy certain selection criteria established for the program, he may suspend further action on the loan request. This procedure minimizes time lost in preparing loan requests which would eventually be rejected by the Program Loan Official.

However, should the Solicitant satisfy all prerequisites of Eligibility, Recuperation guarantee, Home Improvement need, and Capacity to pay, the maximum acceptable loan period is established, and the approximate maximum loan value is determined utilizing the chart of Annex No. 14. The Promoter then proceeds to the description of the home improvement to be undertaken. If it appears that the costs of the desired improvement are going to exceed the capacity of the Solicitant to pay, the Promoter requests the Solicitant to indicate his order of preference for the home improvement components, in case all may not be approved for financing. Employment/income confirmation forms are left with the Solicitant to be completed by the employers of the working members of the household (Annex No. 15) and/or Income Declaration forms are completed by the self-employed members (Annex No. 16).

Activity No. 2

When all of the employment/income forms have been properly completed by the Solicitant, they are delivered to the Executing Unit via any of the same means used to register interest in the program.

Activity No. 3

The loan request, with the accompanying forms, is then analyzed by the Loan Official to determine capacity to pay and corresponding maximum authorized loan value. To simplify this analysis, the form of Annex No. 17 may be utilized.

Land tenure, delinquency, payment pattern and employment/income data are verified by the Loan Official, and the Solicitant's maximum capacity to pay is determined.

Various figures are frequently given for percentage of income which a family may dedicate to shelter expenses. In the MEHAB Program, 15, 20 and 25% of net income (depending upon family size) were Bavinic's guidelines used in the capacity to pay analysis. However, in most cases, it was found that the Solicitant's own response to the form question regarding his capacity to pay for a home improvement loan resulted in a lower and therefore controlling value. Taking into account their current shelter/utility expenses and the maximum amount they felt they could dedicate to home improvement loan payments, the percentage-of-net-income for shelter by income level for 205 consecutive loan recipients in MEHAB's first project site is illustrated in Annex No. 18. For very poor families, a point is reached at which the percentage of income rule tends to lose its applicability. Therefore, a third procedure is also applied in determining the Solicitant's capacity to pay. Based on local studies, minimum values may be determined for the categories shown in Annex No. 19 and applied in Procedure B of Annex No. 17, yielding a third capacity-to-pay values.

The lowest of these three values is selected as the approved capacity

to pay of the loan Solicitant. Utilizing a diagram similar to that of Annex No. 14, the Loan Official quickly determines the maximum possible loan value.

Activities Nos. 5 and 6

If the Solicitant does not satisfy any one of the Program prerequisites, or if his capacity to pay is determined to be negative or less than that necessary to finance the minimum allowable program loan, the Loan Official prepares a rejection notice to be delivered to the Solicitant by the Promoter (Annex No. 20) and files the rejected loan request.

Should it be determined that the Solicitant has satisfied all prerequisites and has an acceptable capacity to pay, the loan request packet (less the Loan Official's analysis sheet) is returned to the Promoter, indicating the tentatively approved maximum loan value.

Activity No. 7

With this information in hand, the Promoter, following the order of design preferences indicated by the Solicitant, and utilizing the current unit costs sheets (Annex Nos. 21 and 22) may now calculate the cost estimate of the home improvement to be financed (within the maximum figure approved by the Loan Official)(Annex No. 23).

Activity No. 8

Design and cost estimate completed, the Promoter discusses the final results with the Solicitant and acquires his signature on the loan request.

Activity No. 9

The completed loan request is next submitted to the person in charge of technical aspects of the program (be it the Program Manager or the Chief Technician) for final review of technical aspects of the request to

assure that there are no glaring errors in calculations or design conflicts with prevailing building codes or other program standards. If the Promoters are properly trained and careful in their work, modifications of the loan request at this point are very seldom necessary.

Activity No. 11

However, if, for any reason, the signed request must be modified, the Program Manager prepares a rejection notice indicating the changes which must be made in the request.

Activity No. 12

The Promoter then discusses these suggested changes with the Solicitant.

Activity No. 15

If the Solicitant agrees, the modifications are made and the request is returned to the Program Manager for his final approval.

Activity No. 14

If the Solicitant does not wish to make the suggested changes, the unmodified request is returned to the Loan Official where it is filed accordingly.

At this point, the Promoter's direct involvement in the processing of the loan request ends.

For purposes of control by the Promoter himself and for data collection in general program monitoring, Loan Request Status forms such as that shown in Annex No. 24 are maintained by the Program Promoters.

Activity No. 16

Once the request has received the approval of the Program Manager, it is delivered to the Loan Official who prepares the Loan Approval

Notice to the Solicitant (Annex No. 25) and the corresponding Loan Contract (Annex No. 26).

One copy is made of the Home Improvement Cost Estimate for use by the Construction Inspector, and two copies are made of the Home Improvement Description, one each for the Construction Inspector and the Borrower. The originals remain part of the loan agreement on file with the Executing Institution.

Activity No. 17

The Loan Approval Notice, along with a copy of the Home Improvement Description, are delivered to the Borrower by a Construction Inspector. At that time, the Inspector discusses with the Borrower the next steps to be followed in the home improvement process and advises him of the breakdown of the cost estimate as a guide in his negotiations for any construction labor which he may be contracting for the project. If the Borrower wishes, the Inspector may also provide him with a listing of tradesmen who have already been approved by the Executing Institution, as well as a standard contract form which he may utilize in arranging for his project labor.

Activities Nos. 19 and 20

The Loan Official, in the meantime, is acquiring the necessary contract signatures within the Executing Institution and processing the emission of the first loan disbursement check. (Annex No. 27). Although the preparation of the first check before the Borrower has actually signed the loan contract appears to be an illogical order, MEHAB experience showed that very few Borrowers, having proceeded thus far in the process, decide to change their minds at the last minute.

Whereas, by having the first disbursement check ready at the time the Borrower comes to the central offices to sign the loan agreement, the Borrower (who must normally withdraw loan checks personally), is less inconvenienced, avoids losing additional time from his job, and is able to begin construction activities more quickly.

Activity No. 18

The Borrower, along with his selected Builder (if the labor is contracted) meets briefly with the Program Manager for an interview and orientation, at which time it is decided whether the Builder has sufficient training and/or experience to properly complete the construction. If the Builder selected by the Borrower has already been previously approved by the Institution, his presence at this time is not required.

Activities Nos. 21, 22 and 23

Once the Builder has been approved, the Borrower signs the Loan Contract, the Home Improvement Description, and the Project Cost Estimate. The Borrower receives his copy of the Contract and the Loan Official delivers, or authorizes the delivery of the first check (Annex No. 28) and advises the Construction Inspector of the same, so that he may begin his field supervision.

Activity No. 24

At the same time, the Loan Official commences his financial control and provides necessary information to other departments of the Executing Institution. A Loan Conditions Summary Sheet, such as that shown in Annex No. 29, may be sent to the accounting department with copies for the Program file. A Financial Loan Control Sheet such as that shown in Annex No. 30, may be utilized by the Loan Official for control of active loans.

In addition to the aforementioned specific program activities, the Loan Official is responsible for:

- 1) Maintaining accounting control of all deposits, loan commitments and disbursements against the program account;
- 2) Organizing and filing of all loan contract documents and "in-process," completed loan requests; and
- 3) Preparing periodic reports of program loan and account status.

This form is similar to the Loan Request Status sheet utilized by the Promoters. The Loan Official also maintains a Loan Status Sheet related to his activities (Annex No. 31) for his own control and for data collection in general program monitoring.

3. Loan Disbursement and Project Construction

Once the Builder has been approved and the first loan disbursement check released, the Borrower may proceed with the purchase of his construction materials. (Any work completed or materials purchased prior to the date of the loan contract are not recognized as financeable project expenses.)

Following principal program guidelines of minimizing direct Executing Institutional involvement and encouraging self-help construction management, the acquisition of materials is left entirely to the discretion of the Borrower. The Executing Institution may assist him by providing a copy of its current average construction materials unit price listings or perhaps even negotiate discounts for program participants with interested materials suppliers to serve as a guide.

Delivery of materials rather than cash to Borrowers was discarded as a viable program alternative by BAVINIC because program "set up" and "execution" times would be substantially more complicated and increased operational costs would likely exceed any benefits to be derived. Furthermore, regardless of the final unit prices charged by the Executing Institution, the Borrower would very likely harbor the opinion that, given the opportunity, he could have acquired materials of better quality and/or less cost elsewhere.

To lessen the risk of loss or misuse of loan funds and to provide additional "leverage" during the construction phase, loans are not normally disbursed with a single check, but rather two or three. Considering: (1) that the Borrower probably already has invested substantially

in his property and shelter to be improved; and (2) that misuse of the loan funds is considered a breach of the property purchase contract, it is unlikely that the Borrower will disappear with or improperly utilize his loan checks. (Of the first 500 loans in the MEHAB Program, only 1 Borrower--for unknown reasons-- abandoned his home, taking with him his second loan disbursement.) The principal advantage of the multiple disbursement procedure is probably the practical leverage provided the Inspector, (through his control of loan disbursements subsequent to the first,) in guaranteeing strict compliance with the approved project designs.

The first disbursement, serving in a sense as a test of good faith of the Borrower, may be smaller than the subsequent disbursements, but it should not be less than the amount required to complete a logical construction component of the home improvement.

Because the project cost estimate is calculated by building components, the Program Manager may quickly calculate a logical minimum value for the first disbursement check. One such division might be: (1) Concrete and Masonry Work; (2) Carpentry Work; (3) Finish Work. This procedure allows the Borrower to purchase all the materials of a certain type at one time, thereby simplifying the purchasing process and reducing the materials delivery costs.

Determination of the quantities of materials required is generally left to the Borrower and his selected Builder. However, should they request assistance, the Chief Inspector (or Inspector, if qualified), utilizing the Project Cost Estimate and the Inspector's Field Manual, may easily calculate materials quantities on the worksheet of Annex No. 32.

Handout sheets may also be provided the Borrowers and their Builders to assist them in calculating materials quantities as well as to guide them in complying with the Program's approved minimum building standards. An example Building Component Standards and Quantities handout is shown in Annex No. 33.

In low-income home improvement programs, it is likely that the different construction systems to be utilized will be traditional and fairly limited in number. Therefore, to assist the Borrower, simplify field calculations, and facilitate construction inspection, Inspector Field Manuals may be prepared following the procedures shown in Annex No. 5 and described below.

First, the construction systems to be approved for the various building components are identified. For example, for bearing wall foundations it may be acceptable to use a reinforced concrete grade beam, reinforced-concrete-filled "U" block, or reinforced concrete spread footing.

Next, the specific minimum acceptable design standards for each system of each building component are determined.

Thereafter, the quantities of materials and labor required per unit measure of each system are calculated and entered on the worksheet shown in Annex No. 34. With the current unit costs for materials and labor in hand (Annex No. 21), the costs of each system per unit measure may then be calculated (Annex No. 34). These costs may be summarized on a Building Components Costs sheet (Annex No. 22) for use by Program Promoters in calculating project cost estimates and by Construction Inspectors in preparing in-field requests for loan project modifications. The handout

sheets referred to above for use by the Borrower and his Builder may also now be prepared for each approved building system. The Current Materials and Labor Unit Costs sheet, the Building Components Costs Sheet and a complete set of Building Component Standards and Quantities handouts combine to form the Construction Inspector's Field Manual.

The Chief Construction Inspector should be a person with ample field experience in construction management and supervision of building tradesmen. He should also be very familiar with building codes, materials and methods to be encountered in the home improvement projects and be able to make simple cost and materials estimates.

The other Inspectors may be foremen or tradesmen of experience or possibly students of engineering who have had practical construction experience as well. Construction inspection is probably the single most sensitive, critical and demanding task of the home improvement program, and the Inspectors should be ready to put in long hours in the field and be capable of dealing sternly, yet tactfully, with both Borrowers and Builders.

Because the projects are small and advance quickly from one phase of the construction to another, it is important that the Inspectors visit daily all projects under their supervision. For their daily inspection control, the Inspectors may utilize the Field Visit Scheduling and Control Sheet of Annex No. 7 or an Inspection Control Card system such as that shown in Annex No. 35.

The actual building itself may be by self-help, contracted labor, or by a combination of both, but in all cases, self-help construction

management is a key aspect of the program, and the Inspector in carrying out his project supervision should always remember that he is a representative of the Executing Institution, not the Borrower. Although the interests of both may run parallel, the direct contractual relationship is between the Borrower and the Executing Institution. Consequently, the Inspector should take care not to displace the Borrower in his dealings with the Builder or permit himself to be caught between the two in any conflicts which may arise.

Although the MEHAB Program did not exclude "self-help" or mutual aid construction as such, relatively few families elected the self-help alternative and no-one expressed an interest in mutual aid. The few "self-helpers" in the MEHAB Program were themselves construction tradesmen, and although they themselves provided the skilled labor, in many cases they requested that the Executing Institution recognize a "reasonable value" for their self-payment. This amount was financed with the loan funds as in any other "contracted" home improvement project.

Even Borrowers employed in the construction trades (who were working 5 or 6 full days a week) had little interest to work as well on their traditional day of rest or to lengthen the construction period of their improvement through part-time self-help. Generally they preferred not to inconvenience their families by an extended building phase and to delay the completion of the improved facilities.

Even assuming Participant interest, both self-help and mutual aid among unorganized, unskilled Borrowers substantially complicate the "set up" and execution of a home improvement program, and very probably (for the types of improvements being built) force program operational costs well

beyond the value of the benefits to be derived. Self-help and mutual aid certainly have a proper role to play in some low-income housing schemes, but for the low-value, varied-design, improvements to occupied homes, characteristic of the program described in this manual, the very de-emphasis of full self-help and mutual aid construction may be a prime factor in assuring a wide program market and high operational efficiency.

The nature of the program's operational form does not require a detailed control of project construction advance; a form such as that of Annex No. 36 should be sufficient.

On the other hand, to assure that the program is achieving its basic home improvement objective, control of construction expenditures is crucial. For this reason, the Borrower must submit to the Inspector proper receipts for all project-related costs.

The Chief Inspector, or an assistant assigned specifically to the task, records, project by project, all costs data on the Construction Expenditures forms shown in Annex No. 37.

When the Borrower has spent most of the loan funds he has received, he requests an inspection and subsequent loan disbursement. The normal procedure followed in processing subsequent loan disbursements is illustrated in Annex No. 38. With the projects' construction expenditures summary sheet to date, it is impossible to first verify that the approximate equivalent of loan funds received by the Borrower have been spent on project costs; then, with summary sheet in hand, the Inspector verifies that the materials purchased are indeed on the construction site and are

being suitably incorporated into the home improvement. These three conditions satisfied, the Inspector approves the request for the next loan disbursement on the form shown in Annex No. 39 which is then delivered to the Loan Official. Considering the time required to process the loan check, the disbursement request should be processed before any delays will be caused in the normal construction schedule; every cent need not be spent nor every brick laid before the request may be approved by the Inspector. Depending upon the normal administrative procedures of the Institution, the Loan Official may, to shorten the check processing, pre-prepare all loan checks and simply authorize their withdrawal by the Borrower upon receipt of the Inspector-approved disbursement request (Annex No. 38, Case Two). In this manner, the Borrower himself may hand-carry the disbursement request to the Loan Official, who may thereupon, authorize the immediate delivery of the pre-prepared check.

For any number of reasons, during the loan disbursement/construction phase, the Borrower may wish to modify the home improvement design and/or loan amount. For example:

- 1) The home improvement was completed at less cost than the Promoter's estimate and the Borrower must either return the difference to the Executing Institution or utilize the excess in additional improvements.
- 2) The Borrower has received a loan less than the maximum amount authorized for him by the Loan Official, and, once building, has decided he would like to undertake a larger improvement.
- 3) The Promoter's project cost estimate was less than that required to complete the improvements under construction.
- 4) Etc.

To provide for such natural occurrences, standard Contract Modifications may be prepared (Annexes Nos. 40 and 41) and modification procedures established (See Annexes Nos. 42 and 45). As can be seen in these procedural diagrams, as well as in normal daily operations, the Chief Construction Inspector is the principal liaison and courier between the field and the central program office. To formalize this necessary communication, the Chief Construction Inspector should probably begin each day in the field and end each day at the central office.

Like the Promoters and the Loan Official, the Inspectors maintain a Project status control sheet as shown in Annex No. 46.

4. General Program Management

As illustrated in the organizational diagram of Annex No. 4, the Program Manager is the individual directly responsible for the home improvement program Executing Unit. If the Manager must (depending upon the scale of the program) also act as the chief technician in the central office, he should best be an individual with a technical background, such as a Building Contractor, Architect, or Engineer.

Among the responsibilities to be fulfilled by the Program Manager are the following:

- 1) To review all home improvement designs and costs estimates prepared by Program Promoters to assure that no serious errors have been made in calculations and that the designs in no way conflict with controlling building codes or program standards.^{1/}

^{1/} These tasks may be delegated to the Chief Technician if the Executing Unit has one.

- 2) To maintain general loan status control--from initiation of loan request through construction completion and approval.
- 3) To prepare periodic program status reports.
- 4) To oversee all field activities and confront any problems (technical or otherwise) which cannot be resolved directly by the field staff.
- 5) To manage all general program operations.
- 6) To directly represent the program in inter-departmental matters.
- 7) To determine program administrative needs and process their satisfaction.
- 8) To evaluate program procedures and products.
- 9) To design and propose program modifications/improvements (objectives, procedures, organization, forms, documents, etc.)
- 10) To maintain the morale of program staff and guarantee administrative support for their respective efforts.
- 11) To assure the proper selection and training of new program personnel.
- 12) To approve, when necessary, any major technical modifications of loan contracts. ^{1/}
- 13) To maintain loan project history summary sheets. ^{1/}
- 14) To interview, approve and orient all new builders selected by Program Borrowers. ^{1/}
- 15) To prepare program reports and propaganda and to promote Home Improvement as a viable method for attacking the housing deficit problem.

^{1/} These tasks may be delegated to the Chief Technician if the Executing Unit has one.

Each of these activities should be conducted in close cooperation and consultation with all program staff.

As can be seen by the preceding list, the Program Manager is a logically key figure in program operation and future program development. The person charged with this post should be highly motivated, imaginative and innovative, receptive to and openly honest with his staff, sincerely respectful of and tactful with Program Participants, and astute and organized in his general management.

5. Program Control and Evaluation

For purposes of Program Control, the Program Manager maintains a summary loan status sheet similar to those maintained by the Promoters, the Loan Official, and the Construction Inspectors. (Annex No. 47).

The information summarized on the Program Manager's loan status sheet is extracted periodically from the Promotion, Administration, and Construction Inspection status sheets and provides the basis for determining the total Program status and progress. The diagrams of Annexes 48 through 53 illustrates examples of the type of Program monitoring possible with the information presented in the Program Manager's summary loan status sheet. The curves shown indicate the "running" Program totals as well as the "production" rates for each half-month monitoring period.

By applying the administrative costs corresponding to each period, the operational efficiency of the program may be calculated.

Other program information valuable in defining program characteristics and guiding future decisions may also be easily drawn from the summary sheets such as: Average loan values, relationships of rejected or suspended re-

quests to those approved, patterns for construction periods and contract modifications, average loan processing times, capacities to pay of loan solicitants, etc.

For visual orientation and program propaganda, a site plan of each project area may be maintained which indicates location and status of every home improvement loan (Annex No. 54).

Because a home improvement program such as that described in this manual will likely begin on a trial basis, it is important that certain Program information be collected which is not essential to normal program execution but may be important for initial program propaganda and for encouraging future funding or operation. For example, a photographic history may record program highlights (signing of the first contract, approval of the first completed project, etc.) or may illustrate construction procedures followed (Annex No. 55) or include examples of shelter units before and after the home improvement (Annex No. 56), etc. This photographic library may also be useful in preparing newspaper articles or program pamphlets for use in program promotion.

Periodic opinion surveys among Program Participants and their Builders provide a formal line of communication between Institution and beneficiaries to guide future program decisions and modifications and thereby assure that the program remain tuned to the opinions and needs of its Participants. (An example survey questionnaire is shown in Annex No. 57).

Once each home improvement has been completed and approved, utilizing the Chief Inspector's Construction Expenditures control sheet and the final Home Improvement Description, a Project Summary sheet may be prepared. (Annex No. 58). These summary sheets need not be prepared for all

Projects, but, as a sampling, are useful in Program promotion, and provide a basis for calculating project construction efficiency.

A periodic analysis of the completed Construction Expenditures forms maintained by the Inspectors provides data for updating unit materials and labor costs to be utilized by the Promoters in estimating new project costs and by the Chief Inspector in estimating costs of design modifications during the construction phase.

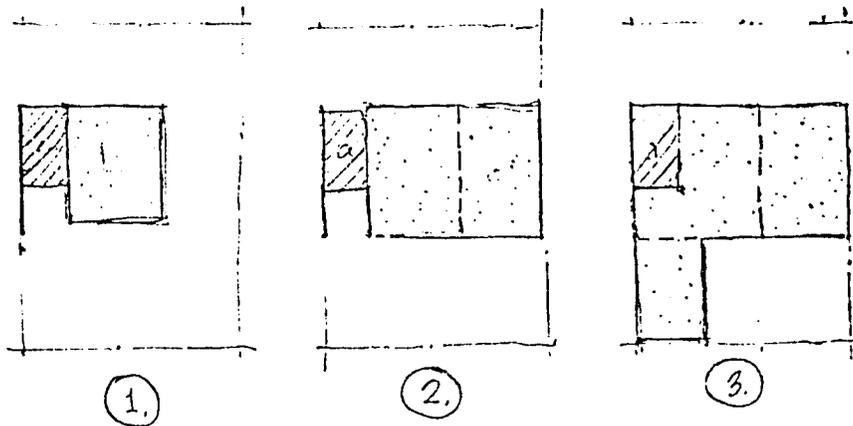
The program procedure presented in this manual assumes application to minimum shelter projects; this means that the basic shelter unit design variations will likely be limited. Such being the case, it will be found that as the program advances, certain similar home improvement designs will emerge, or certain designs will be found to be particularly economical. Considering that exact designs, costs, and quantities information is in hand for such completed projects, it is a simple matter to "package" selected examples for use by Program Promoters.

The Loan Solicitant, although not restricted to the packaged designs, may wish to select from this program "design catalog." Such procedure simplifies the normal loan request processing and permits the Borrower to receive an exact listing of materials required to complete the chosen improvement.

HOME IMPROVEMENT AS AN INTEGRAL COMPONENT OF NEW MINIMUM SHELTER PROJECTS

TYPICAL MINIMUM SHELTER PROJECT WITHOUT HOME IMPROVEMENT COMPONENT

(ONE OR FEW PERMANENT DESIGN OPTIONS)

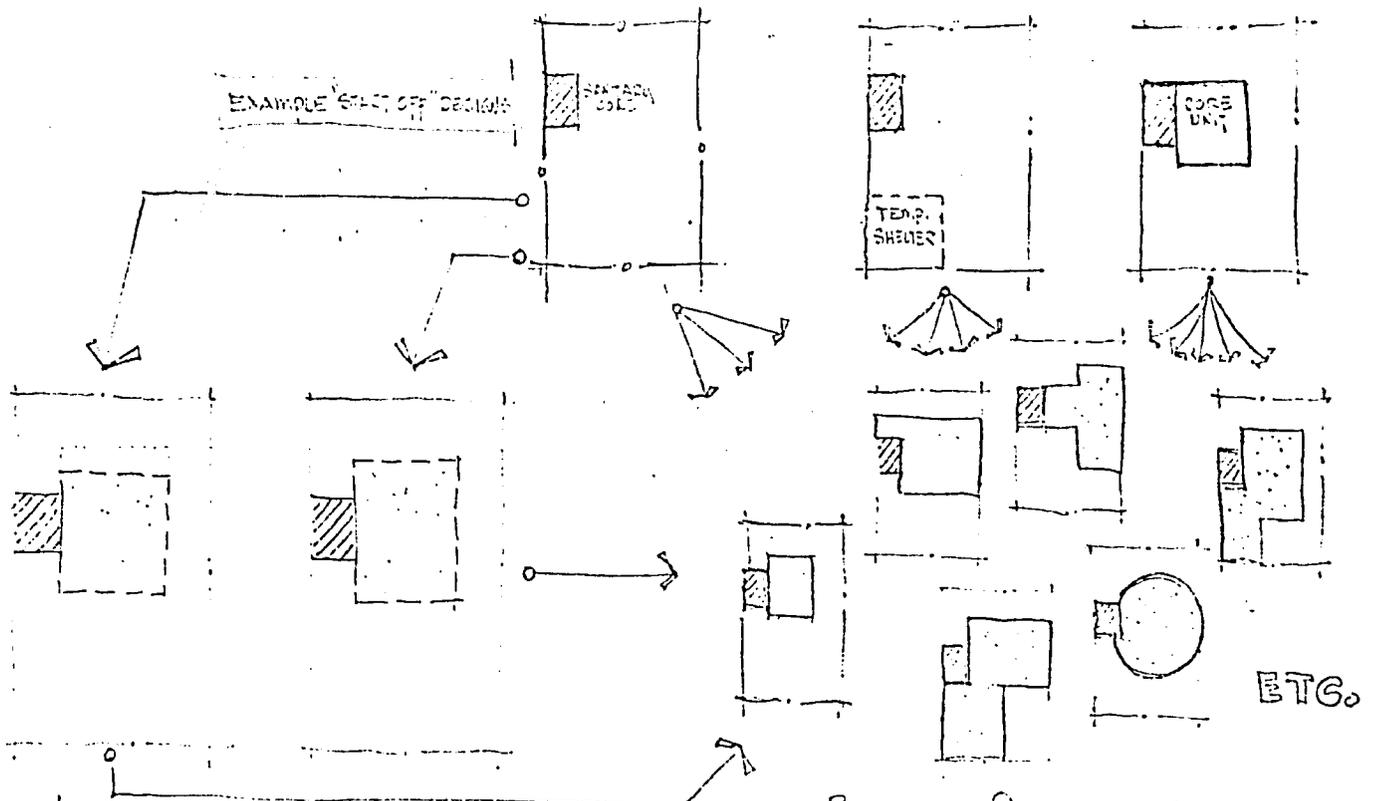


1.
LOT WITH:
SANITARY CORE AND
MULTIPURPOSE SPACE

2.
LOT WITH:
SANITARY CORE,
MULTIPURPOSE SPACE &
BEDROOM

3.
LOT WITH:
SANITARY CORE
MULTIPURPOSE SPACE
BEDROOM AND
KITCHEN.

MINIMUM SHELTER PROJECT WITH HOME IMPROVEMENT COMPONENT

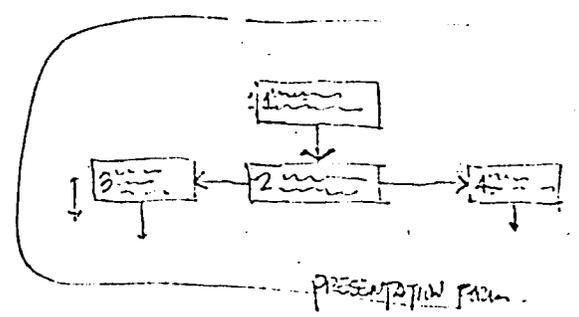
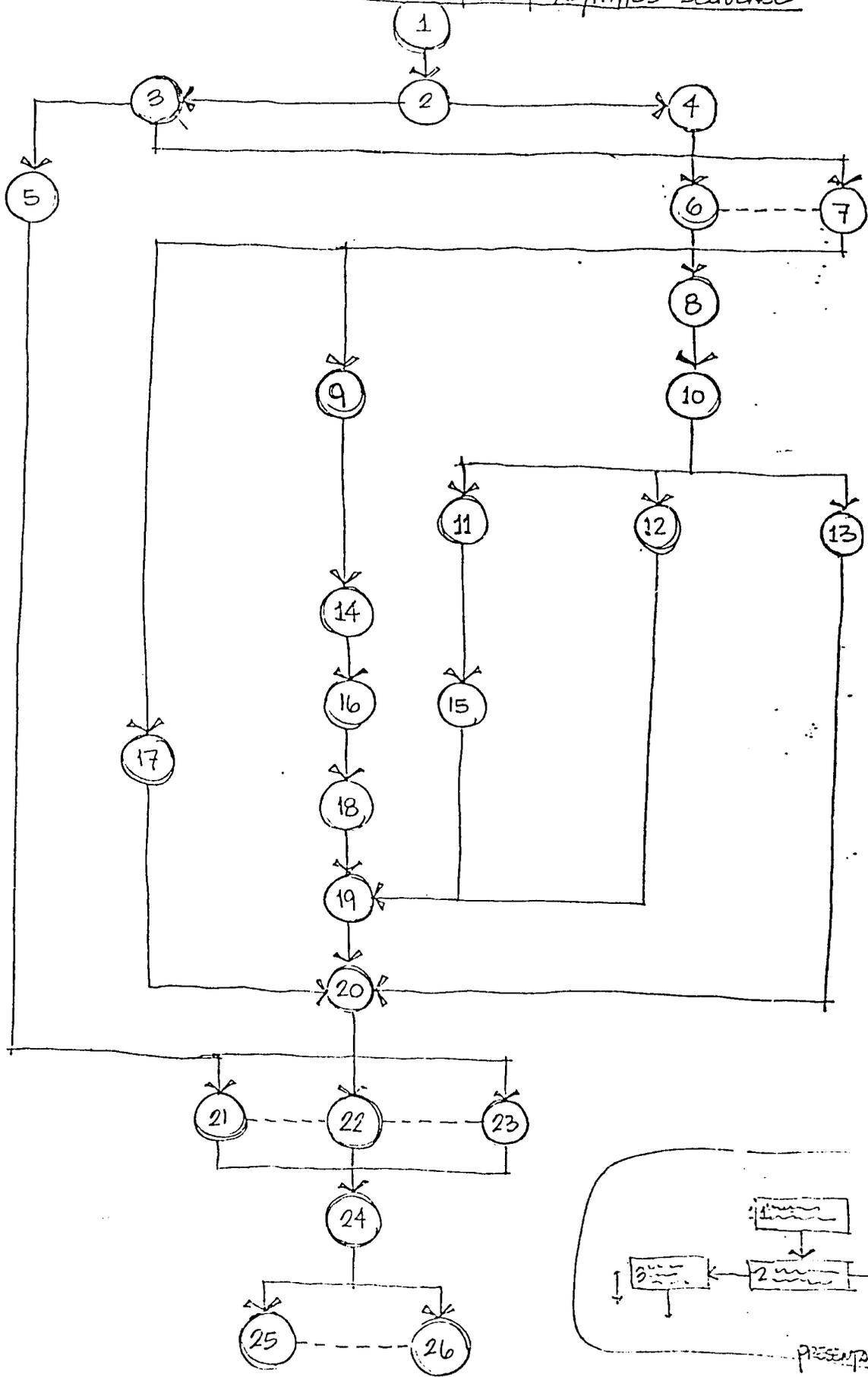


PROVISIONAL SHELTER
WITHOUT HOME IMPROVEMENT

PROVISIONAL SHELTER
WITH HOME IMPROVEMENT

PERMANENT SHELTERS CONSTRUCTED
WITH HOME IMPROVEMENT CREDIT.

GENERAL PROGRAM DEVELOPMENT ACTIVITIES SEQUENCE

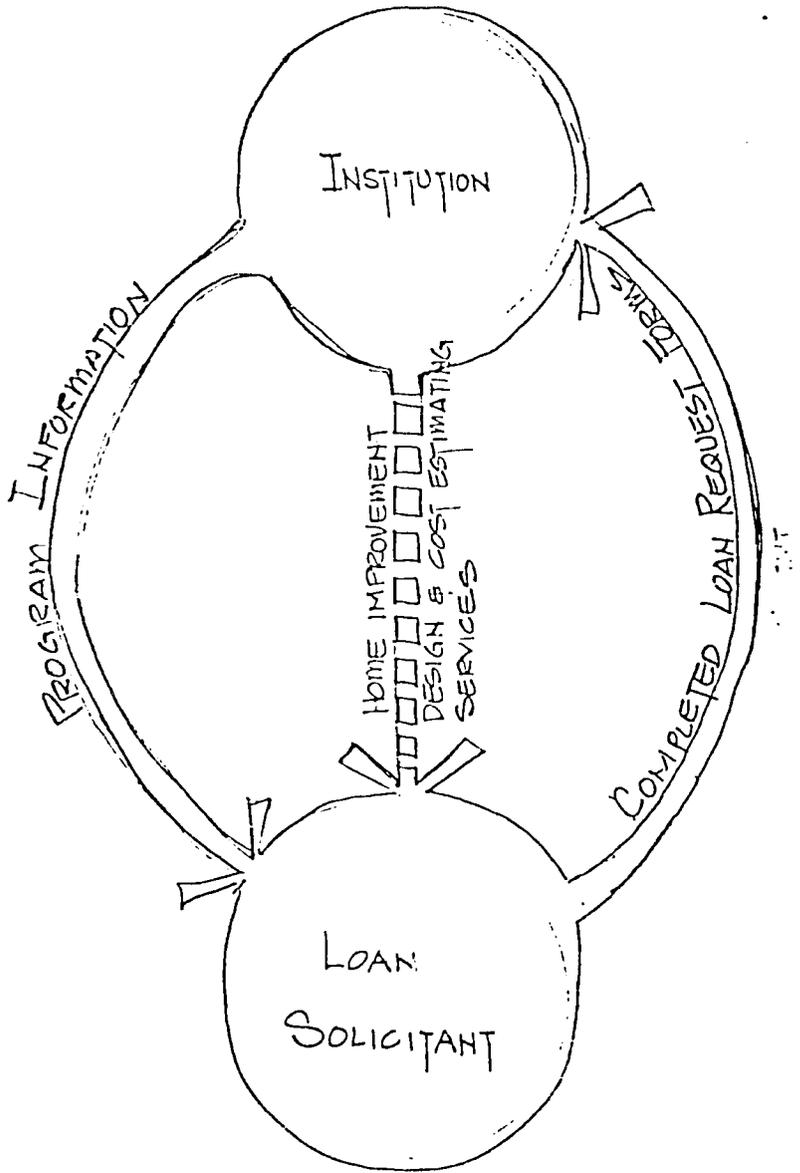


- | No. | Activity |
|-----|--|
| 1. | Design General Program Development Flow Diagram. |
| 2. | Assign Home Improvement Program "Core" personnel. |
| 3. | Establish general Program Objectives |
| 4. | Identify "fixed" Program parameters |
| 5. | Design systems for analyzing and evaluating Program efficiency & effectiveness. |
| 6. | Design the Operational form of the Program. |
| 7. | Acquire and analyze field data |
| 8. | Design the Organizational form of the Home Improvement Program Executing Unit. |
| 9. | Determine types and minimum standards for designs and building components. |
| 10. | Prepare and acquire approval of Program budget. |
| 11. | Begin to assign Section Chiefs for the execution phase. |
| 12. | Prepare materials and procedures for training personnel. |
| 13. | Begin to acquire vehicles and equipment for the execution phase. |
| 14. | Acquire approval (as necessary) of Program design and building standards from controlling institution(s). |
| 15. | Prepare and acquire (as necessary) Institution approval of forms and documents for execution phase of Program. |
| 16. | Prepare technical documents for Program execution phase. |
| 17. | Prepare materials and procedures for general Program promotion. |
| 18. | Begin to assign "field" and "support" personnel. |
| 19. | Begin to train office and field personnel for execution phase. |
| 20. | Begin general Program promotional activities. |
| 21. | Execute Program trial phase. |
| 22. | Monitor and evaluate Program trial phase. |
| 23. | Begin practical training of Program personnel in field and office. |
| 24. | Modify Program procedures, forms and documents as required. |
| 25. | Begin "normal" Program execution phase. |
| 26. | Begin "normal" Program monitoring and evaluation. |

NOTE:

In the final presentation, this information should be on the flow diagram where the numbers are located, rather than as a separate listing

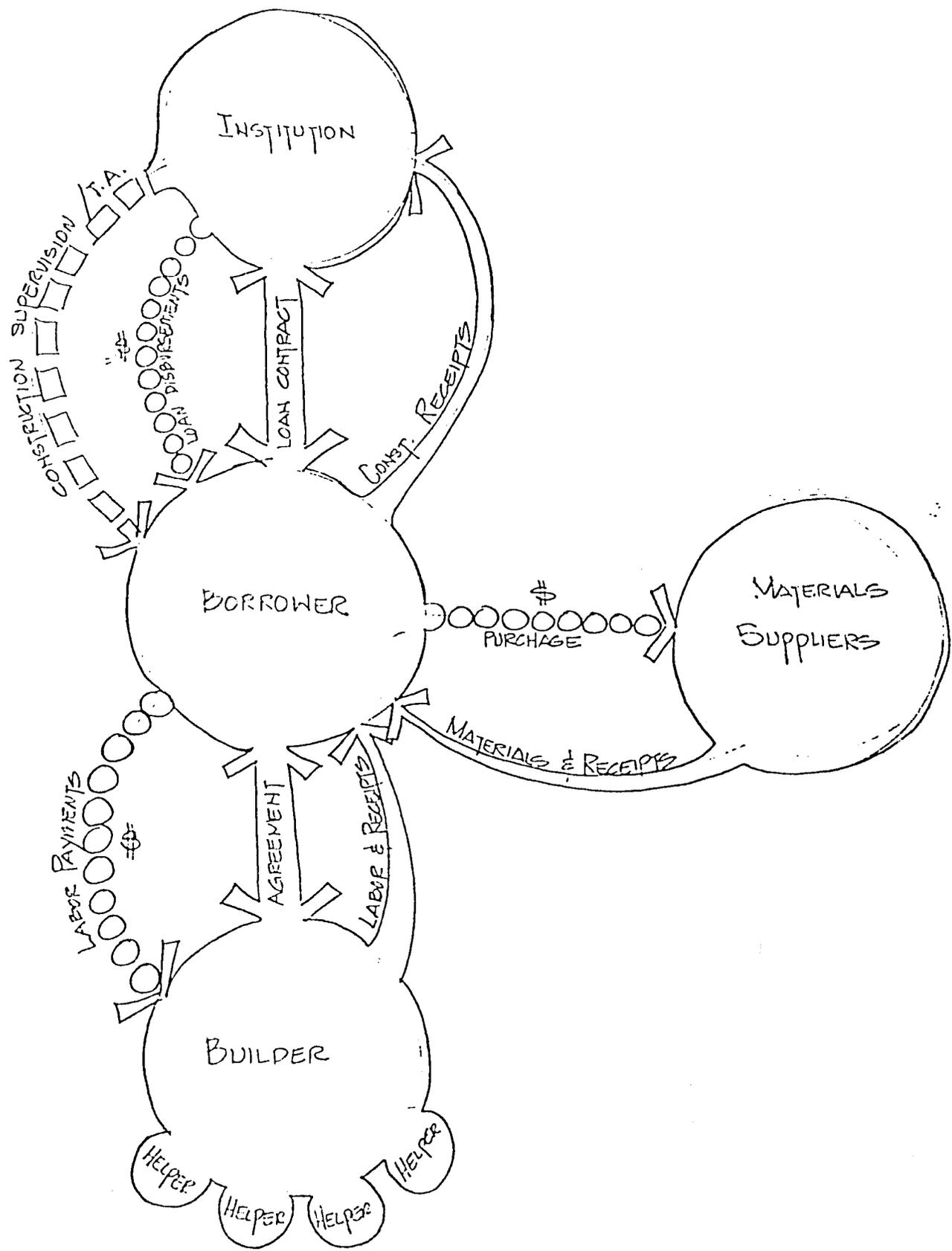
HOME IMPROVEMENT PROGRAM OPERATIONAL FORM
(LOAN REQUEST PROCESSING PHASE)



171

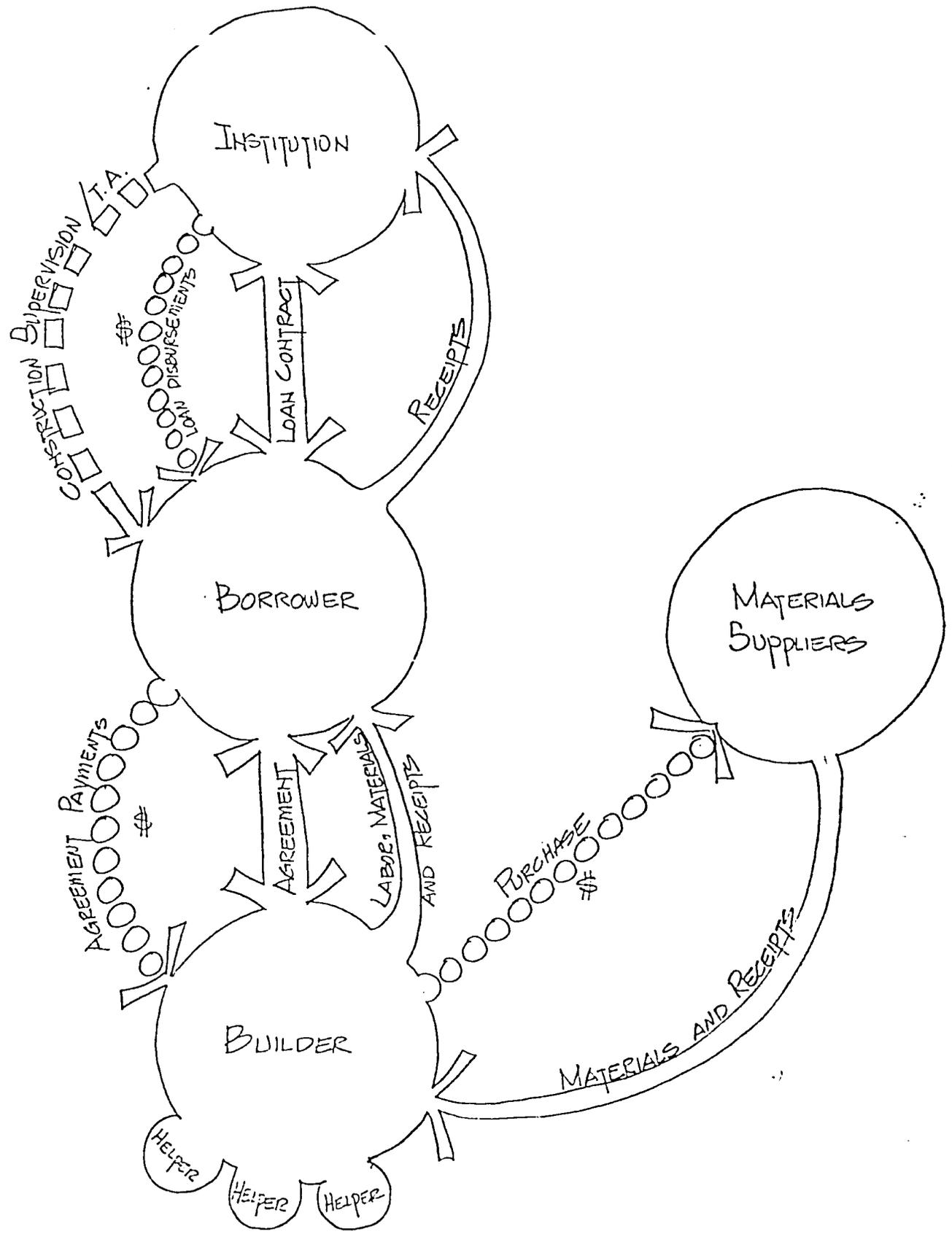
HOME IMPROVEMENT PROGRAM OPERATIONAL FORM
(PROJECT CONSTRUCTION PHASE)

TYPE 1: CONTRACTED LABOR



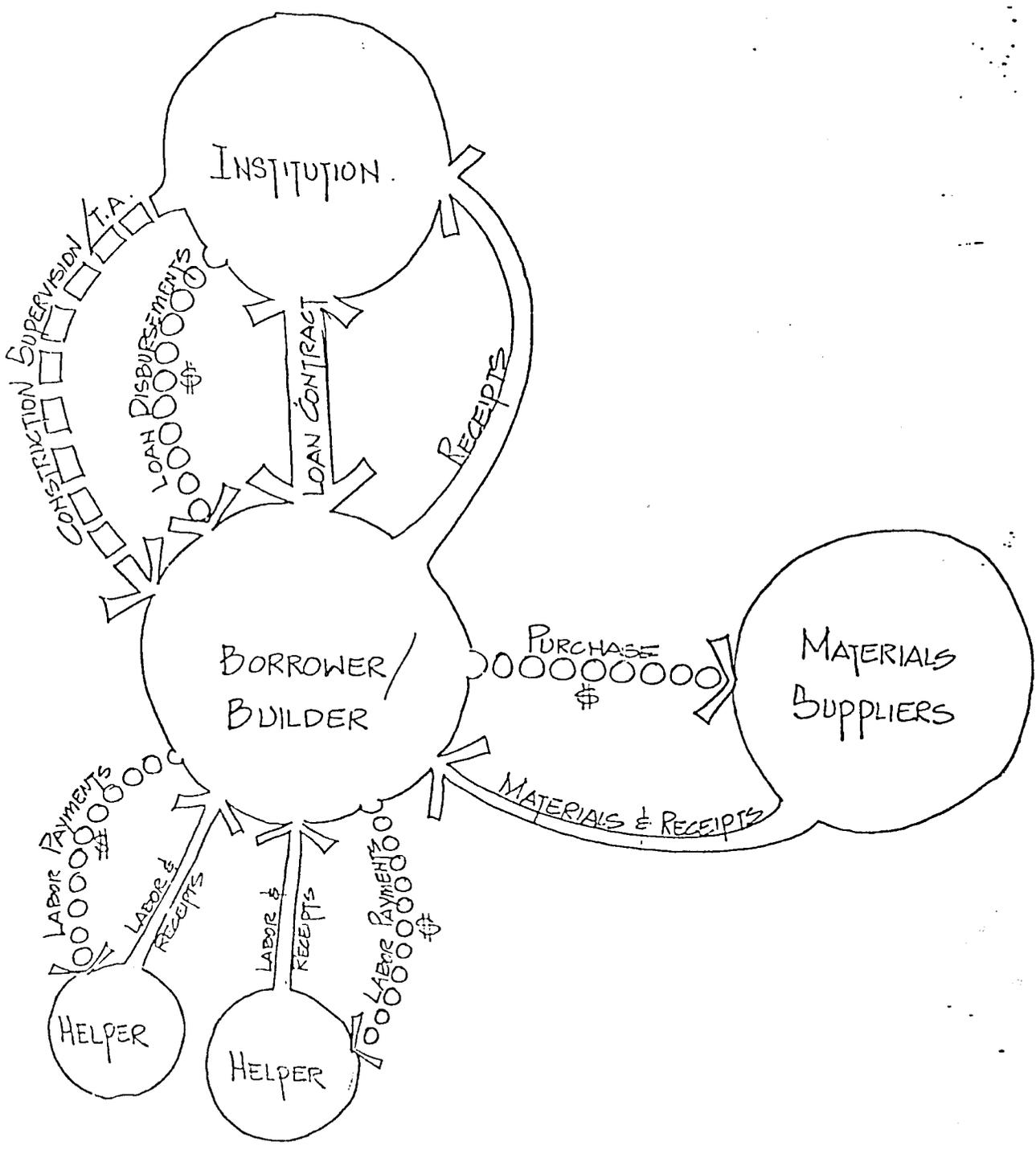
HOME IMPROVEMENT PROGRAM OPERATIONAL FORM
(PROJECT CONSTRUCTION PHASE)

Type 2: "PACKAGE" CONTRACT

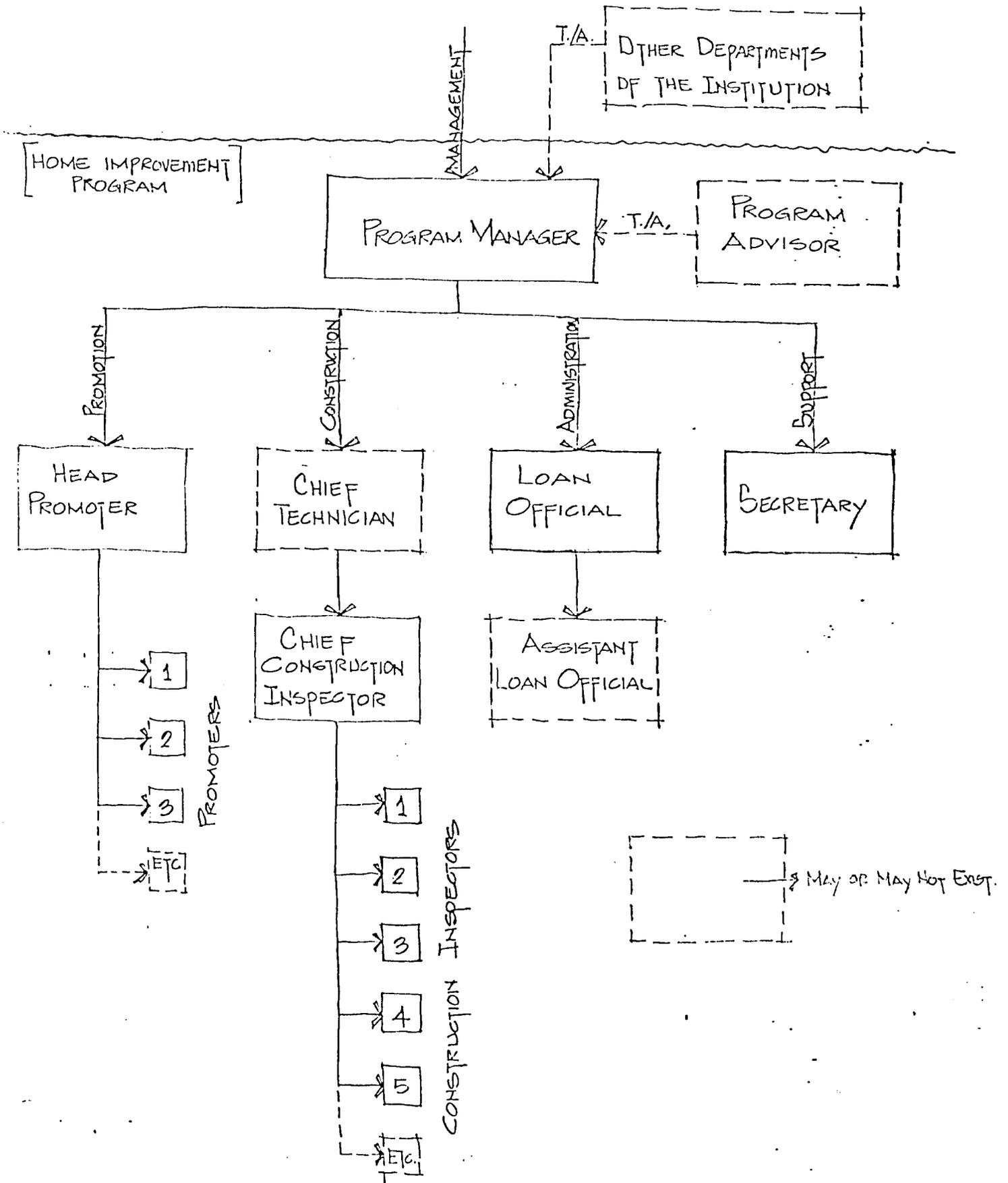


HOME IMPROVEMENT PROGRAM OPERATIONAL FORM
(PROJECT CONSTRUCTION PHASE)

Type 3: SELF-HELP



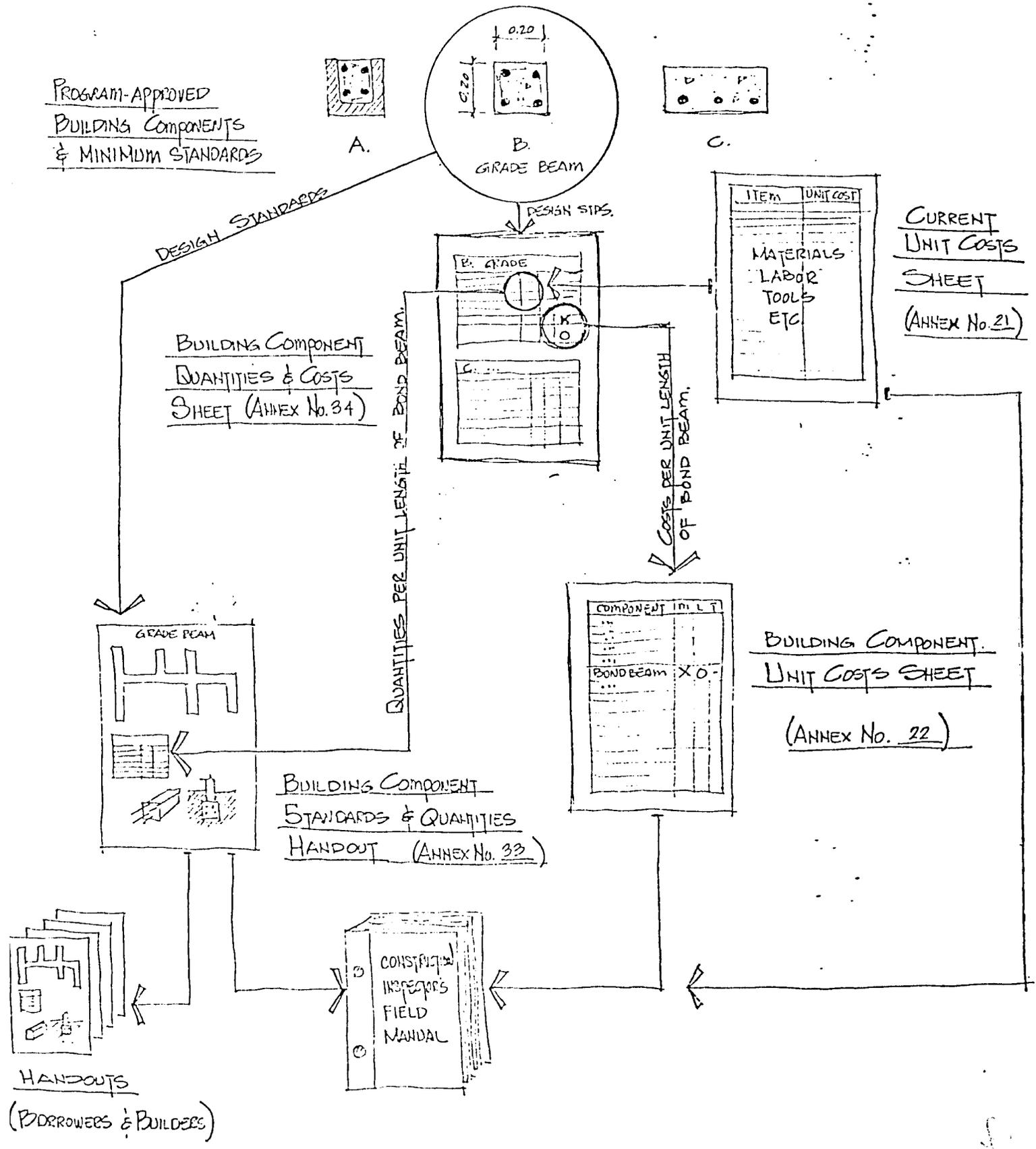
ORGANIZATIONAL DIAGRAM FOR HOME IMPROVEMENT PROGRAM EXECUTING UNIT

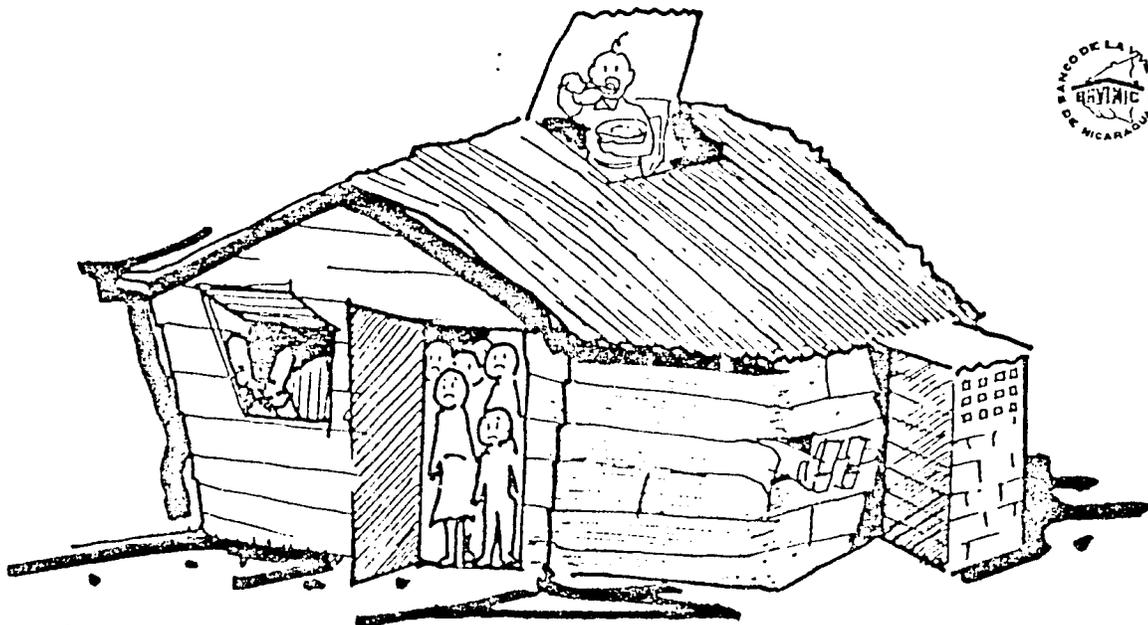


SUPPORT INSTRUMENTS FOR PROMOTERS AND CONSTRUCTION INSPECTORS

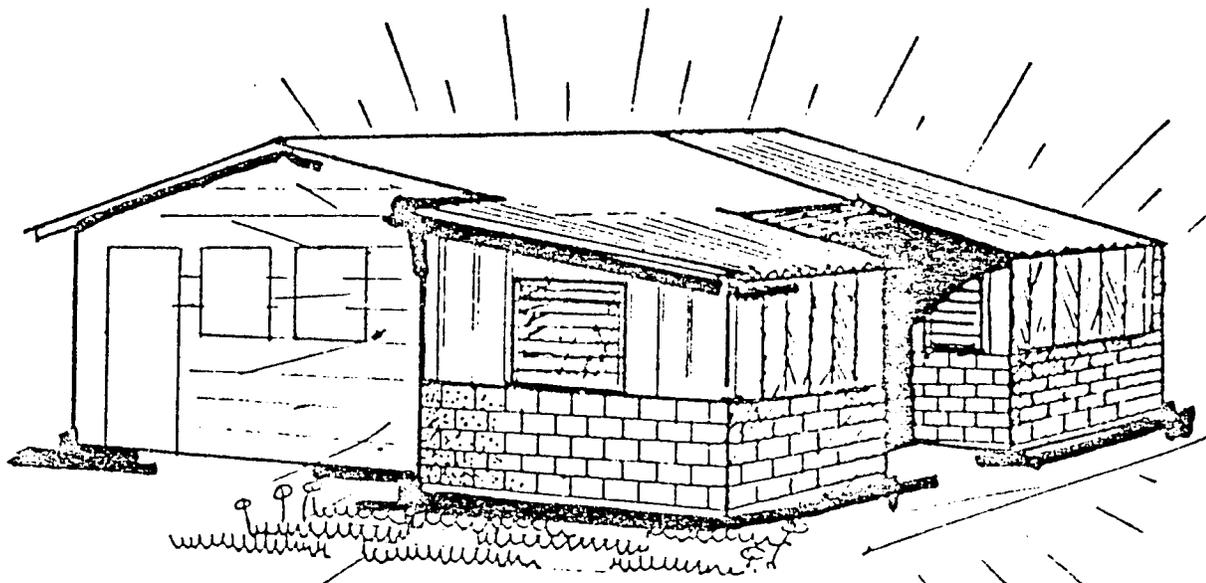
(and the procedure to be followed in preparing them)

EXAMPLE BUILDING COMPONENT CATEGORY : FOUNDATIONS

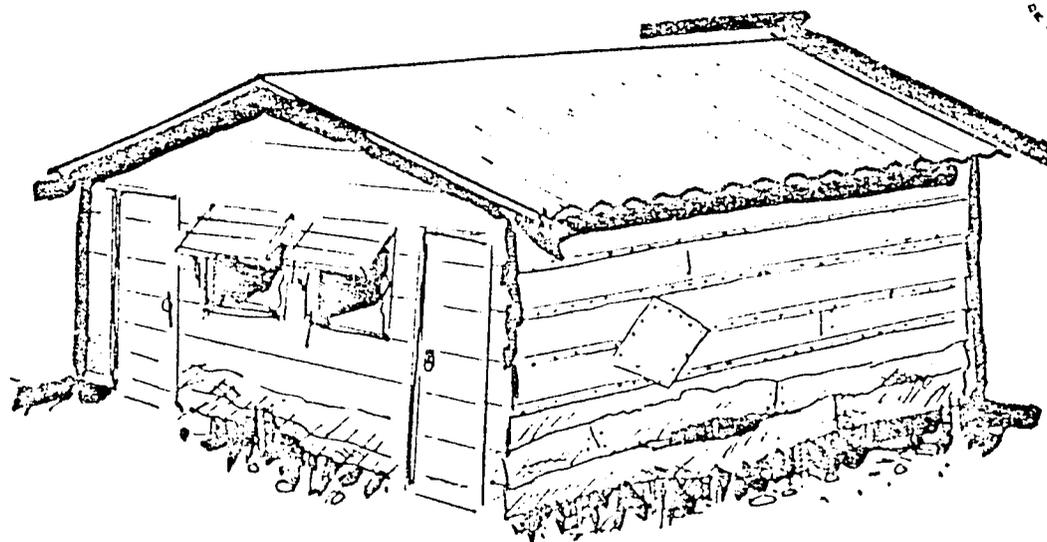




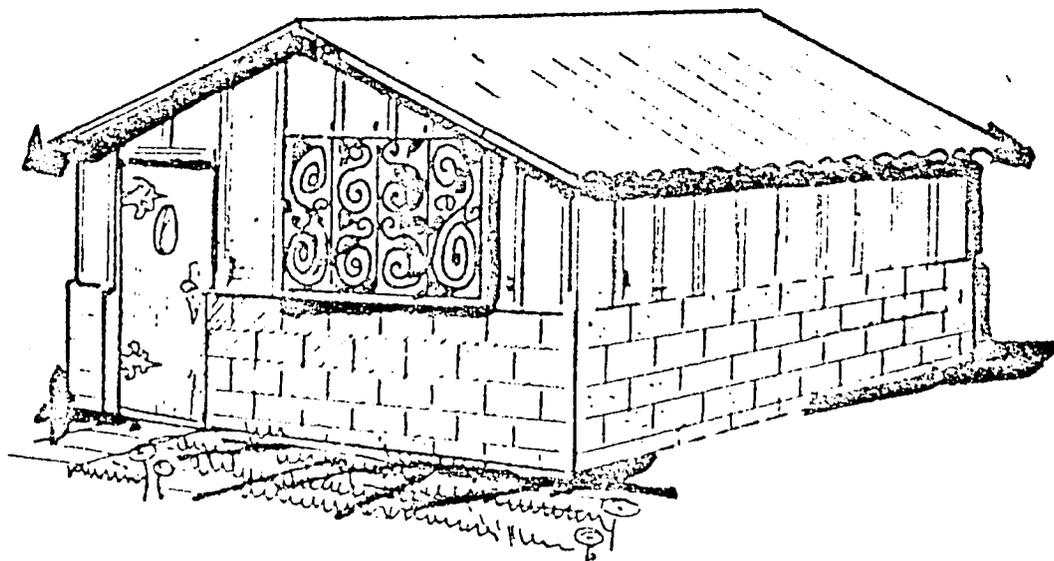
¡SI USTED NO TIENE
SUFICIENTE ESPACIO!



¡HABLE CON EL BAVINIC
PROGRAMA MEJORAMIENTO
HABITACIONAL... HOY!



¡SI USTED QUIERE
CAMBIAR SUS PAREDES!



¡HABLE CON EL BAVINIC
PROGRAMA MEJORAMIENTO
HABITACIONAL ... HOY!

(LETTER HEAD) → INSTITUTION - HOME IMPROVEMENT PROGRAM
FOR ALL PROGRAM DOCUMENTS

FIELD VISIT SCHEDULING AND CONTROL SHEET

NAME: _____ PROGRAM SITE: _____

DATE	HOUSE NUMBER	ARRIVAL TIME	DEPARTURE TIME	NAME - ADDRESS - OBSERVATIONS
				(ETC.)

INSTITUTION - HOME IMPROVEMENT PROGRAM

FIELD VISIT SCHEDULING AND CONTROL SHEET

NAME: JOHN SMITH

PROGRAM SITE: HIGHLAND

DATE	HOUSE NUMBER	ARRIVAL TIME	DEPARTURE TIME	NAME - ADDRESS - OBSERVATIONS
5-V-78	16	8:30	8:50	JIM ABUE Began loan request.
5-V	56	9:05	9:30	BILL BAKER (3rd house North of RKO Theater). Signed loan request.
5-V	81	9:35	9:40	AMY CAMPBELL Not home - left program handout - return 8:00 7-V-78.
	ETC.			
				(ETC.)

APPOINTMENT SCHEDULING SHEET

PROJECT: _____

MONTH: _____

NAME: _____

TITLE: _____

Hour	MONDAY DATE: _____	TUESDAY _____	WEDNESDAY _____	THURSDAY _____	FRIDAY _____	SATURDAY _____
8:30						
9:00						
9:30						
10:00						
10:30						
11:00						
11:30						
12:00						
12:30						
1:00						
1:30						
2:00						
2:30						
3:00						
3:30						
4:00						

APPOINTMENT SCHEDULING SHEET

PROJECT: HIGHLAND

MONTH: MAY, 1978

NAME: JOHN SMITH

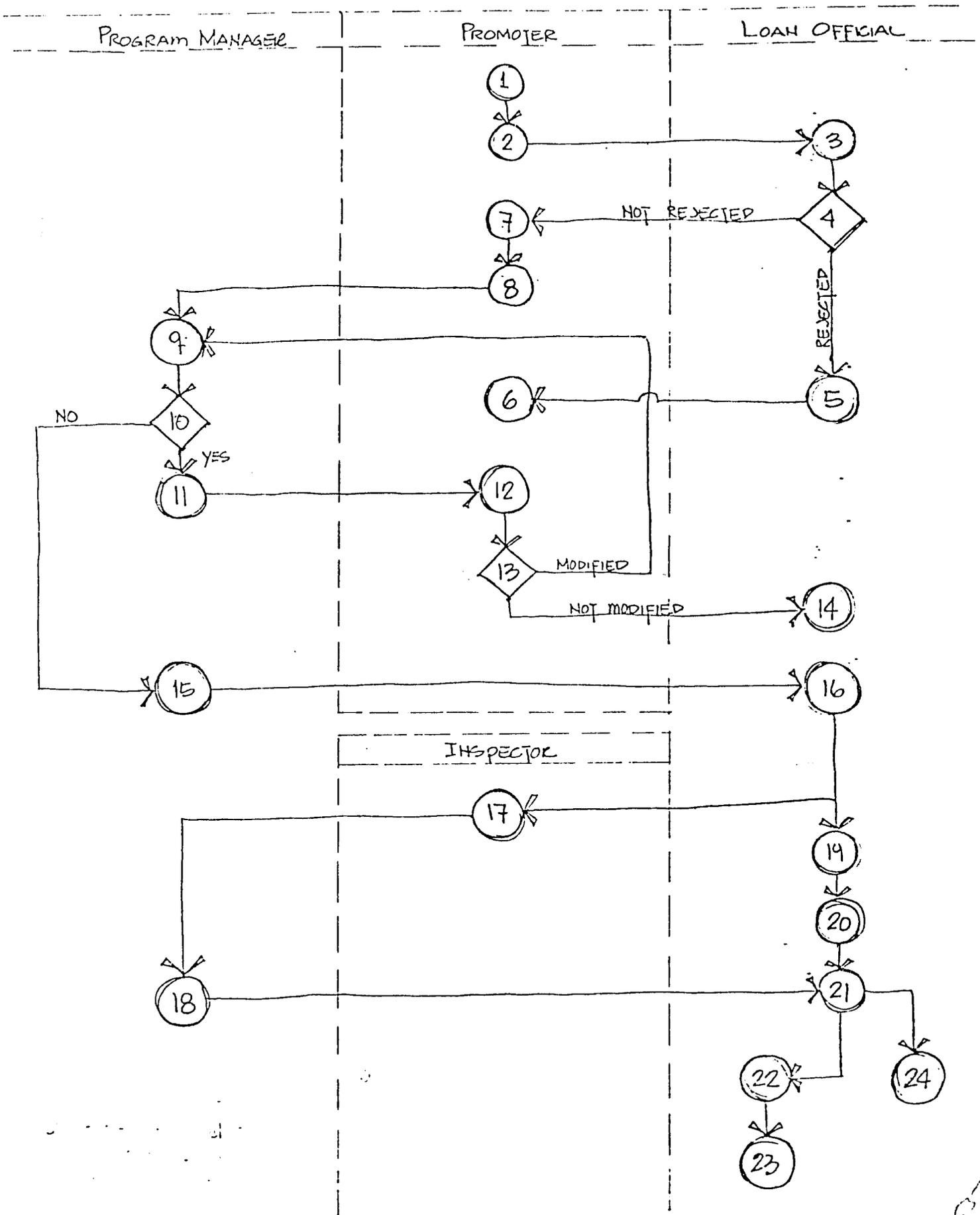
TITLE: PROMOTER

Hour	MONDAY DATE: <u>5</u>	TUESDAY <u>6</u>	WEDNESDAY <u>7</u>	THURSDAY <u>8</u>	FRIDAY <u>9</u>	SATURDAY <u>10</u>
8:30	Jim Adams #16 Elm St.					
9:00		Bob Johnson #26 Pine St.				
9:30		Bill Brown #106 Oak Hill Ave.				
10:00						
10:30		ETC.				
11:00						
11:30						
12:00						
12:30						
1:00						
1:30						
2:00						
2:30						
3:00						
3:30						
4:00						

-52-

ACTIVITIES SEQUENCE FOR PROCESSING LOAN REQUEST AND CONTRACT

NAME OF SOLICITANT: _____

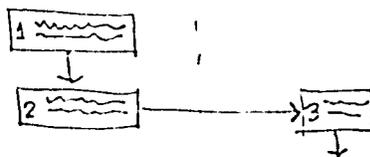


ACTIVITIES SEA....

- | No. | ACTIVITY |
|-----|---|
| 1. | Complete loan request form and identify desired home improvement. |
| 2. | Receive completed employment/income forms. |
| 3. | Analyze loan request and determine "capacity to pay." |
| 4. | Is the loan request rejected? |
| 5. | Prepare rejection notice and file rejected loan request. |
| 6. | Deliver rejection notice to loan solicitor. |
| 7. | Calculate project cost estimate. |
| 8. | Acquire signatures of Solicitor on Loan Request Form. |
| 9. | Analyze technical aspects of the loan request. |
| 10. | Is it necessary to modify the loan request? |
| 11. | Prepare rejection notice with suggested modifications. |
| 12. | Discuss rejection and technical modifications with Solicitor. |
| 13. | Is the loan request modified? |
| 14. | File the rejected, un-modified loan request. |
| 15. | Approve technical aspects of loan request and determine ^{suggested} minimum first disbursement. |
| 16. | Prepare loan approval notice and corresponding contract. Make necessary copies of Cost Estimate and H.I. Description. |
| 17. | Deliver approval and H.I. Description to Solicitor and discuss next steps. |
| 18. | Interview, approve and orient Borrower's Project Builder. |
| 19. | Acquire necessary Institutional signatures on Loan Contract. |
| 20. | Process the first loan disbursement check. |
| 21. | Acquire the signature of the Borrower on the Loan Contract, |
| 22. | Deliver or authorize delivery of first disbursement check. |
| 23. | Notify the Chief Inspector of the withdrawal of the first disbursement. |
| 24. | Prepare financial control forms and notify other departments. |

H.I. Description
and Project Cost Estimate.

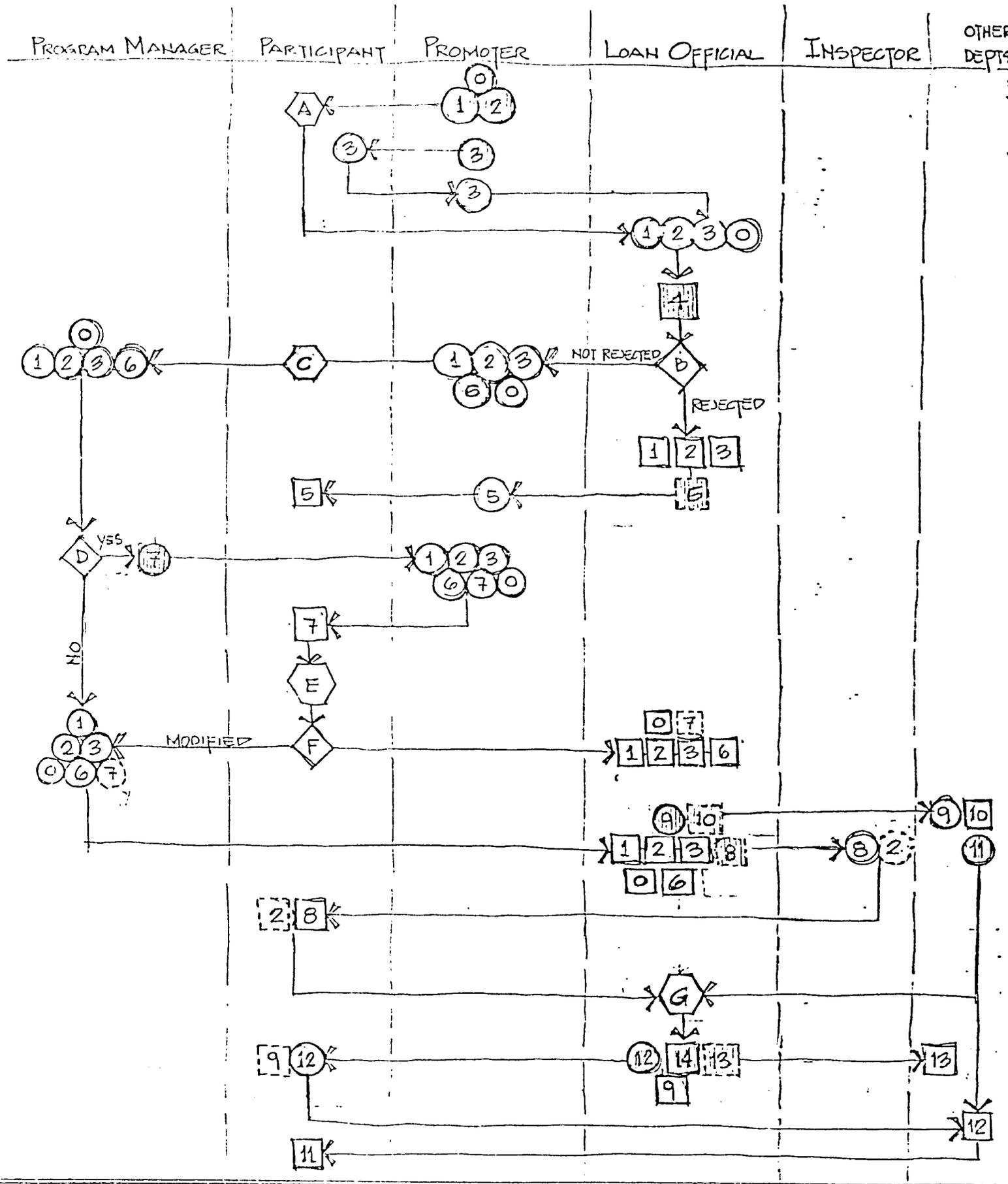
NOTE: This info. to be on drawing of final presentation, not on separate listing



(see Attached example.)

A.

DOCUMENTS FLOW DIAGRAM FOR PROCESSING LOAN REQUEST AND CONTRACT



SYMBOLS

- ③ FORM OR DOCUMENT W/ NUMBER
- ■ ORIGIN OF FORM OR DOCUMENT
- □ COPY OF ORIGINAL
- WHERE FORM OR DOCUMENT REMAINS
- ⬡ ACTION TAKEN
- ◇ DECISION MADE

NOTE:
Symbols key should appear on flow diagram in final presentation — as should the lists of forms/documents, actions/decisions.
(ALL ON SAME PAGE FOR CLARITY)

FORMS/DOCUMENTS

0. ACTIVITIES SEQUENCE FOR PROCESSING LOAN REQUEST AND CONTRACT. (ANNEX No. 9, p.1)
1. LOAN REQUEST FORM (ANNEX No. 11)
2. HOME IMPROVEMENT DESCRIPTION (ANNEX No. 12)
3. CONFIRMATION OF EMPLOYMENT (ANNEX No. 15)^{AND/OR} INCOME DECLARATION (ANNEX No. 16)
4. LOAN REQUEST ANALYSIS (ANNEX No. 17)
5. LOAN REQUEST REJECTION NOTICE (ANNEX No. 20)
6. PROJECT COST ESTIMATE (ANNEX No. 23)
7. NECESSARY TECHNICAL MODIFICATIONS.
8. LOAN REQUEST APPROVAL NOTICE (ANNEX No. 25)
9. HOME IMPROVEMENT LOAN CONTRACT (ANNEX No. 26)
10. LOAN DISBURSEMENT CHECK REQUEST (ANNEX No. 27)
11. LOAN DISBURSEMENT CHECK
12. CHECK WITHDRAWAL AUTHORIZATION (ANNEX No. 28)
13. LOAN CONDITIONS SUMMARY SHEET (ANNEX No. 29)
14. FINANCIAL LOAN CONTROL (ANNEX No. 30)

ACTIONS/DECISIONS

- A. Complete loan request form and identify desired home improvement.
- B. Is the loan request rejected?
- C. Acquire signatures of Solicitant on Loan Request Form and Project Cost Estimate.
- D. Is it necessary to modify the loan request?
- E. Discuss rejection and technical modifications with Solicitant.
- F. Is the loan request modified?
- G. Acquire the signature of the Borrower on the Contracts and Home Improvement Descriptions.

GENERAL PROGRAM CONDITIONS & PROCEDURES.

A. PROGRAM OBJECTIVE

- 1.) To provide home improvement loans to families of INST's low-income housing projects.

B. MINIMUM PREREQUISITES FOR LOAN RECIPIENTS

- 1.) Have a need for home improvement as determined by Program guidelines.
- 2.) Fulfill the socio-economic characteristics established for INST's social interest programs.
- 3.) Be the valid buyer/occupant of the shelter unit to be improved in possession of the corresponding purchase agreement.
- 4.) Be to date in ^{all} payment obligations of the property purchase contract.
- 5.) Have a capacity to pay for ^{the} home improvement credit requested.

C. FINANCIAL

- 1.) Loan values : variable from 150 to 1,400 dollars.
- 2.) Loan terms : variable from 2 to 10 years.
- 3.) Loan interest: 11 % annual rate on descending balance of loan principal.
- 4.) Grace period of 3 months from date of contract, during which time no monthly payments are due, but the interests on loan funds received by Borrower are charged.
- 5.) Interests accumulated during the grace period are due upon termination of the same.
- 6.) Loan funds are for use exclusively in the home improvement of the shelter unit occupied by the Borrower.
- 7.) Delinquency in payment on, ^{the home improvement loan contract} is considered as delinquency ^{on the property} purchase agreement between the Borrower and INST.
- 8.) The loan funds are 'delivered' to the Borrower in two or more disbursements during the 3-month grace period.
- 9.) Disbursements, after the first, are delivered according to the construction advance of the project.
- 10.) During most of the grace period the amount and/or the term of the loan may be modified (reduced or increased) at the request of the Borrower and with the approval of INST.

- 11) The approved loan amount corresponds to the home improvement cost estimate calculated by the Program Promoters. This is a total project construction cost is an estimate whose purpose is to justify the loan request and to guide the Borrower in his execution of the improvement.
- 12) In order to process the loan disbursements, the Borrower must present a receipt for all construction-related costs to the Program representative which are financed under the loan (materials, labor, insurance transport, etc.).
INST

LEGAL

- 1) Once the loan request has been approved, the Borrower signs a Loan Contract with INST.
- 2) Any subcontract related to the Program-financed improvement entered into by the Borrower, must be approved by INST.
- 3) Breach of loan contract conditions by the Borrower is considered as breach of the Borrower-INST property purchase agreement as well.

DESIGN

- 1) Proposal home improvement designs must be approved by INST.
- 2) The type of improvement to be undertaken is determined by the Borrower with the assistance of the Program Promoters.
- 3) The improvement designs must comply with the minimum standards established by INST and/or any other official, controlling building code for the region.
- 4) The improvements must be permanent in nature and constructed on the property occupied by the Borrower.
- 5) Any modification of the Program-approved improvement (design or materials) must be authorized by INST.

CONSTRUCTION

- 1) The maximum permissible project construction period normally does not exceed 4 months from the date of the loan contract.
- 2) Construction quality must comply with the minimum standards established by INST and/or any other official controlling building code for the region.

- 5) INST provides ^{field} construction inspection to verify that the home improvements fully comply with the conditions established in the loan agreement and to assess the Borrower as necessary in a satisfactory and efficient manner achieving this basic objective.
- +) Should the Borrower not complete the project within the specified period or not comply with the special terms of the loan contract, INST may opt to:
- a) Assign a reasonable period for satisfactory completion of the improvement
 - b) Assume direct execution of the project, charging related costs to the Borrower, or
 - c) Cancel the loan, charging all related costs incurred to the Borrower.

CONSTRUCTION MATERIALS

- 1) The selection, purchase, transport and storage of materials is the direct responsibility of the Borrower.
- 2) All materials utilized in the improvement must comply with those specified in the loan contract project description. Substitute materials may be used when the change has been previously authorized by INST.

CONSTRUCTION LEAVE

- 3) self-help or mutual aid } 1) The home improvement may be constructed in any of the following manners:
- a) (Provided the Borrower or members of his household have sufficient knowledge in the construction trades).
 - b) By contract with local tradesmen or builder.
 - c) By combination of contract and self-help
- 2) The Borrower is responsible for selecting and contracting the necessary construction labor for his project execution, submitting his selected builder to INST for approval.
- 3) INST maintains a listing of previously-approved builders and construction tradesmen which the Borrower may, if he wishes, consult in his search for construction labor.

PROCEDURES FOLLOWED IN PROCESSING HOME IMPROVEMENT LOAN REQUESTS

- 1) The interested family registers its name and address in any of the INST offices, in the project's community center, or in any other place indicated by Program promotion.
- 2) The Program Promoters then visit the Loan Solicitant in his home to receive the loan request, identify the home improvement desired, answer any questions which the Solicitant may have about the Program, assist in the home improvement design process, and deliver the income employment examination forms to be completed by the Solicitant and his employer.
- 3) Upon receipt of the completed employment/income forms from the Solicitant, the Promoters calculate a cost estimate for the proposed home improvement within the maximum loan amount previously authorized by the Program Loan Officer.
- 4) The Promoters then present the project cost estimate and corresponding home improvement description to the Solicitant and, if necessary, discuss modifications required to arrive at a design consistent with the Solicitant's approved capacity to pay. The Solicitant reviews, signs the loan request and project cost estimate forms.
- 5) The signed loan request is next submitted to the Program Manager for his review and approval.
- 6) The Loan Officer evaluates the financial aspects of the loan request and notifies the Solicitant of the approval or rejection of the same.
- 7) If the loan request is rejected, the Promoters deliver the rejection notice to the Solicitant, discuss possible alternatives (if any), and possibly prepare a modified loan request for resubmission to the Program Office.
- 8) Once a loan request has been approved, a Program Construction Inspector delivers the notice to the Solicitant (along with a copy of the description of the proposed home improvement), and instructs the Solicitant in the next steps to follow in the loan process.
- 9) The Solicitant, with his selected Builder (if there is to be one) meet briefly with the Program Manager and Loan Officer for Builder approval, finalization of the loan contract, and initiation of the first loan disbursement.

NAME OF SOLICITANT: _____ PROJECT: _____

ADDRESS: _____ HOUSE NO. _____

NUMBER OF MEMBERS IN THE HOUSEHOLD: _____ DATE: _____

NET MONTHLY HOUSEHOLD INCOME	
SOLICITANT:	\$ _____
MATE:	\$ _____
OTHERS:	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
TOTAL NET INCOME: \$ _____	

EXISTING SHELTER CHARACTERISTICS	
PERMANENT AREA:	_____ m ²
MATERIALS OF:	_____ CONDITION *
ROOF:	_____
WALLS:	_____
FLOOR:	_____
* (GOOD, FAIR, POOR)	

NET INCOME PER HOUSEHOLD MEMBER: \$ _____ AREA PER HOUSEHOLD MEMBER: _____ m²

DO YOU HAVE A PROPERTY PURCHASE CONTRACT WITH THE INSTITUTION? _____

DATE OF LAST PAYMENT: _____ LAST RECEIPT REVIEWED _____

SAVINGS ACCOUNT IN: _____ AMOUNT \$ _____

OTHER DEBTS	
PURPOSE: _____	PURPOSE: _____
SOURCE: _____	SOURCE: _____
AMOUNT: \$ _____	AMOUNT: \$ _____
PAYMENTS \$ _____ /mo.	PAYMENTS: \$ _____ /mo.
BALANCE \$ _____	BALANCE: \$ _____

MONTHLY SHELTER EXPENSES	
PROPERTY:	\$ _____
WATER:	\$ _____
ELECTRICITY:	\$ _____
OTHERS:	\$ _____
_____	\$ _____
TOTAL \$ _____	

WHAT IS THE MAXIMUM AMOUNT YOU FEEL YOU COULD (OR WOULD BE WILLING TO) PAY FOR A HOME IMPROVEMENT LOAN? \$ _____ /MONTH.

WHAT IS THE MAXIMUM LOAN TERM YOU WOULD ACCEPT FOR AN IMPROVEMENT LOAN? _____ mos.

WHAT, (IF ANY) IS THE MAXIMUM LOAN YOU WOULD WISH TO RECEIVE? \$ _____

PROPOSED CONSTRUCTION METHOD: SELF HELP, CONTRACT, COMBINATION.

AMOUNT OF LOAN REQUESTED: \$ _____

SIGNATURE OF SOLICITANT: _____ DATE: _____

APPROVAL OF PROMOTOR: _____ DATE: _____

LOAN AUTHORIZED: \$ _____, MAXIMUM AUTHORIZED: \$ _____, LOAN TERM: _____ mos.

APPROVAL OF LOAN OFFICIAL: _____ DATE: _____

APPROVAL OF PROGRAM MANAGER: _____ DATE: _____

SEE COMMENTS ON BACK AND PROJECT COST ESTIMATE AND DESCRIPTION ATTACHED.

LOAN No. _____

LOAN REQUEST FORM

NAME OF SOLICITANT: TIM ABLE PROJECT: HIGHLAND

ADDRESS: SECTION B, ELIM STREET House No. 16

NUMBER OF MEMBERS IN THE HOUSEHOLD: 5 DATE: 5-VI-78

NET MONTHLY HOUSEHOLD INCOME	
SOLICITANT:	\$ <u>100⁰⁰</u>
MATE:	\$ <u>100⁰⁰</u>
OTHERS: <u>SON</u> :	\$ <u>50⁰⁰</u>
_____:	\$ _____
_____:	\$ _____
_____:	\$ _____
TOTAL NET INCOME: \$ <u>250⁰⁰</u>	

EXISTING SHELTER CHARACTERISTICS	
PERMANENT AREA:	<u>18</u> m ²
MATERIALS OF:	CONDITION *
Roof:	<u>ZINC</u> <u>P</u>
Walls:	<u>WOOD</u> <u>P</u>
Floor:	<u>CONCRETE</u> <u>F</u>
* (GOOD, FAIR, POOR)	

NET INCOME PER HOUSEHOLD MEMBER: \$ 50 AREA PER HOUSEHOLD MEMBER: 3.6 m²

DO YOU HAVE A PROPERTY PURCHASE CONTRACT WITH THE INSTITUTION? YES

DATE OF LAST PAYMENT: APRIL - 78 LAST RECEIPT REVIEWED OK

SAVINGS ACCOUNT IN: NEW HOPE CREDIT UNION AMOUNT \$ 50⁰⁰

OTHER DEBTS	
PURPOSE: <u>RADIO</u>	PURPOSE: _____
SOURCE: <u>SEAS</u>	SOURCE: _____
AMOUNT: \$ <u>30⁰⁰</u>	AMOUNT: \$ _____
PAYMENTS \$ <u>6⁰⁰</u> /mo.	PAYMENTS: \$ _____ /mo.
BALANCE \$ <u>20⁰⁰</u>	BALANCE: \$ _____

MONTHLY SHELTER EXPENSES	
PROPERTY:	\$ <u>20⁰⁰</u>
WATER:	\$ <u>5⁰⁰</u>
ELECTRICITY:	\$ <u>—</u>
OTHERS:	\$ <u>—</u>
	\$ <u>—</u>
TOTAL \$ <u>25⁰⁰</u>	

WHAT IS THE MAXIMUM AMOUNT YOU FEEL YOU COULD (OR WOULD BE WILLING TO) PAY FOR A HOME IMPROVEMENT LOAN? \$ 20⁰⁰ /MONTH.

WHAT IS THE MAXIMUM LOAN TERM YOU WOULD ACCEPT FOR AN IMPROVEMENT LOAN? 96 mos

WHAT, (IF ANY) IS THE MAXIMUM LOAN YOU WOULD WISH TO RECEIVE? \$ 2,000⁰⁰

PROPOSED CONSTRUCTION METHOD: SELF HELP, CONTRACT, COMBINATION.

AMOUNT OF LOAN REQUESTED: \$ 1,000⁰⁰

SIGNATURE OF SOLICITANT: Tim Able DATE: 15-VI-78

APPROVAL OF PROMOTOR: [Signature] DATE: 15-VI-78

LOAN AUTHORIZED: \$ 1,000⁰⁰, MAXIMUM AUTHORIZED: \$ 12,750, LOAN TERM: 96 mos.

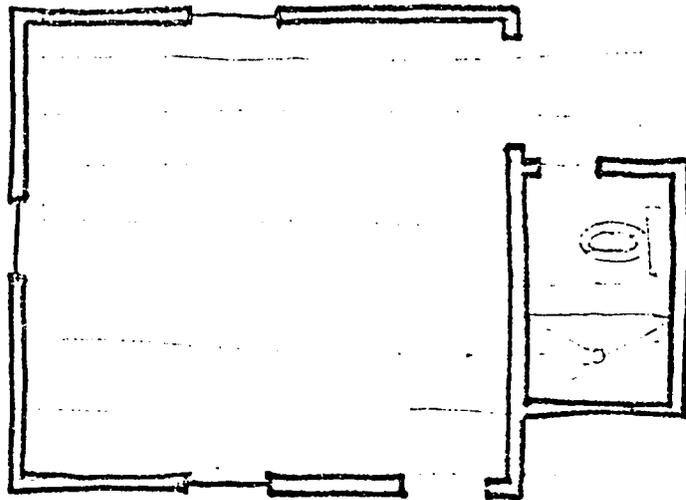
APPROVAL OF LOAN OFFICIAL: Tommy Tinkard DATE: _____

APPROVAL OF PROGRAM MANAGER: [Signature] DATE: _____

(SEE COMMENTS ON BACK AND PROJECT COST ESTIMATE AND DESCRIPTION ATTACHED.)
LOAN No. 0065

HOME IMPROVEMENT DESCRIPTION

SCALE: _____
GRID = 0.50 m



PROPERTY LINE

I HAVE SEEN, DISCUSSED WITH THE REPRESENTATIVE OF THE INSTITUTION, AND FULLY UNDERSTAND THE DESCRIPTION OF THE HOME IMPROVEMENT TO BE UNDERTAKEN WITH THIS LOAN. ANY DESIGN CHANGES SHALL BE SUBMITTED TO THE INSTITUTION FOR PRIOR STUDY AND APPROVAL.

Approval of Provider: _____ DATE _____

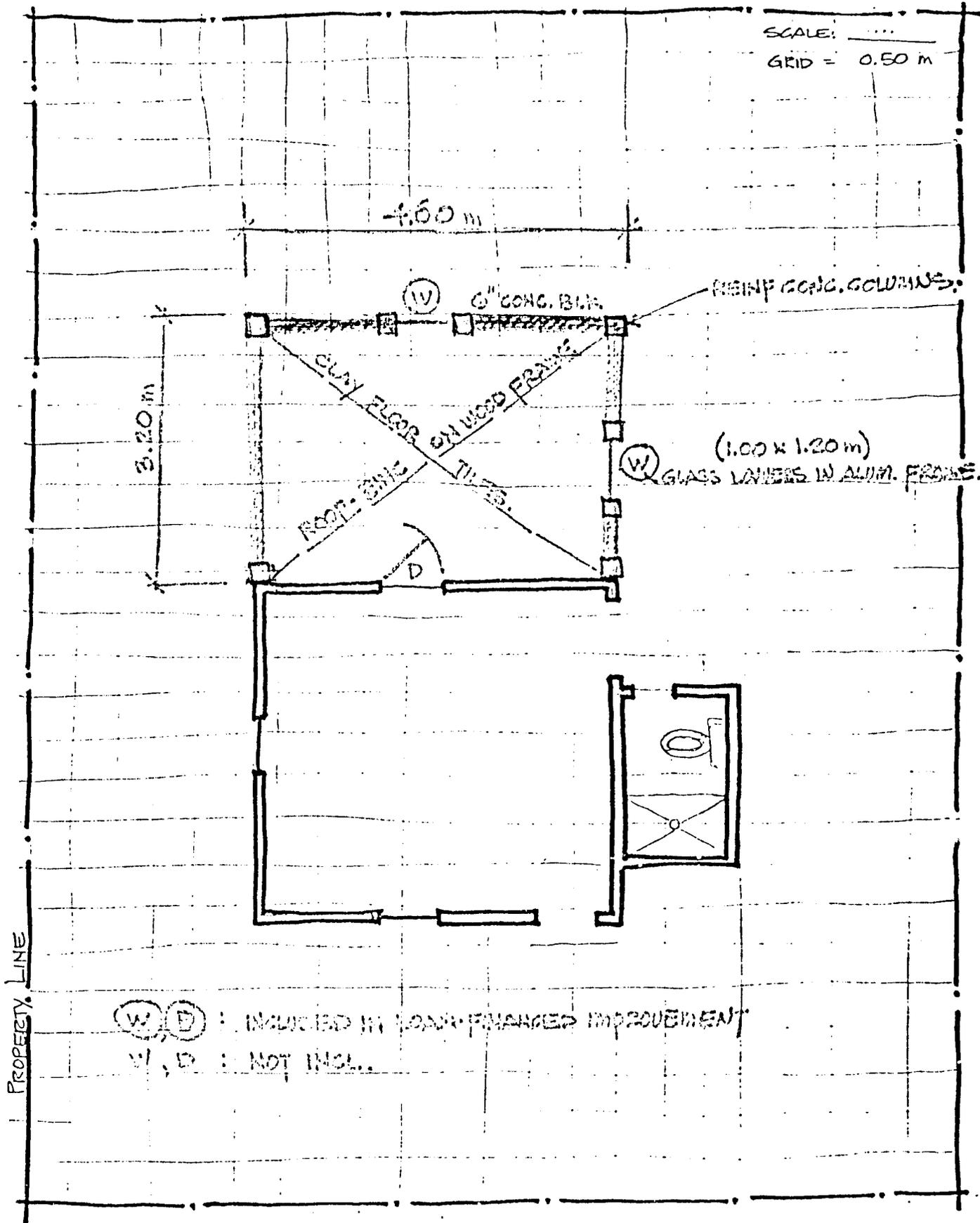
Approval of Program Manager: _____ DATE _____

SIGNATURE OF BORROWER

DATE

Loan No. _____

HOME IMPROVEMENT DESCRIPTION



I HAVE SEEN, DISCUSSED WITH THE REPRESENTATIVE OF THE INSTITUTION, AND FULLY UNDERSTAND THE DESCRIPTION OF THE HOME IMPROVEMENT TO BE UNDERTAKEN WITH THIS LOAN. ANY DESIGN CHANGE SHALL BE SUBMITTED TO THE INSTITUTION FOR PRIOR STUDY AND APPROVAL.

Approval of Promoter: _____

DATE: 11-5-75

Approval of Program Manager: _____

DATE: 15-8-75

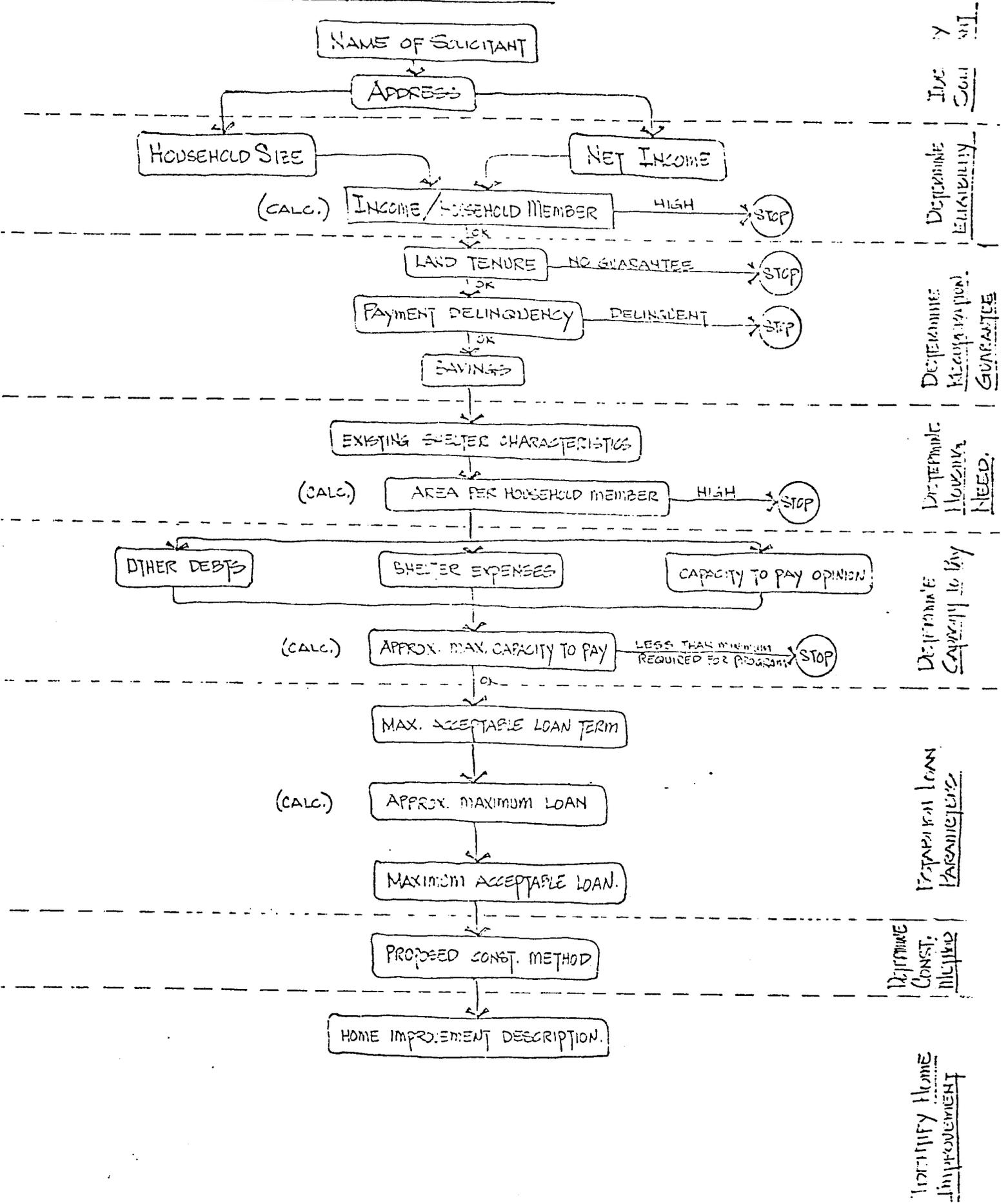
Signature of Borrower

19-7-75

DATE

LOAN No. 0065

LOAN REQUEST FORM LOGIC.



NAME

ADDRESS

Determine Eligibility

Determine Mortgage Guarantee

Determine Housing Need

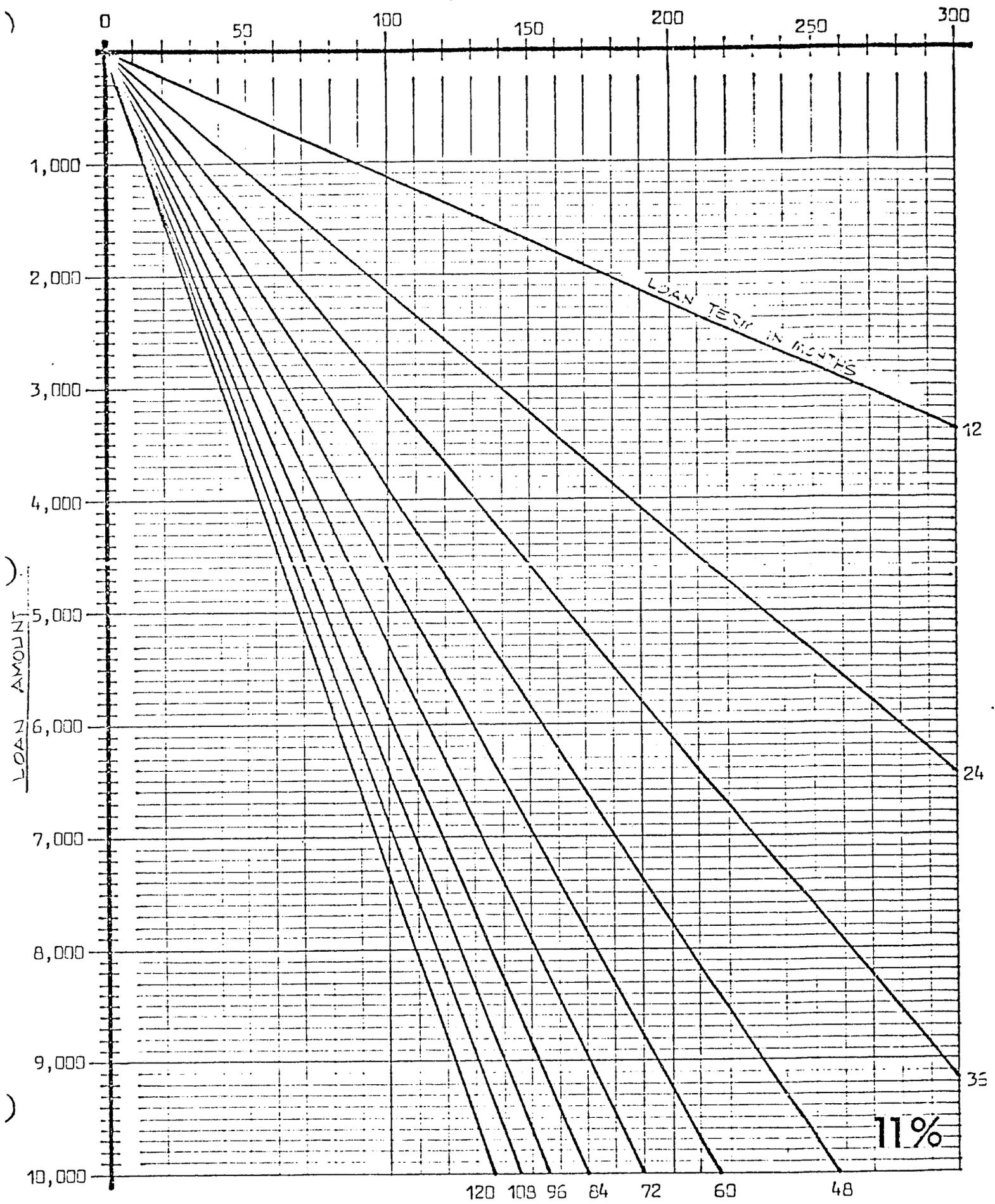
Determine Capacity to Pay

Determine Loan Parameters

Determine Const. Method

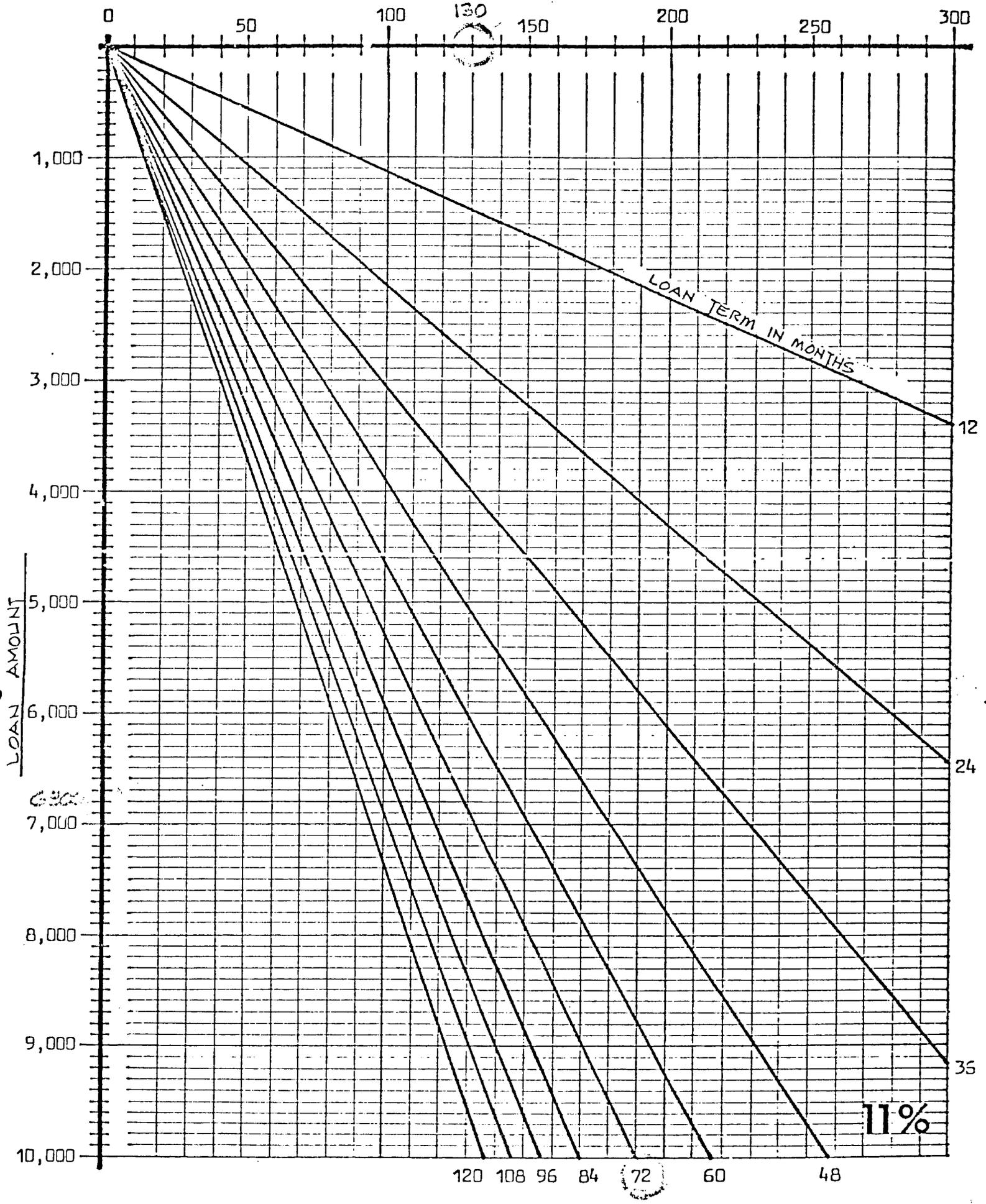
Identify Home Improvement

BASIC MONTHLY PAYMENT



11%

BASIC MONTHLY PAYMENT



11%

CONFIRMATION OF EMPLOYMENT

DATE: _____

EMPLOYEE

TO: HOME IMPROVEMENT PROGRAM
(INSTITUTION)
(ADDRESS)

PROJECT

HOUSE NUMBER

FROM: _____ (PERSON) _____ (SEAL AND/OR SIGNATURE)

_____ (POSITION IN BUSINESS)

_____ (NAME OF BUSINESS)

_____ (ADDRESS)

_____ (TELEPHONE)

IN RESPONSE TO THE REQUEST OF THE ABOVE-MENTIONED EMPLOYEE,

CONFIDENTIAL

WE ARE PROVIDING THE FOLLOWING EMPLOYMENT/INCOME INFORMATION:

LENGTH OF SERVICE: _____

POSITION CURRENTLY HELD: _____

GROSS MONTHLY INCOME: \$ _____

MONTHLY DEDUCTIONS:

A) SOCIAL SECURITY \$ _____

B) TAXES \$ _____

C) DEBTS \$ _____

D) OTHERS: _____ \$ _____

TOTAL DEDUCTIONS \$ _____

NET MONTHLY INCOME \$

Additional MONTHLY INCOME FOR OVERTIME \$ _____

Additional MONTHLY INCOME FOR COMMISSIONS, TIPS, ETC. \$ _____

CONDUCT AND RESPONSIBILITY IN HIS (HER) WORK: _____

PROBABILITY OF CONTINUATION OF EMPLOYMENT: _____

OTHER COMMENTS: _____

INCOME DECLARATION

To: HOME IMPROVEMENT PROGRAM
(INSTITUTION)
(ADDRESS)

DATE: _____

FROM: _____ (SELF EMPLOYED LOAN SOLICITANT)
_____ (PROJECT)
_____ (ADDRESS)
_____ (HOUSE NO.)

I, _____, DECLARE THAT I AM
SELF EMPLOYED IN THE FOLLOWING ACTIVITY: _____

I HAVE WORKED IN THIS MANNER FOR _____ YEARS, AND MY CURRENT AVERAGE
MONTHLY NET INCOME IS \$ _____.

I FURTHER DECLARE THAT THE INFORMATION HEREIN PRESENTED IS, TO THE BEST
OF MY KNOWLEDGE, CORRECT AND TRUE, AND UNDERSTAND THAT ANY FALSE STATEMENT
SHALL BE SUFFICIENT CAUSE FOR REJECTION OF ^{THE} LOAN REQUEST OR CANCELLATION OF ANY
LOAN CONTRACT WHICH RELIED ON THIS INFORMATION FOR ITS APPROVAL.

SIGNATURE (OR MARK) OF SOLICITANT

NAME OF WITNESS (ONLY IF SOLICITANT IS UNABLE TO SIGN)

SIGNATURE OF WITNESS

INCOME DECLARATION

To: HOME IMPROVEMENT PROGRAM
(INSTITUTION)
(ADDRESS)

DATE: _____

From: _____ (SELF EMPLOYED LOAN SOLICITANT)
_____ (PROJECT)
_____ (ADDRESS)
_____ (HOUSE NO.)

I, _____, DECLARE THAT I AM
SELF EMPLOYED IN THE FOLLOWING ACTIVITY: _____

I HAVE WORKED IN THIS MANNER FOR _____ YEARS, AND MY CURRENT AVERAGE
MONTHLY NET INCOME IS \$ _____.

I FURTHER DECLARE THAT THE INFORMATION HEREIN PRESENTED IS, TO THE BEST
OF MY KNOWLEDGE, CORRECT AND TRUE, AND UNDERSTAND THAT ANY FALSE STATEMENT
SHALL BE SUFFICIENT CAUSE FOR REJECTION OF ^{THE} LOAN REQUEST OR CANCELATION OF AN
LOAN CONTRACT WHICH RELIED ON THIS INFORMATION FOR ITS APPROVAL.

SIGNATURE (OR MARK.) OF SOLICITANT

(ONLY IF SOLICITANT IS UNABLE TO SIGN)

NAME OF WITNESS

SIGNATURE OF WITNESS

LOAN REQUEST ANALYSIS

NAME OF SOLICITANT: _____ PROJECT: _____

LAND TENURE: _____ DELINQUENCY: _____ MONTHS.

PAYMENT PATTERN: _____, OTHER DEBTS CANCELLED: _____

AREA OF PERMANENT EXISTING SHELTER PER HOUSEHOLD MEMBER: _____ m²

PROCEDURE A. GROSS INCOME - DEBT PAYMENTS - OTHER DEDUCTIONS = NET INCOME x CONSTANT = EFFECTIVE INCOME

SOLICITANT	GROSS INCOME	DEBT PAYMENTS	OTHER DEDUCTIONS	NET INCOME	x CONSTANT	EFFECTIVE INCOME
MATE	_____	_____	_____	_____	_____	_____
OTHERS:	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

INCOME PER MEMBER: \$ _____.

TOTAL EFFECTIVE HOUSEHOLD INCOME: _____
 PERCENTAGE FOR SHELTER: _____ x

SIZE OF HOUSEHOLD: _____

MAX. FOR SHELTER EXPENSES = _____

CURRENT SHELTER EXPENDITURES -
 BALANCE FOR HOME IMPROVEMENT LOAN _____

PROCEDURE B.

TOTAL EFFECTIVE HOUSEHOLD INCOME: _____
 MINIMUM INCOME (SEE TABLES) - _____
 CURRENT SHELTER EXPENDITURES - _____
 BALANCE FOR HOME IMPROVEMENT LOAN = _____

AMOUNT OF LOAN REQUESTED: \$ _____, MAXIMUM ACCEPTABLE LOAN TERM: _____ MONTHS.
 MAXIMUM LOAN PAYMENT REQUESTED: \$ _____ /mo., MAXIMUM PAYMENT APPROVED: \$ _____ /mo

LOAN TERM (MONTHS)	LOAN AMOUNT	APPROX. MONTHLY PAYMENT	OBSERVATIONS
12	_____	_____	
24	_____	_____	
36	_____	_____	
48	_____	_____	
60	_____	_____	
72	_____	_____	
84	_____	_____	
96	_____	_____	
108	_____	_____	
120	_____	_____	

SIGNATURE OF LOAN OFFICIAL: _____ DATE: _____

LOAN No. _____

LOAN REQUEST ANALYSIS

NAME OF SOLICITANT: JIM ABLE PROJECT: HIGHLAND

LAND TENURE: LEASE PURCHASE CONTRACT, DELINQUENCY: 0 MONTHS.

PAYMENT PATTERN: GOOD, OTHER DEBTS CANCELLED: OK.

AREA OF PERMANENT EXISTING SHELTER PER HOUSEHOLD MEMBER: 3.6 m²
POOL:

PROCEDURE A. GROSS INCOME - DEBT PAYMENTS - OTHER DEDUCTIONS = NET INCOME x CONSTANT = EFFECTIVE INCOME

SOLICITANT	<u>120</u>	<u>6</u>	<u>12</u>	<u>100</u>	<u>1.0</u>	<u>100</u>
MATE	<u>100</u>	<u>0</u>	<u>0</u>	<u>100</u>	<u>1.0</u>	<u>100</u>
OTHERS:						
<u>SON.</u>	<u>70</u>	<u>0</u>	<u>20</u>	<u>50</u>	<u>0.5</u>	<u>25</u>
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

INCOME PER MEMBER: \$ 45

TOTAL EFFECTIVE HOUSEHOLD INCOME: 225
PERCENTAGE FOR SHELTER: x 0.25

SIZE OF HOUSEHOLD: 5

MAX. FOR SHELTER EXPENSES: 56

CURRENT SHELTER EXPENDITURES - 25

BALANCE FOR HOME IMPROVEMENT LOAN: 31

PROCEDURE B.

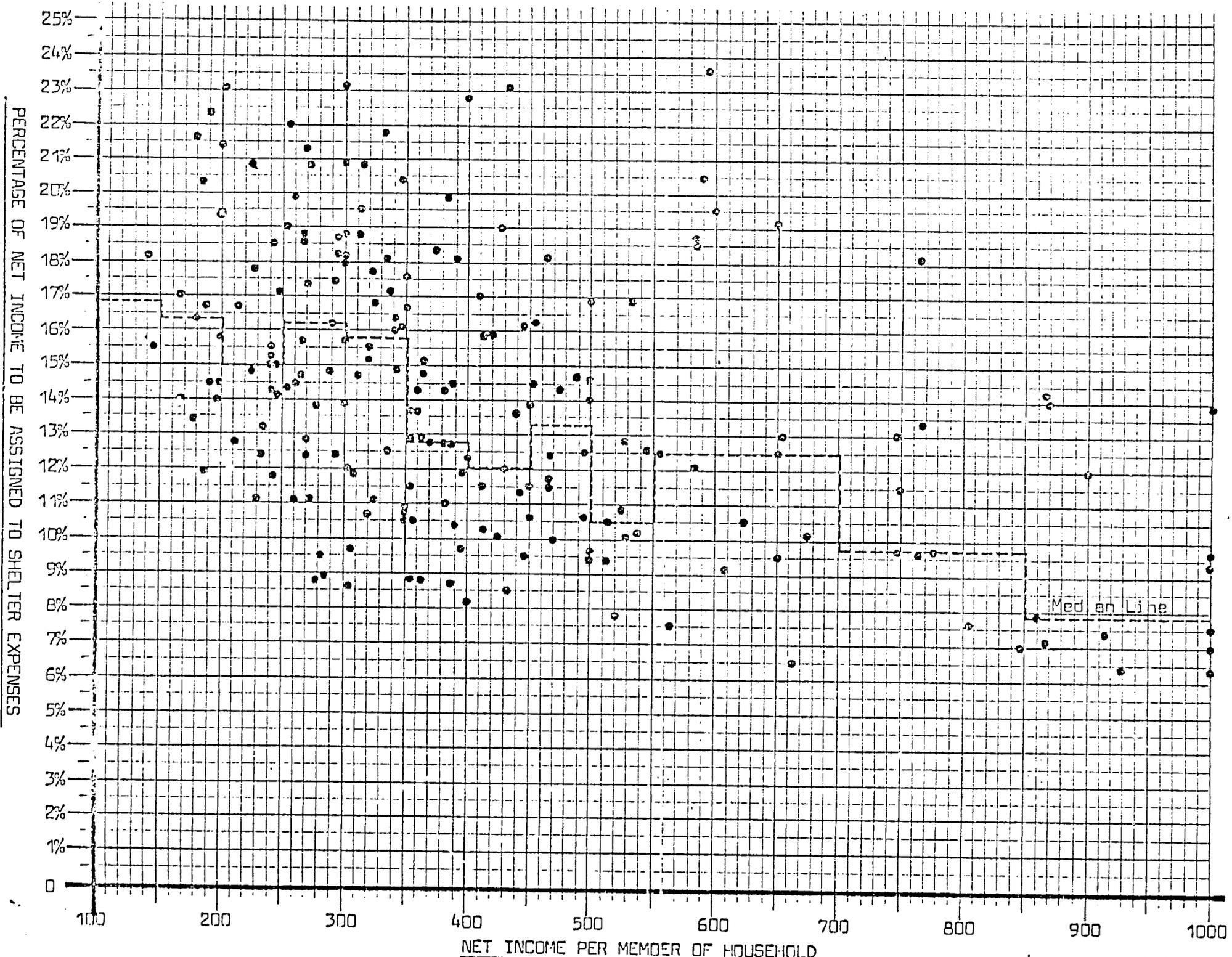
TOTAL EFFECTIVE HOUSEHOLD INCOME: 225
MINIMUM INCOME (SEE TABLES) - 120
CURRENT SHELTER EXPENDITURES - 25
BALANCE FOR HOME IMPROVEMENT LOAN: 80

MAX. AMOUNT OF LOAN REQUESTED: \$ 3,000, MAXIMUM ACCEPTABLE LOAN TERM: 96 MONTHS.
MAXIMUM LOAN PAYMENT REQUESTED: \$ 2.0 /mo., MAXIMUM PAYMENT APPROVED: \$ 20 /mo

LOAN TERM (MONTHS)	LOAN AMOUNT	APPROX. MONTHLY PAYMENT	OBSERVATIONS
12	_____	_____	
24	_____	_____	
36	_____	_____	
48	_____	_____	
60	_____	_____	
72	_____	_____	
84	_____	_____	
96	<u>1,270</u>	<u>19.92</u>	
108	_____	_____	
120	_____	_____	

SIGNATURE OF LOAN OFFICIAL: Tommy Tidford DATE: 7-VI-78

LOAN No. 0065



MINIMUM INCOME / EXPENDITURES TABLE : (DATE) _____

HOUSEHOLD SIZE	FOOD	CLOTHING	TRANSPORTATION	MEDICAL & EDUCATION	ENTERTAINMENT & MISCELLANEOUS	MINIMUM INCOME
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						

MINIMUM INCOME / EXPENDITURES TABLE : (DATE)

HOUSEHOLD SIZE	FOOD	CLOTHING	TRANSPORTATION	MEDICAL & EDUCATION	ENTERTAINMENT & MISCELLANEOUS	MINIMUM INCOME
2						
3			↑			
4			ETC.			
5	60 12 ⁰⁰	12 2 ⁰⁰	16 3 ⁰⁰	18 3 ⁰⁰	14 2 ⁰⁰	120 24 ⁰⁰ ←
6			ETC.			
7			↓			
8						
9						
10						
11						
12						
13						
14						
15						
16						

PER-PERSON VALUES

ILLUSTRATIVE FIGURES ONLY

to 11

LOAN REQUEST REJECTION NOTICE

MR. (MRS): _____ PROJECT: _____
ADDRESS: _____ House No: _____

Having studied your home improvement loan request, we regret to have to inform you that, your request can not be accepted at this time.

because you do not presently fulfill all Program requirements,

However, ^{because} changes occurring in the information of your present loan request may modify its classification, we suggest that you immediately discuss any such changes with the Program Loan official.

Please feel free to discuss questions ^{which you may have} regarding this notice or any other aspects of the Home Improvement Program in our offices at _____ (Institution: _____).

Sincerely: _____ DATE _____
LOAN OFFICIAL

ADDITIONAL COMMENTS: _____

CURRENT UNIT COSTS (MATERIALS-LABOR-TOOLS-TRANSPORT)

No.	ITEM	UNIT	UNIT COST	No.	ITEM	UNIT	UNIT COST
1.				57			
2.				58			
3.				↓			
↓							
↓							
↓							

CURRENT UNIT COSTS (MATERIALS-LABOR-TOOLS-TRANSPORT) ^{p2 of 2}

No.	ITEM	UNIT	UNIT COST	No.	ITEM	UNIT	UNIT COST
1	CEMENT	SACK	1.20	57			
2	SAND	m ³	3.00	58	MASON	M.H.	1.50
3	...			↓	CARPENTER	M.H.	1.20
↓				↓	...		
↓							

BUILDING COMPONENT UNIT COSTS

	ITEM	MATLS	LABOR	TOTAL	UNIT
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
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41					
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46					
47					
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49					
50					
51					
52					
53					
54					
55					
56					
57					
58					
59					

BUILDING COMPONENT UNIT COSTS

	ITEM	MATLS	LABOR	TOTAL	UNIT
1	REINF. CONCRETE GRADE BEAM 0.20 x 0.20 m	5.00	1.50	6.50	METER
2	...				
3	...				
4	REINF. CONCRETE BLOCK WALL (0.15 m BLOCK)	8.00	3.00	11.00	SQ.M.
5	...				
6	...				
7	CORRUGATED ZINC ON WOOD ROOF STRUCTURE	4.50	1.80	6.30	SQ.M.
8	...				
9	...				
10	ETC.				
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					
26					
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28					
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51					
52					
53					
54					
55					
56					
57					
58					
59					

PROJECT COST ESTIMATENAME OF BORROWER: JIM ABLE PROJECT: HIGHLANDADDRESS: SECTOR B ELIM STREET HOUSE No. 16

ITEM	UNIT	QTY.	MATERIALS		LABOR		TOTAL COST
			UNIT COST	COST	UNIT COST	COST	
REINF. CONC. GRADE BEAM	M.	11.0	5.00	55	1.50	17	72
REINF. CONC. BLOCK WALL (0.15m)	SQ.M.	24.2	8.00	194	3.00	73	267
...
...
CORRUGATED ZINC ON WOOD	SQ.M.	21.8	4.50	98	1.80	39	137
...
SUB-TOTALES				638		271	909
CONTINGENCIES (10%)				64		27	91
TOTALES				702		298	1000

SIGNATURE OF BORROWER: Jim Able DATE: 19-V-78SIGNATURE OF PROMOTER: John Smith DATE: 11-V-78APPROVAL OF PROJECT MANAGER: Terrence Tishstreighs DATE: 15-V-78

LOAN REQUEST APPROVAL NOTICE

Mr. (Mrs.): _____, PROJECT: _____
ADDRESS: _____, HOUSE No. _____

We are pleased to inform you that your home improvement loan request has been approved by (Institution).

In order to proceed with the disbursements on your loan, it is necessary that you come to our central offices as soon as possible to sign the corresponding loan contract.

At such time, you must also bring with you the following:

- 1) The last pay stub for each working member of your household.
- 2) The Builder you have selected to carry out the home improvement construction. (if not by self-help).
- 3) Your last paid receipt for purchase of your home.

Please understand that your home improvement loan contract must be signed before _____, 19____, after which date the current approval of your loan request shall expire.

Sincerely, _____
LOAN OFFICIAL DATE

Additional Comments: _____

LOAN AGREEMENT NO. _____

The Institution, _____ hereinafter called INST, and

_____ with residence in _____, hereinafter called the BORROWER have agreed to the following contract for a home improvement loan to be carried out under the following conditions and stipulations.

SECTION I. GENERAL CONDITIONS

ARTICLE 1. The BORROWER declares, and INST confirms, that he is (purchasing or has purchased) a property which consists of a lot and its respective buildings and services, identified as lot number _____, and located in the project known as _____, located _____ of the city of _____, Department of _____.

The subject property forms a part of the larger property of INST which is registered with the No. _____, Volume _____, Folio _____, Entry _____ in the Section of Property Rights of the Public Register of this Department.

ARTICLE 2. All annexes included herein form an integral part of this loan agreement.

ARTICLE 3. The BORROWER confesses to understand clearly the nature of the home improvement to be undertaken and financed by this contract; he further acknowledges to fully understand the HOME IMPROVEMENT PROGRAM which is carrying out, and consequently accepts all and every one of the conditions, stipulations, clauses and terms which are herein established.

ARTICLE 4. The BORROWER confesses to have satisfied the requirements of the loan request which he presented to INST and guarantees that the information therein submitted by him is true, accepting the fact that should any information be false, INST retains the option to declare this agreement null and void without need for judicial or extra-judicial declaration. On the basis of such information, INST has approved the loan request and disburses the funds, subject of this home improvement loan agreement.

ARTICLE 5. Upon request, the BORROWER shall deliver to INST and INST shall retain and safeguard during the term of this contract, any documentation related to this loan agreement which INST may require.

ARTICLE 6. All contracts or sub-contracts celebrated between the BORROWER and other parties that have as their direct or indirect objective the realization of the INST financed home improvement herein defined must be previously presented to and approved by INST. It is expressly stipulated that in no case and for no reason is a relationship established between INST and parties not signatories to this agreement. Therefore, INST remains absolutely free from whatever claims or demands which may result between the BORROWER and his contractors, sub-contractors, materials suppliers, collaborators, helpers, etc.

ARTICLE 7. It is expressly understood that all work realized within the home improvement plan of this contract shall be considered to form an integral, permanent, and immobile part of the property described in Article 1.

ARTICLE 8. Such work whose nature does not qualify it as a permanent annex to the subject property (such as furnishings) shall not be financed with INST home improvement program funds.

ARTICLE 9. As long as a contractual relationship exists between the BORROWER and INST the BORROWER has no right to remove permanent construction
demolish or

from the property without prior written approval from INST even under the pretext that such removal occasions no damage to or reduction in value of the property.

ARTICLE 10. It is expressly stipulated that this contract in no way generates a dependency or labor relationship between the BORROWER and INST. Any voluntary participation of the BORROWER in the realization of the home improvement is considered to be done in the BORROWER's exclusive self-interests and in no way to be interpreted as a service performed for INST.

ARTICLE 11. The rights and obligations of the BORROWER established in this contract can not be ceded, delegated or sub-contracted under any circumstances without the express, prior, written consent of INST.

ARTICLE 12. In all that is not expressly stated in this agreement, the regulations of the Organic Law of the National Savings and Loan System shall apply.

SECTION II. LOAN CONDITIONS AND PAYMENT PROCEDURES

ARTICLE 13. The total amount of the home improvement loan of this contract is \$ _____ (_____) of which INST shall retain \$ _____ (_____) for estimated INST administrative costs related to execution of the home improvement program. The BORROWER agrees to pay the total amount of this loan within _____ months from _____, 19____ with _____ consecutive, fixed monthly payments in the offices of INST _____ or in whatever other institution INST may indicate. The monthly payments shall be \$ _____ (_____), consisting of amortization of the loan principal plus interest on the descending balance owed plus property insurance premiums which INST may require.

ARTICLE 14. The interest on the loan principal owed is calculated at an annual rate of _____ percent. Any payments overdue shall bear an additional delinquent interest charge of _____.

ARTICLE 15. On the home improvement loan; during the first _____ months after signing this contract, the BORROWER is obliged to pay only the interests corresponding to the disbursements made on the loan. The BORROWER must pay these interests plus the first fixed monthly payment of principal, interest and insurance within _____ months after the signing of this agreement.

ARTICLE 16. The BORROWER may prepay any or all payments due under this contract, but no reductions in interest charged shall be made from those of the corresponding scheduled payments.

ARTICLE 17. Delinquent payments received by a collector will bear a collection commission of _____ percent of the amount collected.

ARTICLE 18. Should the BORROWER become delinquent _____ month(s) in his payment obligations under this contract, INST may begin legal proceedings against the BORROWER.

ARTICLE 19. Should the BORROWER become delinquent _____ months in his loan payments, INST shall have the right to declare the property purchase agreement referred to in Article 1 to be null and void, or, at its option, consider expired the payment periods of both contracts and demand immediate payment in full for all amounts owed to INST.

SECTION III. BREACH OF CONTRACT

ARTICLE 20. Should the BORROWER not comply with any one or more of his obligations acquired under this contract, such as but not limited to the following:

- 1.) Utilizing loan funds for any other than the intended purpose.

- 2.) Not constructing in strict accordance with the approved home improvement design of this contract or its INST -approved modifications.
- 3.) Not presenting to INST all receipts and documents required for proper project execution.
- 4.) Submitting receipts or information which has been falsified.
- 5.) Obstructing INST inspection of the home improvement construction.

INST -may, at its option, consider the loan period expired and demand payment in full for all principal, interest, insurance and fees owed to INST . Should voluntary receipt of the amount due not be forthcoming from the BORROWER within _____ days thereafter, INST shall have the right to declare the property purchase agreement referred to in Article 1 to be null and void.

SECTION IV. HOME IMPROVEMENT LOAN DISBURSEMENT

ARTICLE 21. INST shall place at the disposal of the BORROWER for purposes of this contract the amount of \$ _____ (_____), as the first disbursement on the loan within _____ days from the signing of this agreement, and the BORROWER shall withdraw this first disbursement within _____ days from the same date. If these funds are made available to but not withdrawn by the BORROWER within the stipulated period, INST with no further obligations, retains the right to consider this contract expired, and the BORROWER agrees to pay a service charge due immediately, equal to _____ percent of the amount of the home improvement loan.

ARTICLE 22. For subsequent disbursements, the BORROWER must first request a visual inspection of the work by INST . Thereafter, and only with the written approval of a duly-authorized INST inspector, subsequent

disbursements on the loan will be processed.

ARTICLE 23. The last loan disbursement must be withdrawn by _____, 19____.

ARTICLE 24. Any requests for adjustments in total loan amount must be submitted to INST for approval by _____, 19____.

SECTION V. DESCRIPTION OF THE HOME IMPROVEMENT

ARTICLE 25. The approved home improvement to be financed by this contract is that described in the plans and cost estimate of Annex No. 1.

ARTICLE 26. Any variation from the approved home improvement herein described must receive prior written approval from INST.

ARTICLE 27. The estimated costs of the home improvement to be financed by INST are as follows:

Materials and Transport	\$ _____
Labor	\$ _____
Tools	\$ _____
Sub-Contracts	\$ _____
Other	\$ _____
=====	
Total	\$ _____

SECTION VI. HOME IMPROVEMENT CONSTRUCTION

ARTICLE 28. The home improvement financed by funds from this contract must comply with the minimum design and construction standards established by INST or any other controlling building code in effect in the zone where the subject home improvement is to be constructed.

ARTICLE 29. The home improvement may be constructed by any one or combination of the following three methods:

97

- 1.) Self-Help The BORROWER (or member of his household) with sufficient knowledge and experience in the corresponding trades may, with the prior approval of INST undertake the home improvement construction task directly.
- 2.) Mutual-Aid The BORROWER (or members of his household) as member(s) of a group of borrowers which together comprises the necessary building skills, may, with prior approval from INST undertake the construction of the home improvement as a working participant of such a mutual-aid group.
- 3.) Contract The BORROWER may contract the construction labor required for the completion of the home improvement. Such BORROWER-selected contractors must first be approved by INST

ARTICLE 30. INST retains the right to inspect the home improvement construction at any time, as well as reject any work which in its opinion does not correspond to that established in this agreement. In case of such rejection, INST shall advise the BORROWER of the circumstances so that the BORROWER may proceed with the immediate rectification, be it demolition, reconstruction, or repair -- associated costs of which shall be born by the BORROWER with no responsibility of INST.

ARTICLE 31. The BORROWER agrees to begin execution of the INST financed home improvement before _____, 19____, and to have completed the same before _____, 19____.

ARTICLE 32. It shall be the BORROWER's responsibility to acquire all necessary materials, tools, transport, labor, etc. to complete the work.

ARTICLE 33. The BORROWER shall acquire and submit to the INST construction inspector proper receipts for all INST -financed, construction-related expenditures. Such receipts shall provide the basis for approval of all loan disbursements subsequent to the first and shall be the basis on which

to determine whether the INST loan funds were fully utilized in the home improvement. Should the sum of receipts submitted to INST be less than the total loan amount disbursed, the BORROWER must, at his option, and with previous INST approval, either complete sufficient additional improvements (and submit corresponding receipts) to fully utilize all loan funds disbursed, or upon INST's request, immediately return the difference to INST who shall then make the corresponding reductions in contract loan values and payments.

ARTICLE 34. Only with the approval from INST shall receipts for labor costs in excess of those shown in the INST -calculated cost estimate (See Article 27.) be recognized as acceptable loan-financed expenditures.

ARTICLE 35. INST retains the right to reject or adjust the values of receipts received for purposes of acceptable loan-financed expenditures should such receipts vary substantially from the prevailing market values.

ARTICLE 36. Only those costs which were incurred after the signing of this agreement shall be considered for purposes of financing under this loan agreement.

ARTICLE 37. If, by INST's judgement, the BORROWER has not completed the home improvement within the period; or in conformance with the design and procedures stipulated in this agreement, INST may take any of the following actions:

- 1.) Assign a fixed and reasonable period of time for the rectification of the situation in conflict with the contract conditions.
- 2.) Complete the home improvement through direct INST administration, charging the associated costs to the BORROWER.
- 3.) Consider the contract to be breached by the BORROWER, and proceed as indicated in Section III (Breach of Contract).

SECTION VII. CONTRACT MODIFICATIONS

ARTICLE 38. The parties to this contract may at any time agree in writing to modifications or amendments to the same.

IN WITNESS HEREOF; the parties hereto made and executed this agreement in Managua, Nicaragua on _____, 19____.

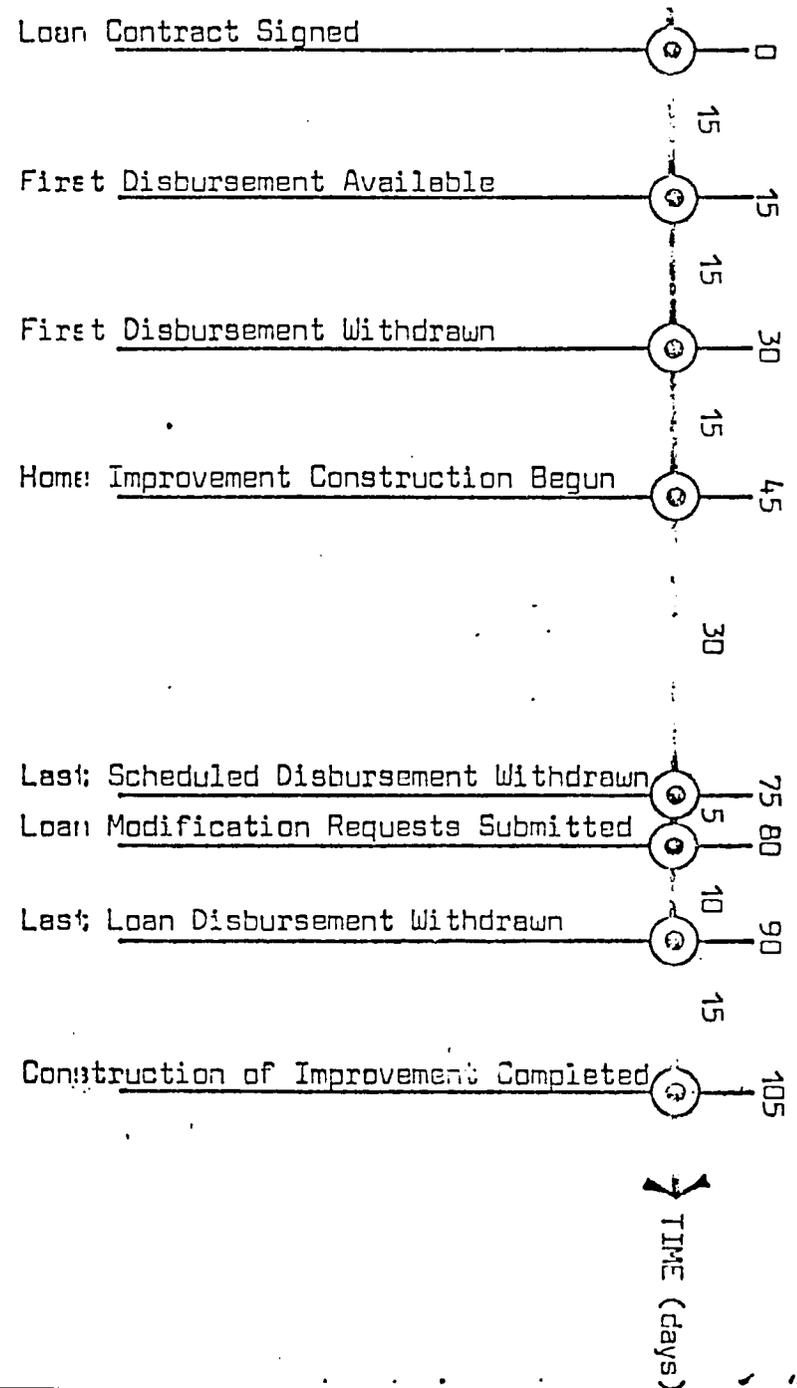
BORROWER

INST

gk

CONTRACT DATES OUTLINE
(DEADLINES)

(For use by Loan Official in
preparing individual loan contracts)



91

LOAN DISBURSEMENT CHECK REQUEST

TO: TREASURY

DATE: _____

FROM: HOME IMPROVEMENT PROGRAM

CHARGING TO ACCOUNT NO. _____ OF _____ (BANK) _____, PLEASE

PROCESS A CHECK FOR THE FOLLOWING AMOUNT AND PURPOSE:

NAME OF BORROWER: _____ LOAN NO. _____

DISBURSEMENT NO. _____

TOTAL LOAN AMOUNT: \$ _____

LOAN OFFICIAL

TOTAL DISBURSED TO DATE: \$ _____

PROGRAM MANAGER

AMOUNT OF THIS CHECK \$ _____

CC: CHIEF INSPECTOR
ACCOUNTING DEPT.
FILES

TOTAL DISBURSED (INCL. THIS CHECK) \$ _____

LOAN DISBURSEMENT CHECK REQUEST

TO: TREASURY

DATE: JUNE 6, 1978

FROM: HOME IMPROVEMENT PROGRAM

CHARGING TO ACCOUNT NO. 981 OF BABANK OF AM., PLEASE
PROCESS A CHECK FOR THE FOLLOWING AMOUNT AND PURPOSE:

NAME OF BORROWER: JIM ABLE LOAN NO. 0065

DISBURSEMENT NO. 2

TOTAL LOAN AMOUNT: \$ 1,000

TOTAL DISBURSED TO DATE: \$ 300

AMOUNT OF THIS CHECK \$ 400

TOTAL DISBURSED (INCL. THIS CHECK) \$ 700

Tommy Tightrope
LOAN OFFICIAL

Terry Tightrope
PROGRAM MANAGER

CC: CHIEF INSPECTOR
ACCOUNTING DEPT.
FILES

To : CASHIER
From: HOME IMPROVEMENT PROGRAM

DATE: _____

PLEASE ~~PERMIT~~ PERMIT Mr(s). _____

TO WITHDRAW HIS (HER) HOME IMPROVEMENT LOAN CHECK FOR
\$ _____.

CHECK No. _____ DATE WITHDRAWN. _____

LOAN OFFICIAL: _____ LOAN No: _____

LOAN CONDITIONS SUMMARY SHEET

ANNEX No. 29
p1 of 2

TO: ACCOUNTING DEPARTMENT

FROM: HOME IMPROVEMENT PROGRAM

SUBJECT: CONDITIONS FOR HOME IMPROVEMENT LOAN CONTRACT

PLEASE NOTE THAT ON _____, 19____, THE INSTITUTION
SIGNED A HOME IMPROVEMENT LOAN CONTRACT WITH THE FOLLOWING
DETAILS AND CONDITIONS:

GENERAL DETAILS

1. LOAN NUMBER _____
2. NAME OF BORROWER _____
3. PROJECT _____
4. ADDRESS _____
5. HOUSE NUMBER _____

GENERAL LOAN CONDITIONS

6. LOAN AMOUNT \$ _____
7. LOAN TERM IN MONTHS _____
8. ANNUAL INTEREST RATE _____ %
9. DELINQUENCY INTEREST RATE _____ %
10. BASIC MONTHLY LOAN PAYMENT \$ _____ / MONTH
11. INSURANCE PAYMENTS \$ _____ / MONTH
12. TOTAL MONTHLY LOAN PAYMENT \$ _____ / MONTH
13. GRACE PERIOD ON LOAN _____ DAYS
14. DATE DUE FOR FIRST LOAN PAYMENT. _____

LOAN OFFICIAL: _____ DATE: _____

cc: COMPUTER PROCESSING
FILES

...

TO: ACCOUNTING DEPARTMENT

FROM: HOME IMPROVEMENT PROGRAM

SUBJECT: CONDITIONS FOR HOME IMPROVEMENT LOAN CONTRACT

PLEASE NOTE THAT ON MAY 19, 1978, THE INSTITUTION SIGNED A HOME IMPROVEMENT LOAN CONTRACT WITH THE FOLLOWING DETAILS AND CONDITIONS:

GENERAL DETAILS

- 1. LOAN NUMBER 0065
- 2. NAME OF BORROWER JIM ABLE
- 3. PROJECT HIGHLAND
- 4. ADDRESS SECTOR B, ELM ST.
- 5. HOUSE NUMBER 16

GENERAL LOAN CONDITIONS

- 6. LOAN AMOUNT \$ 1000
- 7. LOAN TERM IN MONTHS ~~90~~ 72
- 8. ANNUAL INTEREST RATE 11 %
- 9. DELINQUENCY INTEREST RATE 13 %
- 10. BASIC MONTHLY LOAN PAYMENT \$ 19.03 /MONTH
- 11. INSURANCE PAYMENTS \$ 1.00 /MONTH
- 12. TOTAL MONTHLY LOAN PAYMENT \$ 20.03 /MONTH
- 13. GRACE PERIOD ON LOAN 90 DAYS
- 14. DATE DUE FOR FIRST LOAN PAYMENT: ~~August~~ SEPT. 30, 1978

LOAN OFFICIAL: Tommy Tightrock DATE: 22-V-78

cc: Computer Processing
FILES
...

FINANCIAL LOAN CONTROL

NAME OF BORROWER: _____

PROJECT: _____ HOUSE NO. _____

CAPACITY TO PAY: \$ _____ /MONTH.

AMOUNT OF LOAN: \$ _____ MAXIMUM AMOUNT AUTHORIZED: \$ _____

MODIFIED LOAN AMOUNT: \$ _____, DATE OF MODIFICATION: _____

LOAN DISBURSEMENTS								
PROGRAMMED			ACTUAL					
NO.	DATE	AMT.	DATE OF CHECK REQUEST	AMT.	NUMBER OF CHECK	DATE WITHDRAWN	TOTAL AMT DISBURSED TO DATE	BALANCE TO DISBURSE
1.								
2.								
3.								
4.								

LOAN CONTRACT DATE: _____, GRACE PERIOD: _____ DAYS.

CALCULATION OF GRACE PERIOD INTERESTS

DISBURSEMENT No. AMOUNT x No. of Days x INTEREST PER DAY = INTEREST OWED

1.	\$ _____	x	_____	x	_____	=	\$ _____
2.	\$ _____	x	_____	x	_____	=	\$ _____
3.	\$ _____	x	_____	x	_____	=	\$ _____
4.	\$ _____	x	_____	x	_____	=	\$ _____

TOTAL INTEREST OWED DURING GRACE PERIOD \$ _____

INTEREST PAID (DATE): _____ RECEIPT No. _____ AMOUNT: \$ _____

LOAN FUNDS RETURNED (DATE) _____ RECEIPT No. _____ AMOUNT: \$ _____

OTHER PAYMENTS			
PURPOSE	DATE	RECEIPT No	AMOUNT

(OBSERVATIONS ON REVERSE SIDE)

LOAN No. _____

FINANCIAL LOAN CONTROL

NAME OF BORROWER: JIM ABLE
PROJECT: HIGHLAND HOUSE NO. 16

CAPACITY TO PAY: \$ 300 /MONTH.
AMOUNT OF LOAN: \$ 1000 MAXIMUM AMOUNT AUTHORIZED: \$ 1,270
MODIFIED LOAN AMOUNT: \$ 1,200, DATE OF MODIFICATION: 16-XI-78

LOAN DISBURSEMENTS								
PROGRAMMED			ACTUAL					
No.	DATE	AMT.	DATE OF CHECK REQUEST	AMT.	NUMBER OF CHECK	DATE WITHDRAWN	TOTAL AMT DISBURSED TO DATE	BALANCE TO DISBURSE
1.	19-V	300	16-V	300	10653	19-V	300	700
2.	26-V	400	6-XI	400	20111	9-VI	700	300
3.	2-VI	300	20-VI	300	31261	23-VI	1000	300
4.			7-VII	200	35162	10-VII	1200	0

LOAN CONTRACT DATE: 19-V-78, GRACE PERIOD: 90 DAYS.

CALCULATION OF GRACE PERIOD INTERESTS

DISBURSEMENT No.	AMOUNT	x	No. of Days	x	INTEREST PER DAY	=	INTEREST OWED
1.	\$ 300	x	90	x	0.0003013	=	\$ 5.14
2.	\$ 400	x	69	x	0.0003013	=	\$ 3.32
3.	\$ 300	x	55	x	0.0003013	=	\$ 4.97
4.	\$ 200	x	35	x	0.0003013	=	\$ 2.29

TOTAL INTEREST OWED DURING GRACE PERIOD \$ 23.72

INTEREST PAID (DATE): 29-VIII-78 RECEIPT No. 5016 AMOUNT: \$ 23.72
LOAN FUNDS RETURNED (DATE) _____ RECEIPT No. _____ AMOUNT: \$ _____

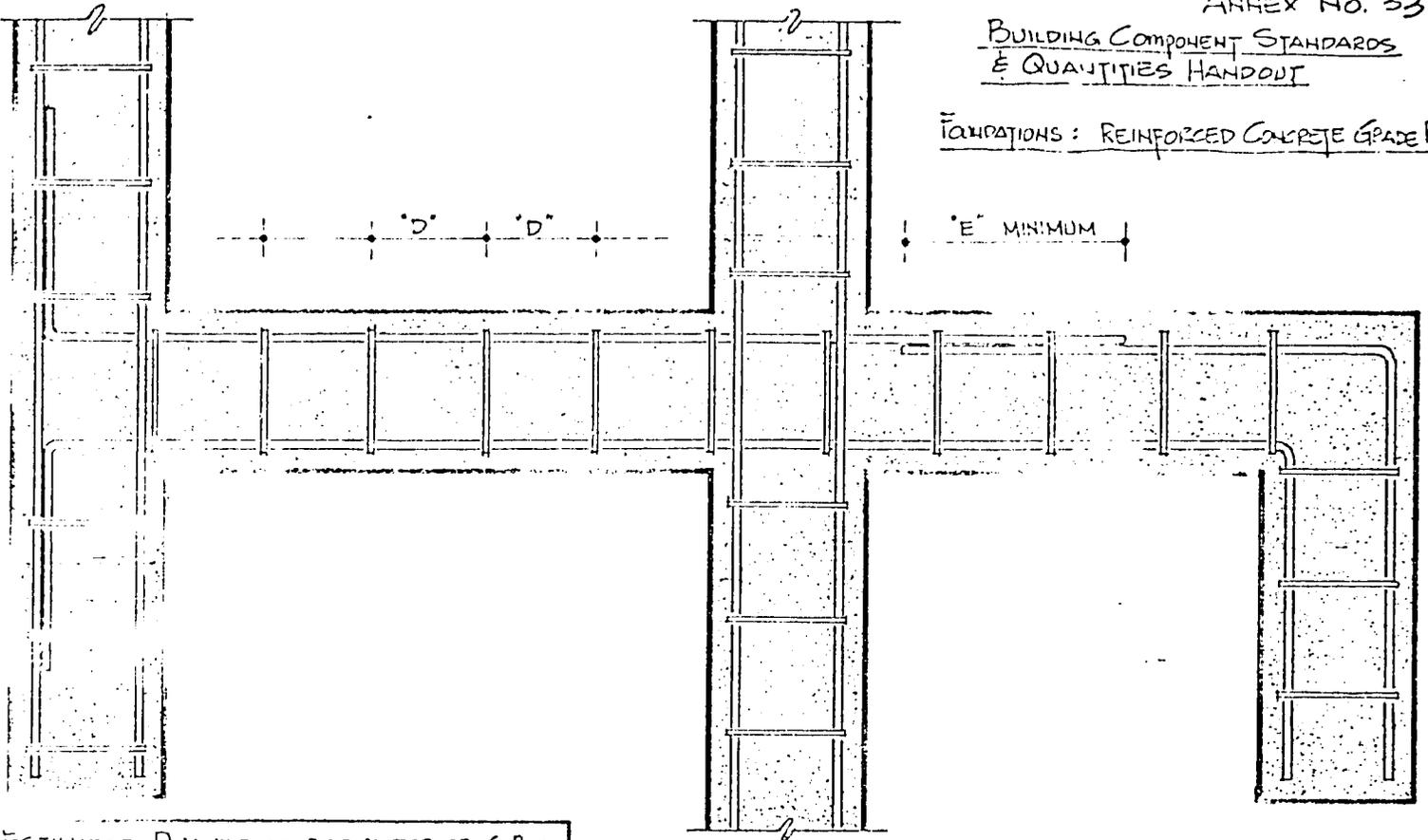
OTHER PAYMENTS			
PURPOSE	DATE	RECEIPT No	AMOUNT

(OBSERVATIONS ON REVERSE SIDE)

LOAN No. 0065

BUILDING COMPONENT STANDARDS
& QUANTITIES HANDOUT

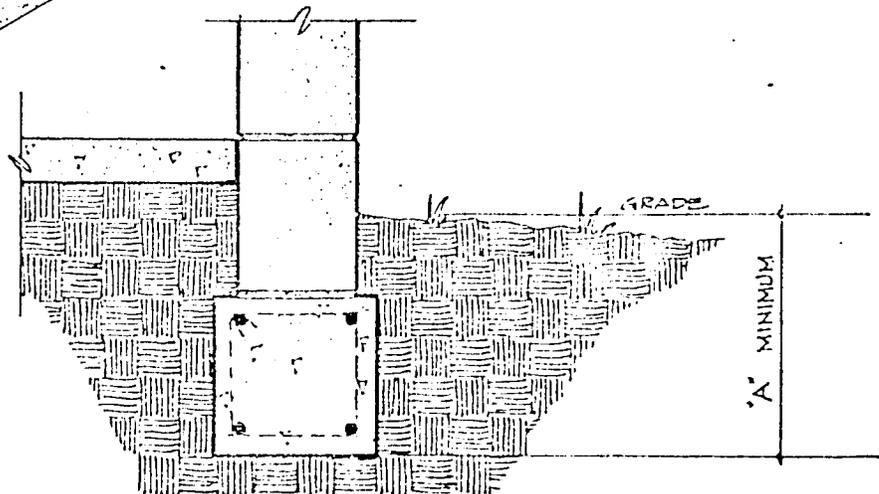
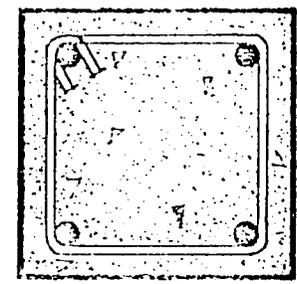
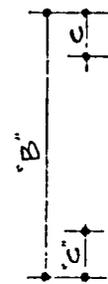
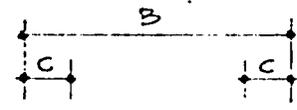
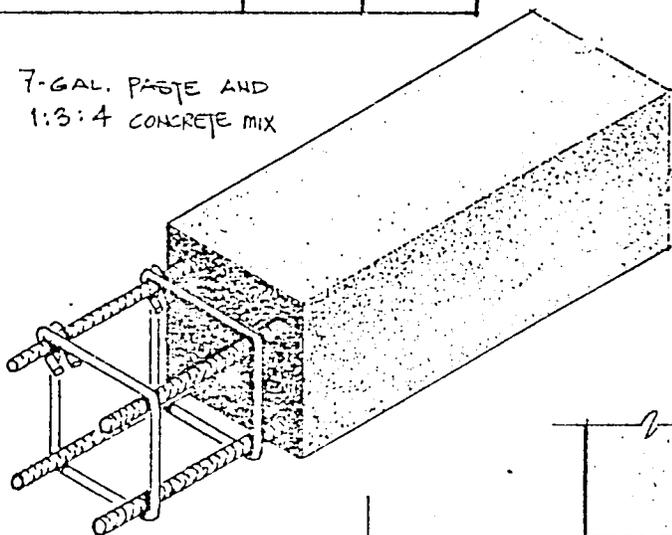
FOUNDATIONS: REINFORCED CONCRETE GRADE BEAM



ESTIMATED QUANTITIES PER METER OF G. B.M.

ITEM	QTY.	UNITS
CEMENT	X	SACKS
SAND	X	M ³
AGGREGATE (3/4" MAX. DIA.)	X	M ³
REBAR #3	X	M.
REBAR #2	X	M.
TIE WIRE	X	LBS.

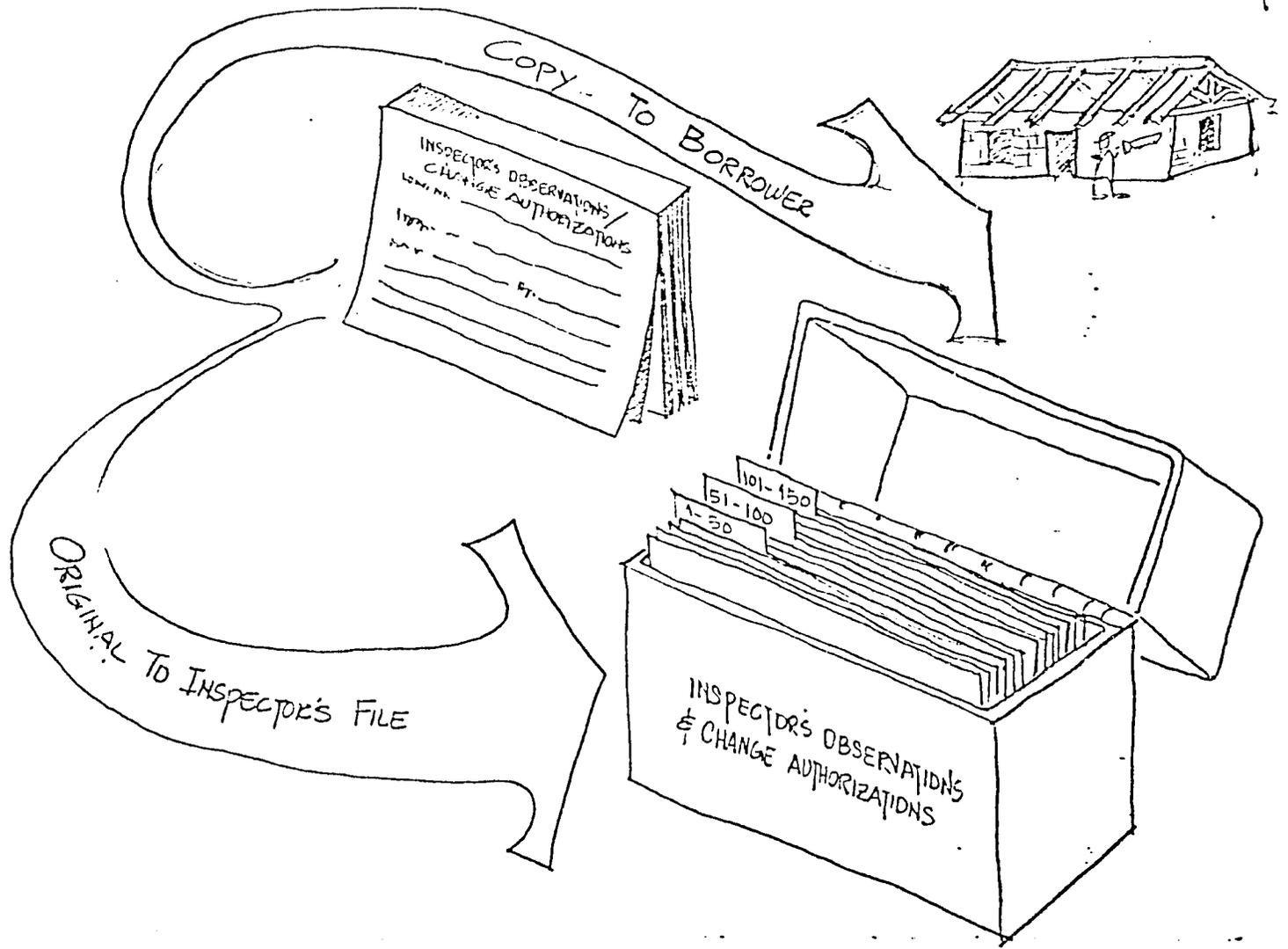
ASSUMES: 7-GAL. PASTE AND
1:3:4 CONCRETE MIX



BUILDING COMPONENT QUANTITIES & COSTS SHEET

BUILDING COMPONENT: REIN. CONC. GRADE BEAM, UNIT MEASURE: METER					
	ITEM	UNIT	QUANTITY	UNIT COST	COST
MATERIALS	CEMENT	BS/MT	0.12	1.50	3.45
	SAND	M ³	0.26	3.50	0.91
	COARSE AGGREGATE (1/4" MAX. DIA.)	M ³	0.54	3.10	1.70
	REIN. BAR #4	METERS	1.1	1.15	5.50
	REIN. BAR #2 (SMOOTH)	METERS	2.5	0.63	1.58
	REIN. BAR	MTS.	0.23	0.81	0.19
	Sub-Total (MATERIALS)				15.27
LABOR	CARPENTER	MAN/HRS	0.12	1.50	0.18
	LABORER	M.H.	0.36	0.90	0.32
	Sub-Total (LABOR)				0.50
Misc.	FORM BRACKETS & STAYS	MAN.	0.5	0.35	0.65
	Sub-Total (Misc.)				0.65
	TOTAL				16.40

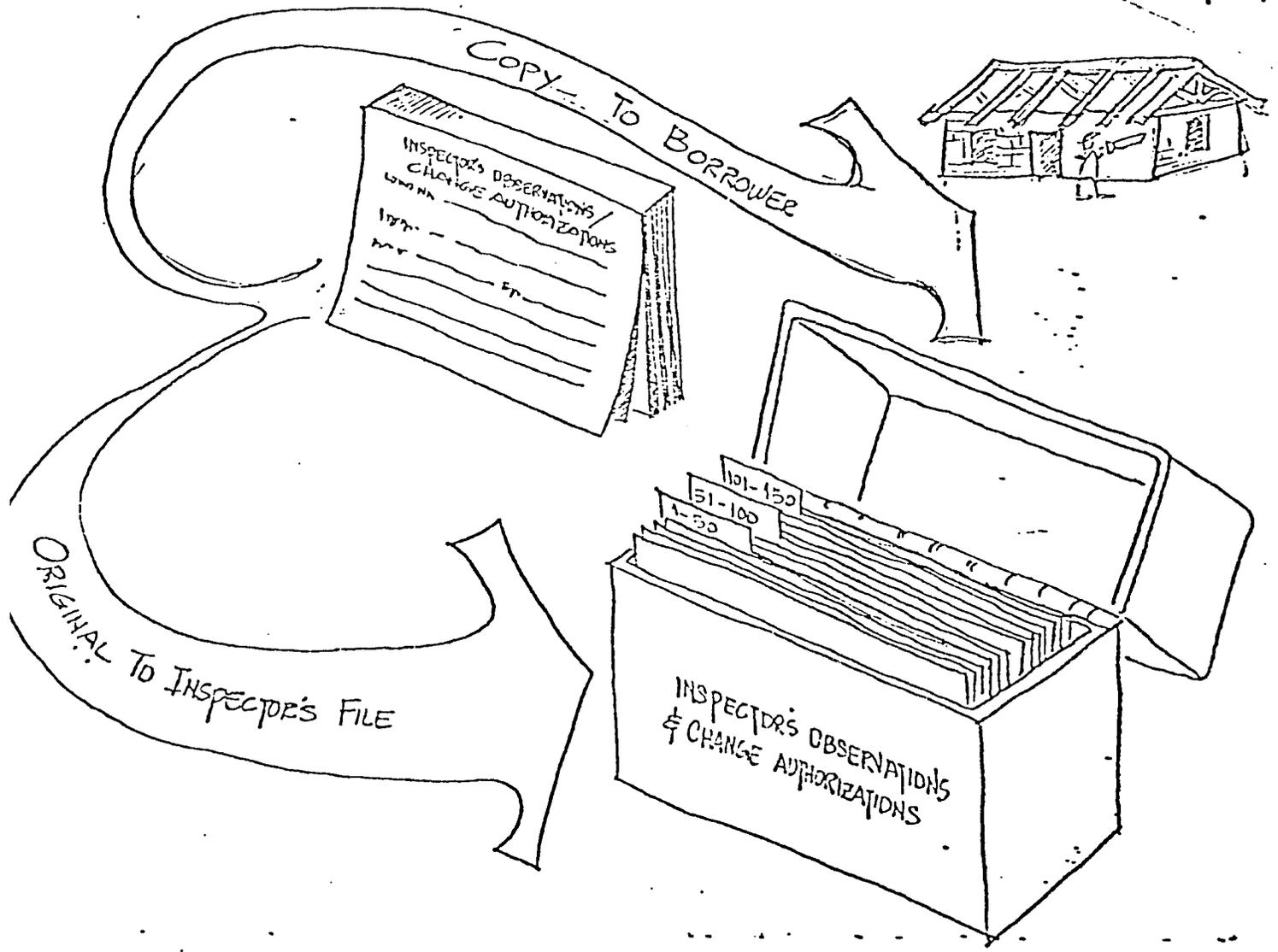
BUILDING COMPONENT: CORR. KING ON WOOD STRUCTURE, UNIT MEASURE: SQ. METERS					
	ITEM	UNIT	QUANTITY	UNIT COST	COST
MATERIALS					
	Sub-Total (Materials)				
LABOR					
	Sub-Total (LABOR)				
Misc.					
	Sub-Total (Misc.)				
	TOTAL				



LOAN No: _____, HOUSE No: _____, DATE: _____	
NAME OF BORROWER: _____	

INSPECTOR	BORROWER

112



LOAN No: 0065 , House No: 162 , DATE: 15-VI-71

NAME OF BORROWER: JIM ABLE

Informed Borrower to correct placement of stirrups in corner columns before placing concrete.

Informed Borrower that disbursement check No. 3 is ready.

Borrower requested change in kitchen layout.

One Howard Hunt Jim Able
INSPECTOR BORROWER

CONSTRUCTION EXPENDITURES

NAME OF BORROWER: TIM ADRIE, LOAN NUMBER: 0065
 PROJECT: HIGHLAND, HOUSE No. 110
 ADDRESS: SECTION B FLA STREET

SUMMARY

INSPECTION No.	INSPECTION DATE	SUBSEQUENT DISB. APPROVED	EXPENDITURE CATEGORY					TOTAL EXPENDITURES	TOTAL DISBURSED	BALANCE UNSPENT
			700-	---	300-	---	---			
			450	---	750	---	---			
			MATERIALS	TOOLS	LABOR	SUB-CONTRACTS	OTHERS			
1	5-VI-78	Yes	130	-	140	-	-	270	300	30
2	21-VI-78	Yes	430	-	260	-	-	690	700	10
3	27-VI-78	No	460	-	323	-	-	783	1000	217
4	30-VI-78	Yes	505	-	573	-	-	1078	1000	-78
	1-VII-78	Y	517	-	673	-	-	1210	1200	-10

INSPECTION DATE	UNIT DISBURSEMENT No. & Amt.	ITEM											
		CONCRETE		BRICK		REBAR, 1/2" x 30'		REBAR, 3/4" x 30'		CURB/STEPS CONCRETE (4")		Misc. Matl.	
		QTY	COST	QTY	COST	QTY	COST	QTY	COST	QTY	COST	QTY	COST
5-VI-78	10	15.0	3	7.5	10	35.0	5	15.0					8.0
	12	15.8	2	6.0					ETC.				3.0
	13	7.5											
	14	20.1	5	15.5	10	35.0	5	15.0	..				11.0
	15	15.0			5	17.5	5	10.0	..				6.3
	16	15.0											
	17	5.7	5	18.5	12	42.0	10	35.0	..				17.3
	18	10.1											10.1
	19	21.7	5	18.5	12	42.0	10	35.0	..				23.4
	20	12.0			12	42.0	10	35.0	..				12.0
	21	15.0	5	15.5	12	42.0	10	35.0	..				45.4
	22	10.0			15	52.5	10	35.0	..				10.0
	23	55.5							..				55.5

CONSTRUCTION EXPENDITURES

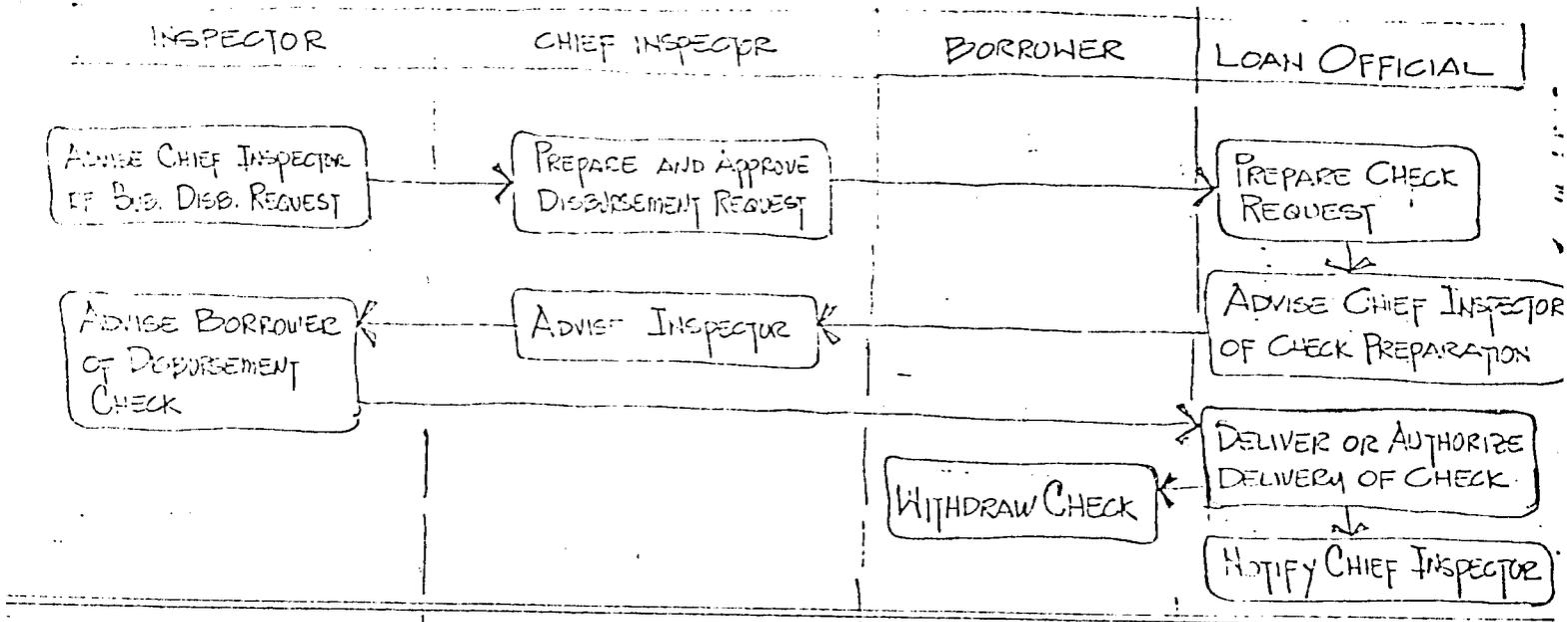
LOAN NUMBER: 0065

INSPECTION DATE	UNIT DISBURSEMENT No. & AMT.	ITEM											
		Blocks		Form		Etc.							
		QTY	COST	QTY	COST	QTY	COST	QTY	COST	QTY	COST	QTY	COST
11-17-71	133	300	45.0	150	22.5								
12-1-71	134	150	22.5										
12-1-71	135	150	22.5	150	22.5								
12-1-71	136			300	45.0								
12-1-71	137			150	22.5								
12-1-71	138	150	22.5	150	22.5								
12-1-71	139	450	148.5	530	159.5								
12-1-71	140	450	148.5	530	159.5								

INSPECTION DATE	UNIT DISBURSEMENT No. & AMT.					MAN-HOURS		MAN-HOURS		MAN-HOURS	
			MAISON		CARPENTER		LABORER	
		QTY.	COST	QTY	COST	QTY	COST	QTY.	COST	QTY.	COST
11-17-71	133					30	60.0	20	32.0	40	40.0
12-1-71	134									10	10.0
12-1-71	135					30	60.0	20	32.0	30	30.0
12-1-71	136					24	48.0	24	48.0	20	19.4
12-1-71	137					24	48.0	24	48.0	30	29.4
12-1-71	138							10	15.0	10	10.0
12-1-71	139							15	23.0	15	15.0
12-1-71	140					24	48.0	24	48.0	95	94.4
12-1-71	141							30	30.0	150	100.0
12-1-71	142							20	20.0		
12-1-71	143					24	48.0	24	48.0	115	114.4
12-1-71	144							20	20.0		
12-1-71	145					24	48.0	24	48.0	195	194.4

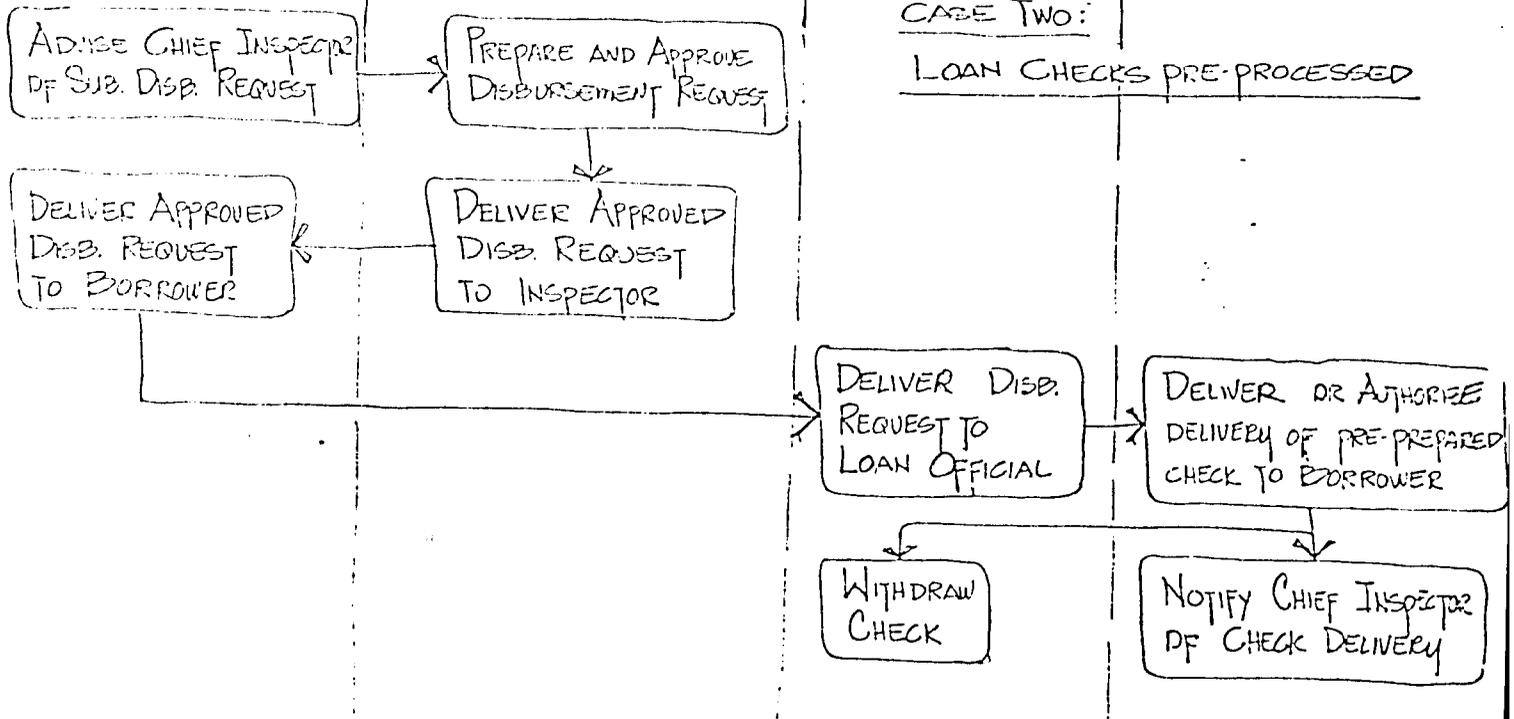
SUBSEQUENT LOAN DISBURSEMENT PROCEDURES

CASE ONE: LOAN CHECKS NOT PRE-PROCESSED



CASE TWO:

LOAN CHECKS PRE-PROCESSED



CONSTRUCTION INSPECTION / DISBURSEMENT APPROVAL FORM

NAME OF BORROWER: _____ PROJECT: _____

ADDRESS: _____ HOUSE No. _____

INSPECTION DATE: _____

THE FUNDS FROM LOAN DISBURSEMENT NO. _____ FOR \$ _____

HAVE BEEN SATISFACTORILY INCORPORATED INTO THE HOME IMPROVE-

MENT OF THE BORROWER. YES, NO

OBSERVATIONS: _____

SIGNATURE OF CHIEF INSPECTOR: _____ DATE: _____

REQUEST FOR DISBURSEMENT NO. _____

SIGNATURE OF BORROWER: _____ DATE: _____

APPROVAL OF INSPECTOR: _____ DATE: _____

APPROVAL OF LOAN OFFICIAL: _____ DATE: _____

LOAN No. _____

FOR PROJECT DESIGN CHANGES ONLY.

Same as Annex 40 p. 3 —

except, omit Articles 2 & 3.

and require approval of:

Approval of Chief Construction Inspector _____ Date _____

Approval of Program Manager _____ Date _____

NOT, LOAN OFFICIAL.

FOR FINANCIAL CHANGES ONLY

SAME AS ANNEX 40 p. 3 —

EXCEPT, OMIT ARTICLES 1 & 2



CONTRACT MODIFICATION No. _____ OF CONTRACT No. _____

WE, _____ (NAME OF INSTITUTION) AND _____ (NAME OF BORROWER)

BY MEANS OF THIS DOCUMENT, HEREBY MODIFY, AS INDICATED IN THE FOLLOWING ARTICLES, THE CONTENTS OF LOAN CONTRACT NO. _____ SIGNED BY BOTH PARTIES ON _____ OF 19 _____.

ARTICLE 1: Change Article 25 to read as follows: The approved home improvement to be financed by this contract is that described in the plans and cost estimate of Annex No. 1 of this Contract Modification.

ARTICLE 2: Change Article 27 to read as follows: The estimated costs of the home improvement to be financed by INST. are as follows:

Materials and Transport	\$	_____
Labor	\$	_____
Tools	\$	_____
Sub-Contracts	\$	_____
Other _____	\$	_____
Total		\$ _____

20-VIII-78 (2)



ARTICLE 3.

ARTICLE 4: All other articles, conditions and stipulations of the Contract remain in effect as originally presented or subsequently modified.

IN WITNESS WHEREOF; the parties hereto make and execute this contract modification in _____ (place) on _____ (date) 19 _____.

BORROWER INST.

Approval of Chief Inspector: _____ DATE: _____

Approval of Program Manager: _____ DATE: _____

Approval of Loan Official: _____ DATE: _____

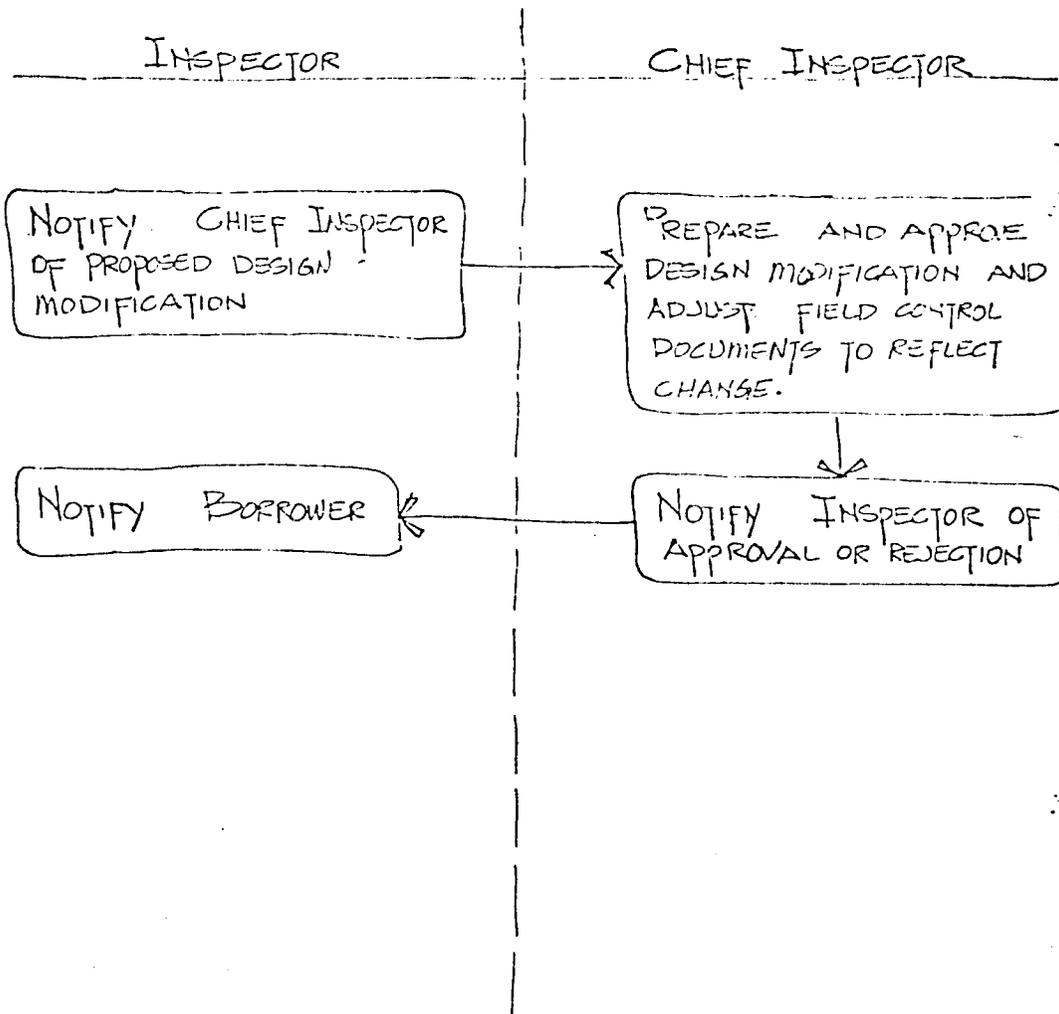
Article: Change Article 13 to read as follows:

The total amount of the home improvement loan of this contract is \$ _____
(_____) of which INST. _____
shall retain \$ _____ (_____) for estimated
INST. = administrative costs related to execution of the home improvement
~~loan~~ program. The Borrower agrees to pay the stated amount of the loan
within _____ months from _____, 19____ with _____
consecutive, fixed monthly payments in the office of 'INST.' _____ or in
whatever other institution INST. _____ may indicate. The monthly payments
shall be \$ _____ (_____), consisting of
amortization of the loan principal plus interest on the declining balance
owed plus property insurance premiums which (the Institution) may require.

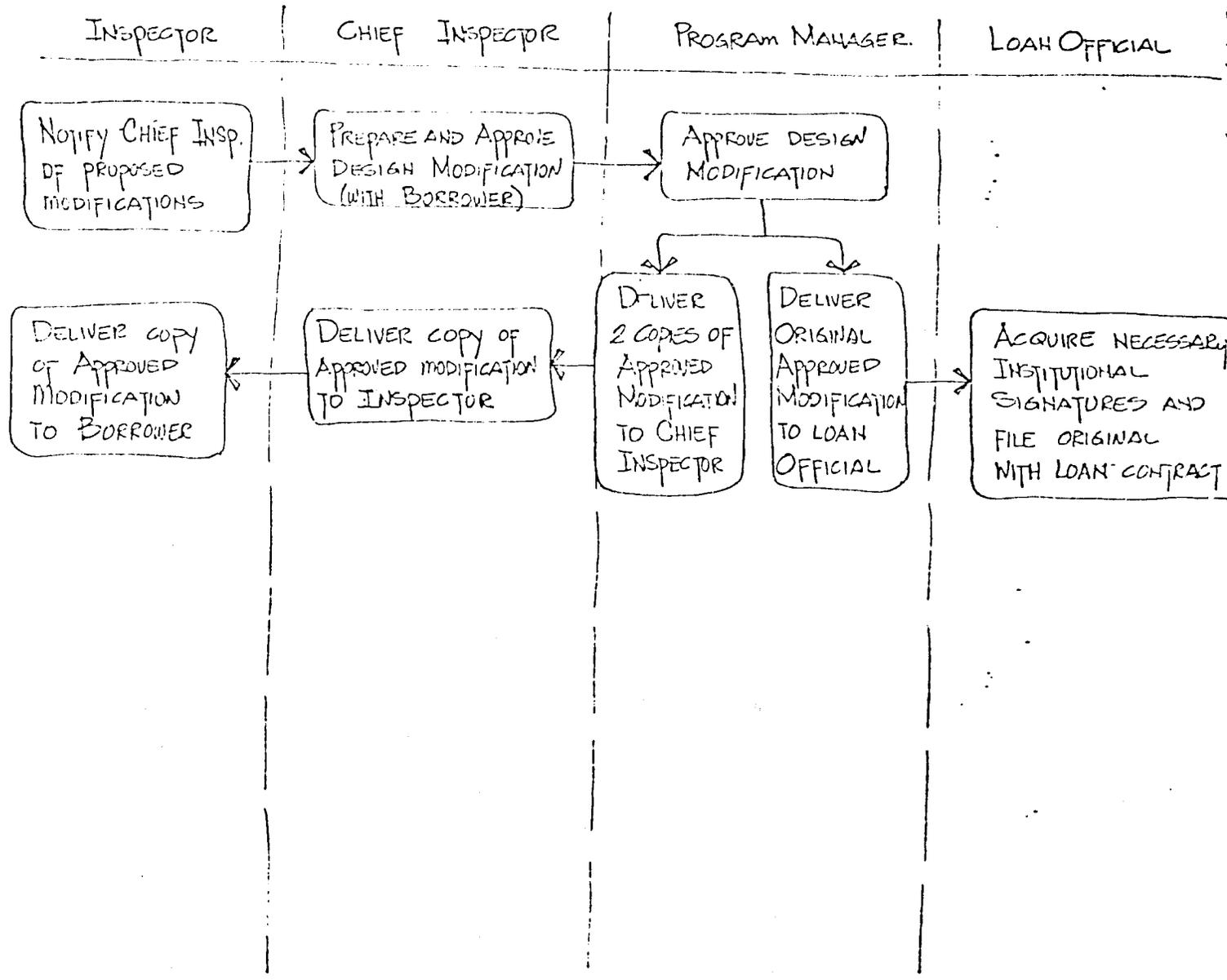
20-VIII-1

↑
A

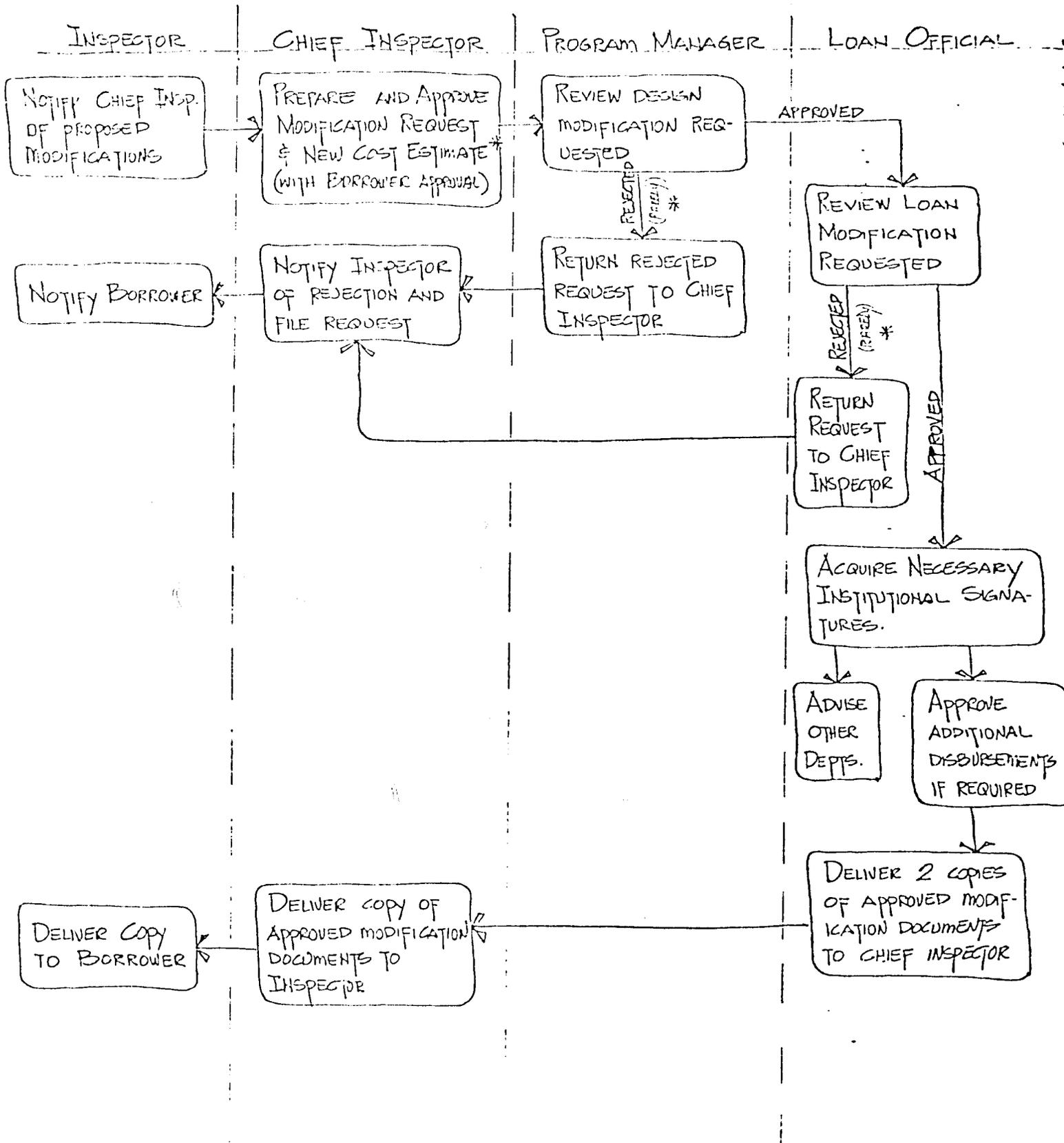
OPERATIONAL PROCEDURE FOR MINOR DESIGN MODIFICATIONS



OPERATIONAL PROCEDURE FOR MAJOR DESIGN MODIFICATIONS WITHOUT LOAN INCREASES

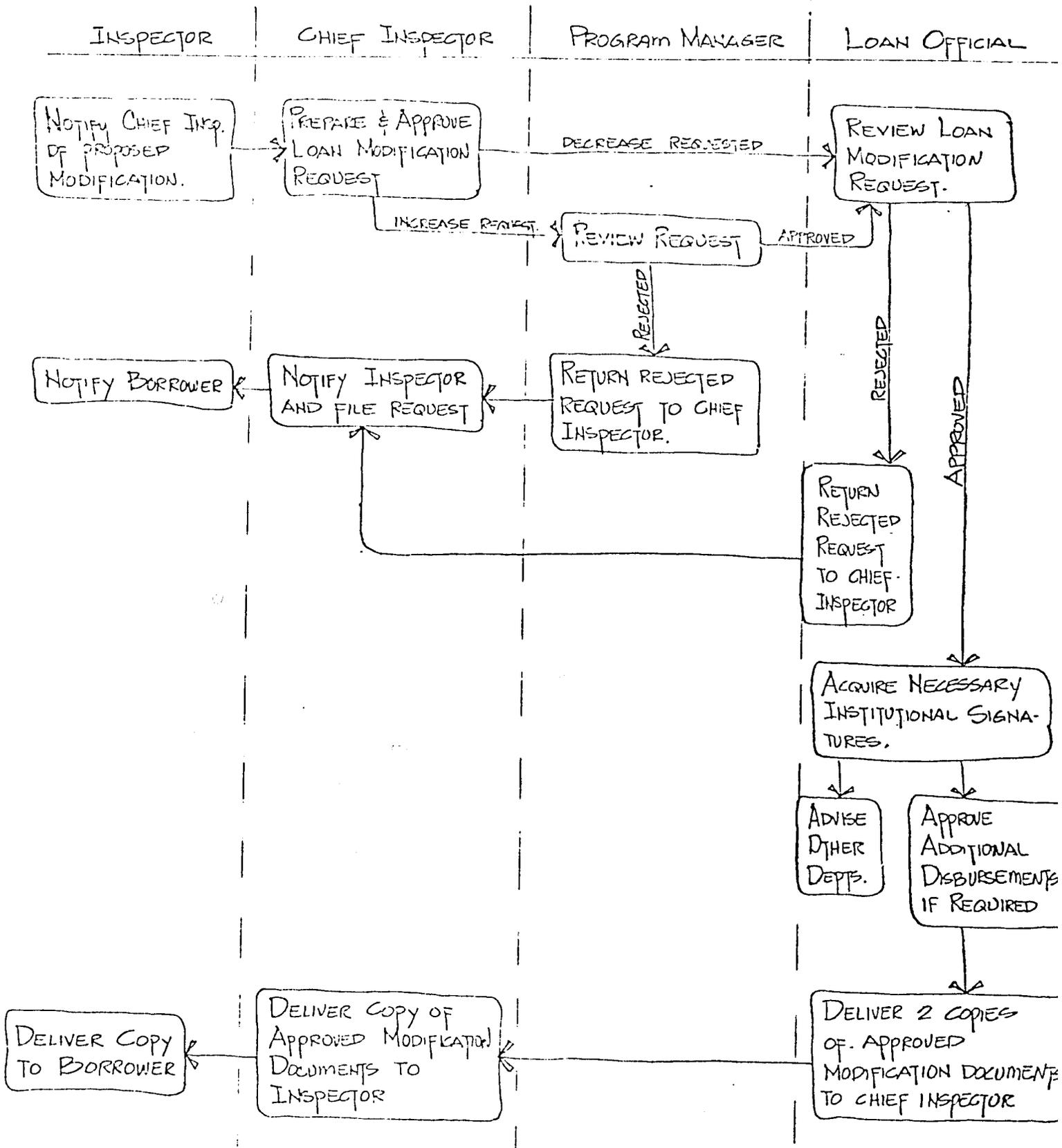


OPERATIONAL PROCEDURE FOR MAJOR DESIGN MODIFICATIONS WITH LOAN AMOUNT CHANGE



* BECAUSE THE CHIEF INSPECTOR HAS BEEN INFORMED ON THE ORIGINAL PROJECT COST ESTIMATE OF THE MAXIMUM LOAN AMOUNT WHICH WILL BE APPROVED BY THE LOAN OFFICIAL, AND BECAUSE THE CHIEF INSPECTOR IS FAMILIAR WITH ALL OF THE PROGRAM'S MINIMUM DESIGN AND BUILDING STANDARDS, RARELY WILL THE PROGRAM MANAGER OR LOAN OFFICIAL HAVE CAUSE TO REJECT A PROPOSED DESIGN MODIFICATION PREPARED WITHIN THESE GUIDELINES.

OPERATIONAL PROCEDURE FOR LOAN AMOUNT MODIFICATION WITHOUT DESIGN CHANGE



CATEGORY OR SECTOR: FE 1-111

CONSTRUCTION

PROJECT: HIGHLAND

LOAN NUMBER	HOUSE NUMBER	NAME OF BORROWER	LOAN APPROVAL NOTICE DELIVERED	FIRST DISBURSEMENT WITHDRAWN	CONSTRUCTION BEGUN	TECHNICAL CONTRACT MODIFICATION		FINANCIAL CONTRACT MODIFICATION		CONSTRUCTION COMPLETED	PROJECT FILES TO PROGRAM MGR.	PROJECT APPROVED	OBSERVATIONS
			DATE	DATE	DATE	REQUESTED	APPROVED OR REJECTED	REQUESTED	AMT.	APPROVED OR REJECTED	DATE	DATE	
0065	16	JIM ADLIE	17-Y.	17-Y.	24-Y.	14-YI	16-YI.	14-YI	+200	16-YI.	17-YI	24-YI	

PROJECT STATUS

ANNEX No. 46.
p 2 of 2

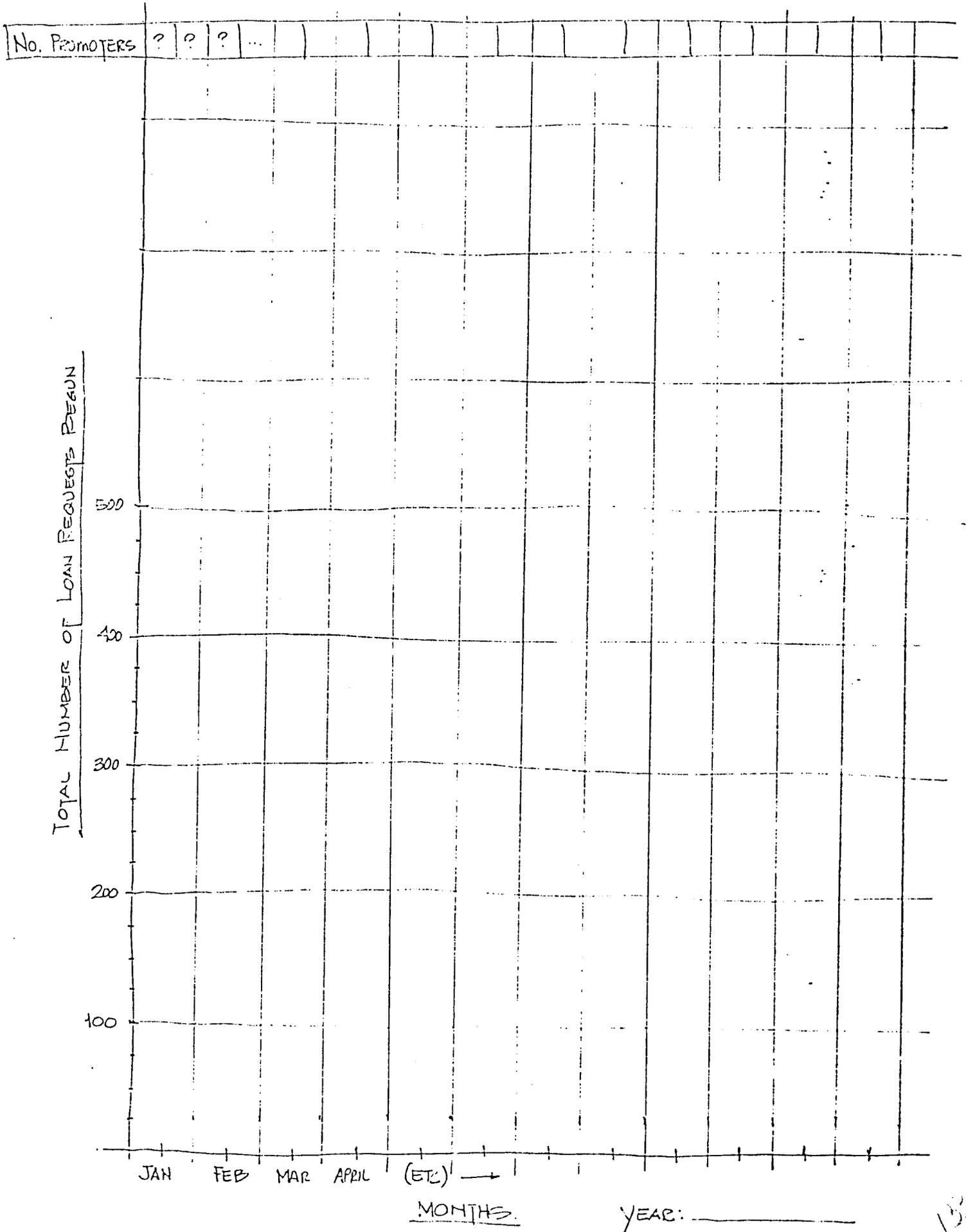
10-VIII-78

PROMOTION

ANNEX No. 48

NUMBER OF LOAN REQUESTS BEGUN.

p 1 of 2



13
9-VIII-78

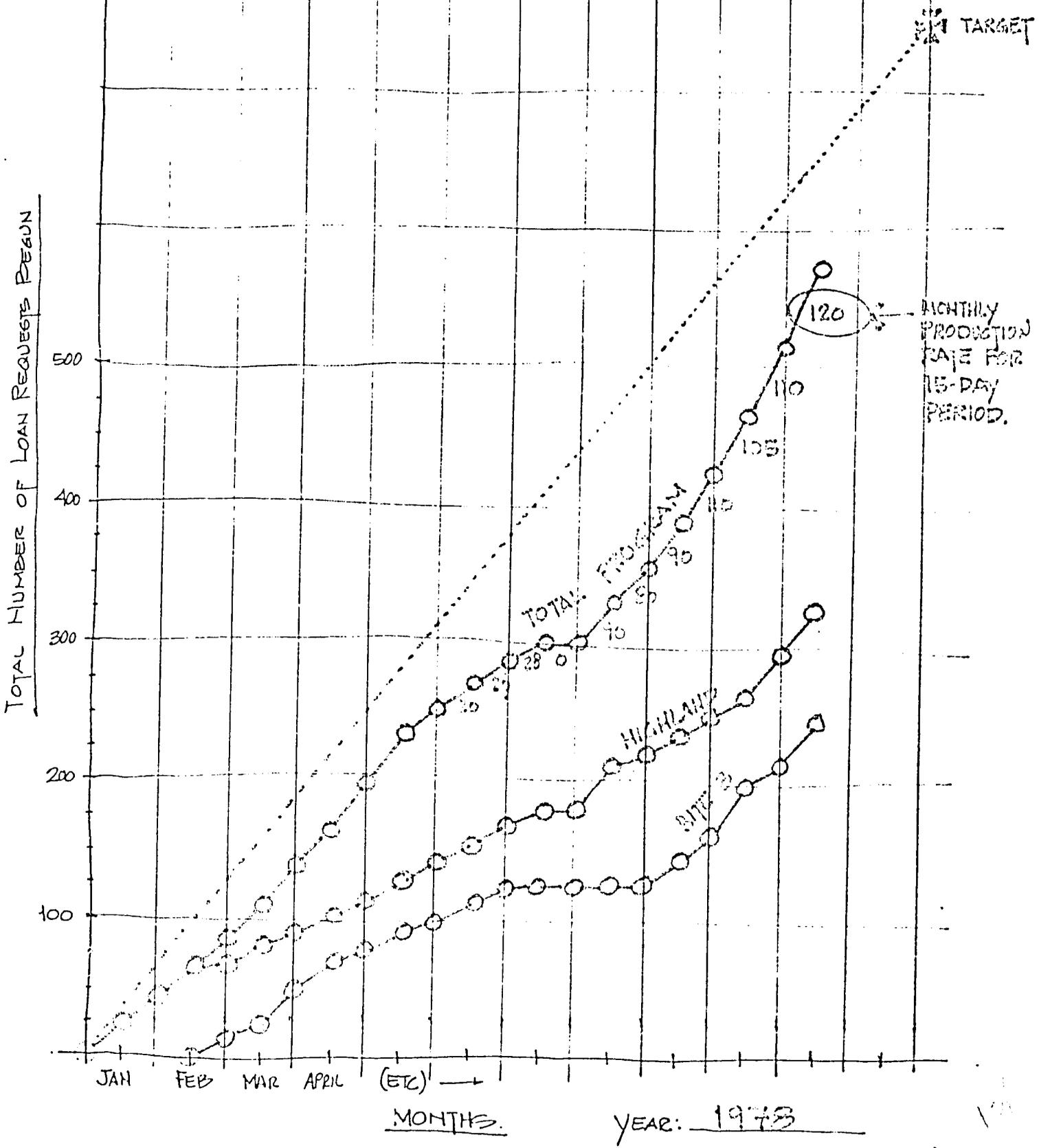
PROMOTION

ANNEX No. 48

NUMBER OF LOAN REQUESTS BEGUN.

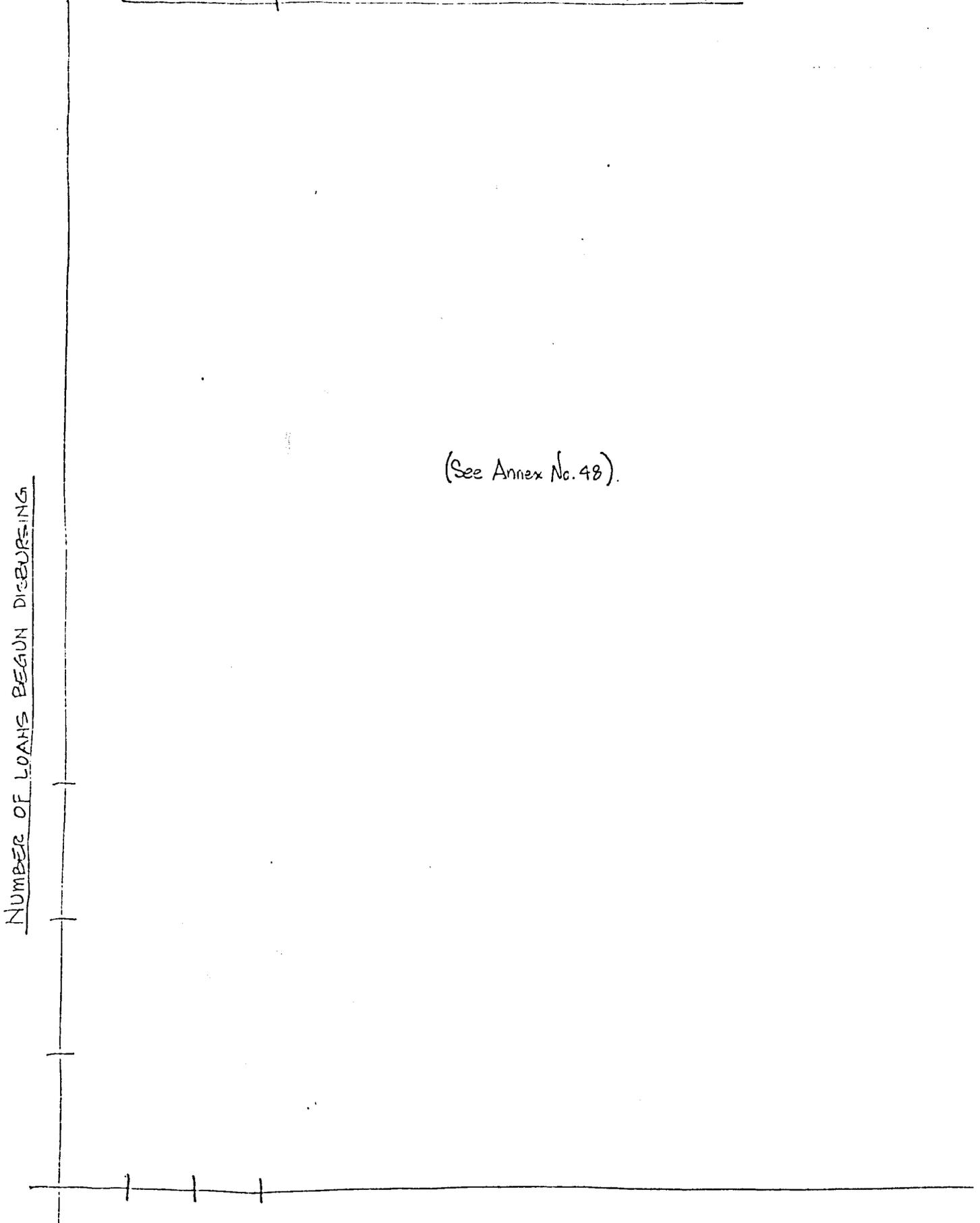
22-72

No. PROMOTERS	2	2	3	2	2	2	2	2	1	1	1	1	0	3	2	3	3	3	4	
HIGHLAND	2	2	2	1	1	1	1	1	0.5	0.5	0.5	1	0	2	2	1	1	1	2	2
Other	0	0	0	1	1	1	1	1	0.5	0.5	0.5	0	0	0	0	2	2	2	1	2



ADMINISTRATION

NUMBER OF LOANS BEGUN DISBURSING.

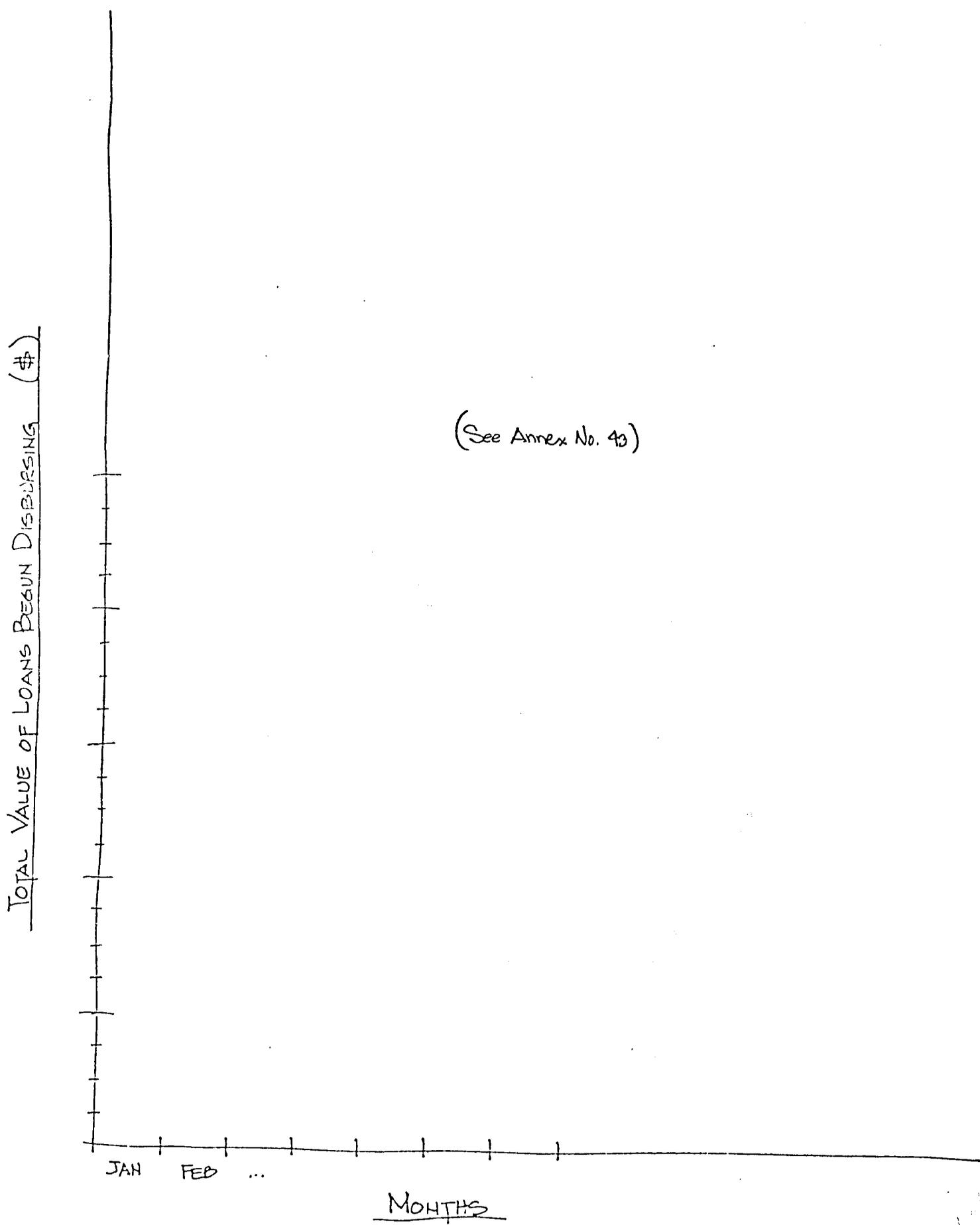


(See Annex No. 48).

YEAR: _____

ADMINISTRATION

TOTAL VALUE OF LOANS BEGUN DISBURSING.



YEAR: — — \$9-VIII 7.

CONSTRUCTION

NUMBER OF PROJECTS BEGUN CONSTRUCTION

No. INSPECTORS

x	x	x	x	x	x
---	---	---	---	---	---

NUMBER OF PROJECTS BEGUN CONSTRUCTION

(See Annex No. 43)

JAN FEB

MONTHS

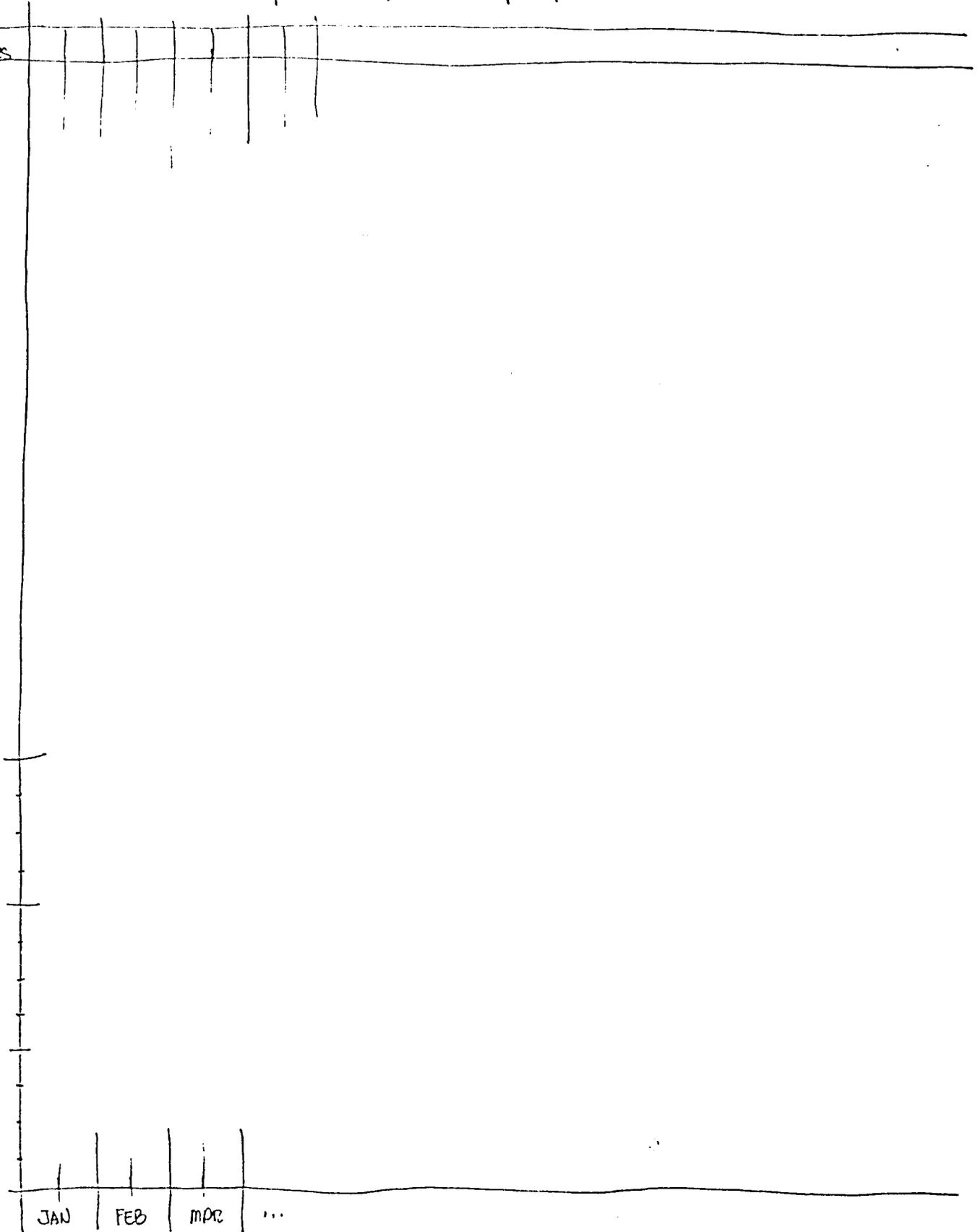
YEAR: _____

CONSTRUCTION

NUMBER OF PROJECTS COMPLETED.

Nb. INSPECTORS

TOTAL NUMBER OF PROJECT COMPLETED.



MONTHS

YEAR: _____

HOME IMPROVEMENT PROJECT STATUS SITE PLAN.

	①		
③		②①	⊂
		⑤	
		⑧ ← LOAN NUMBER	
⑩			

PROJECT SITE: _____

- PROJECT BEGUN DISBURSING
- PROJECT BEGUN CONSTRUCTION
- PROJECT COMPLETED

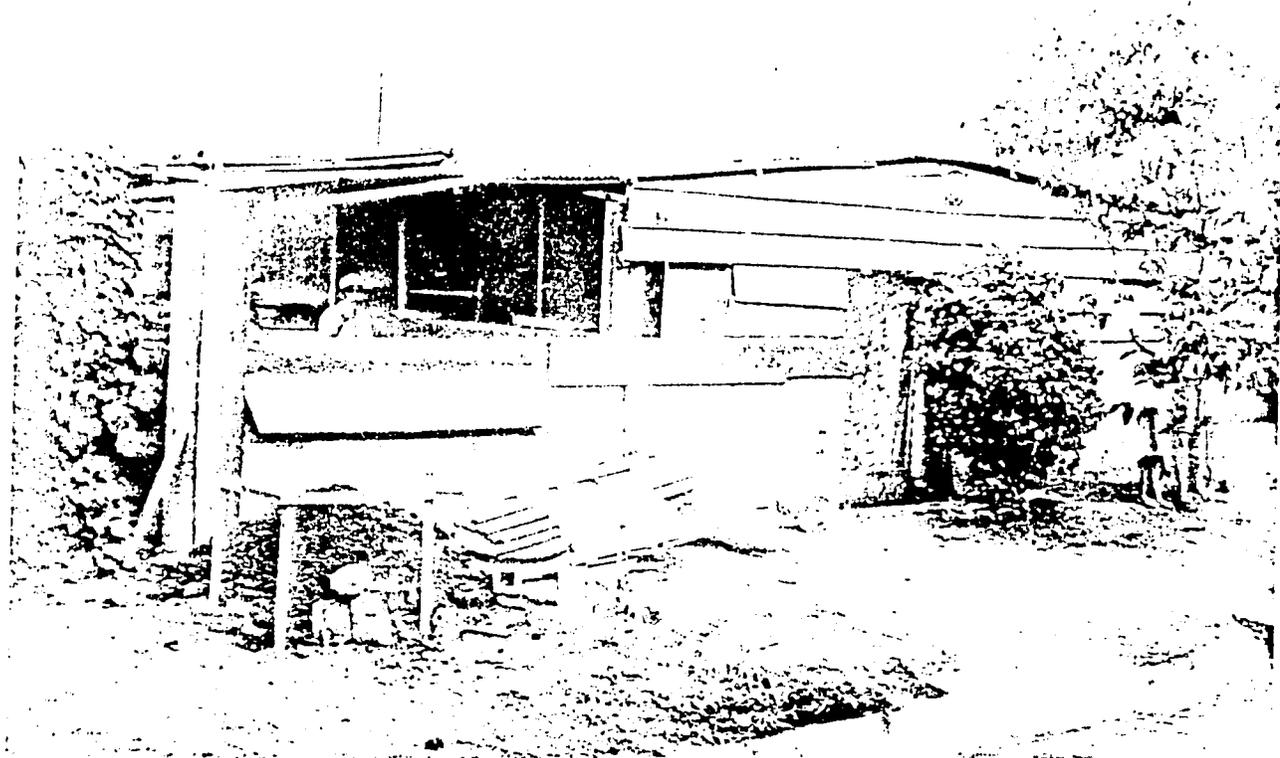
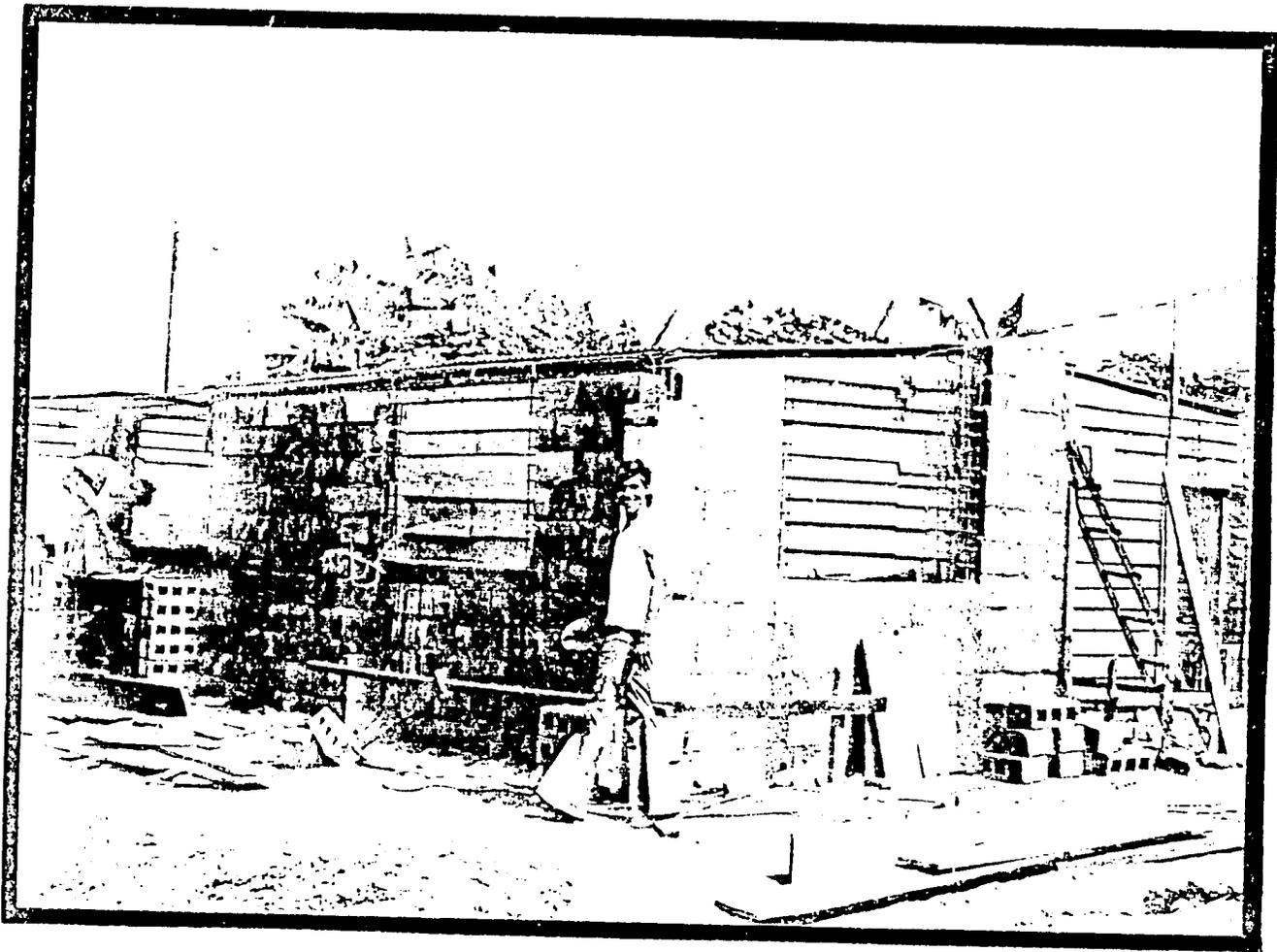
HOME IMPROVEMENT PROJECT STATUS SITE PLAN.

	①		
③		②①	⊂
		⑤	
		⑧ ← LOAN NUMBER	
⑩			

PROJECT SITE: HIGHLAND

- PROJECT BEGUN DISBURSING
- PROJECT BEGUN CONSTRUCTION
- PROJECT COMPLETED

Two typical examples of home improvement construction around existing, occupied shelter unit.



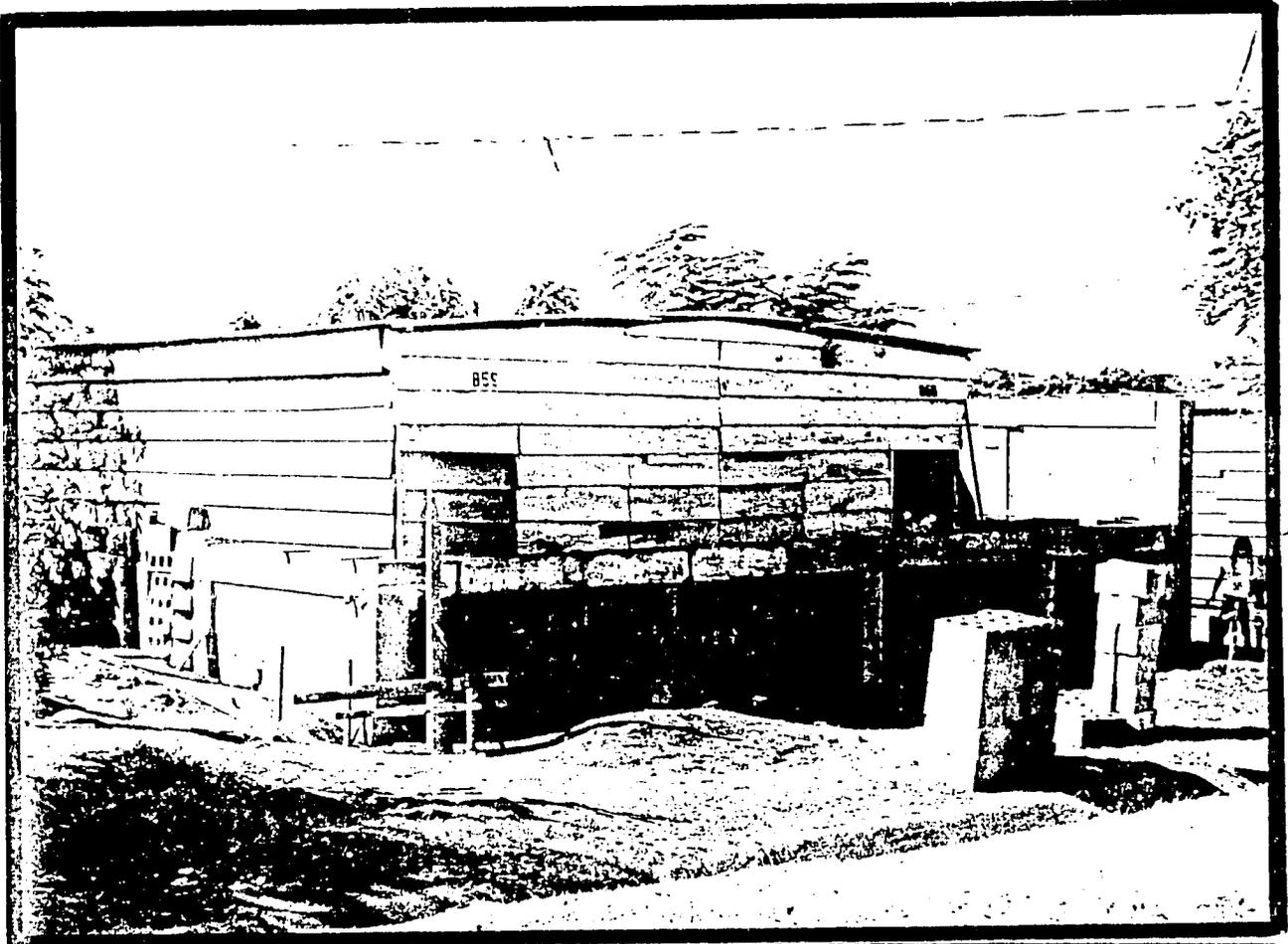
Loan Number 91-0012

House Number 860

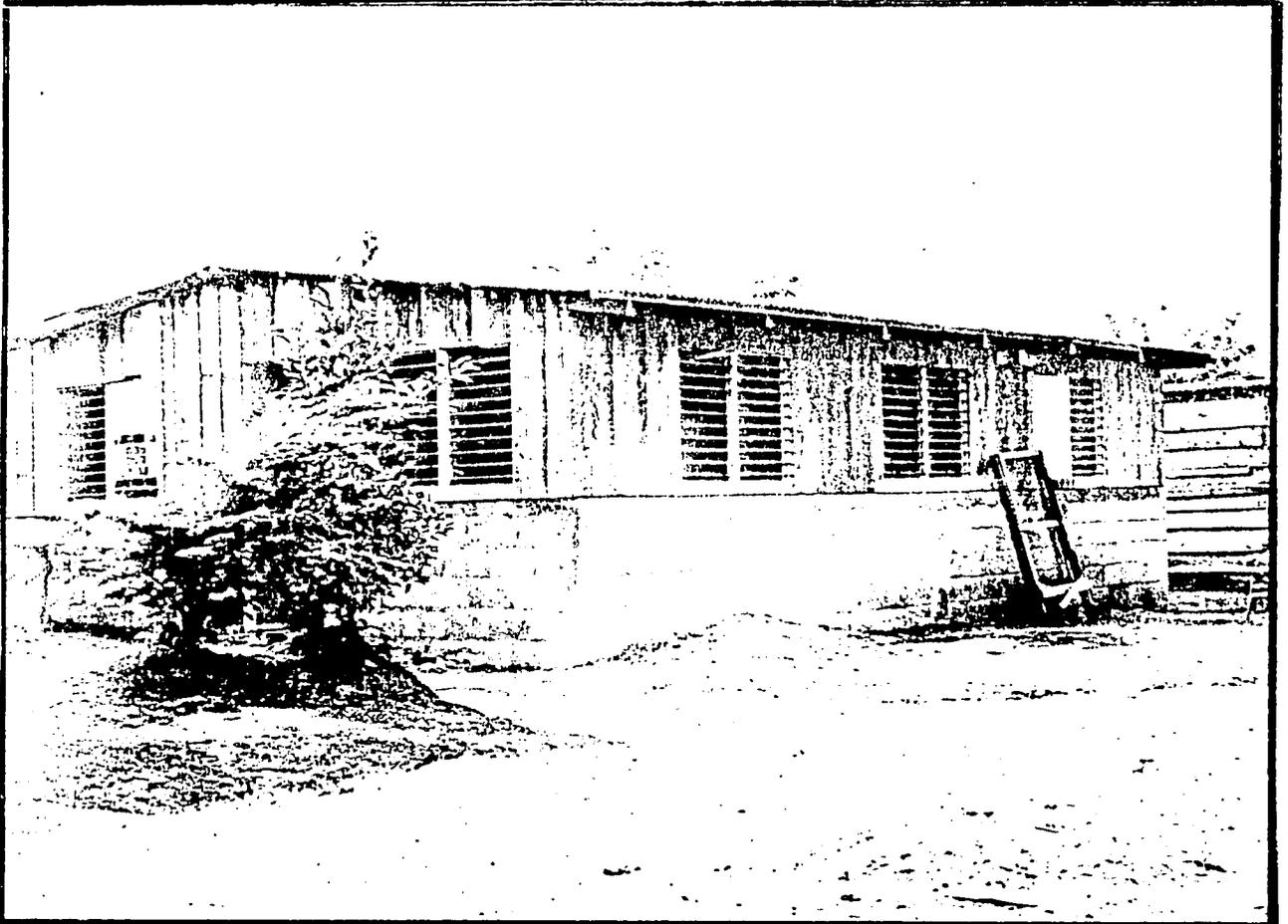
Loan Value: \$1,871

Level: 2

BEFORE Home-Improvement (26-X-77)

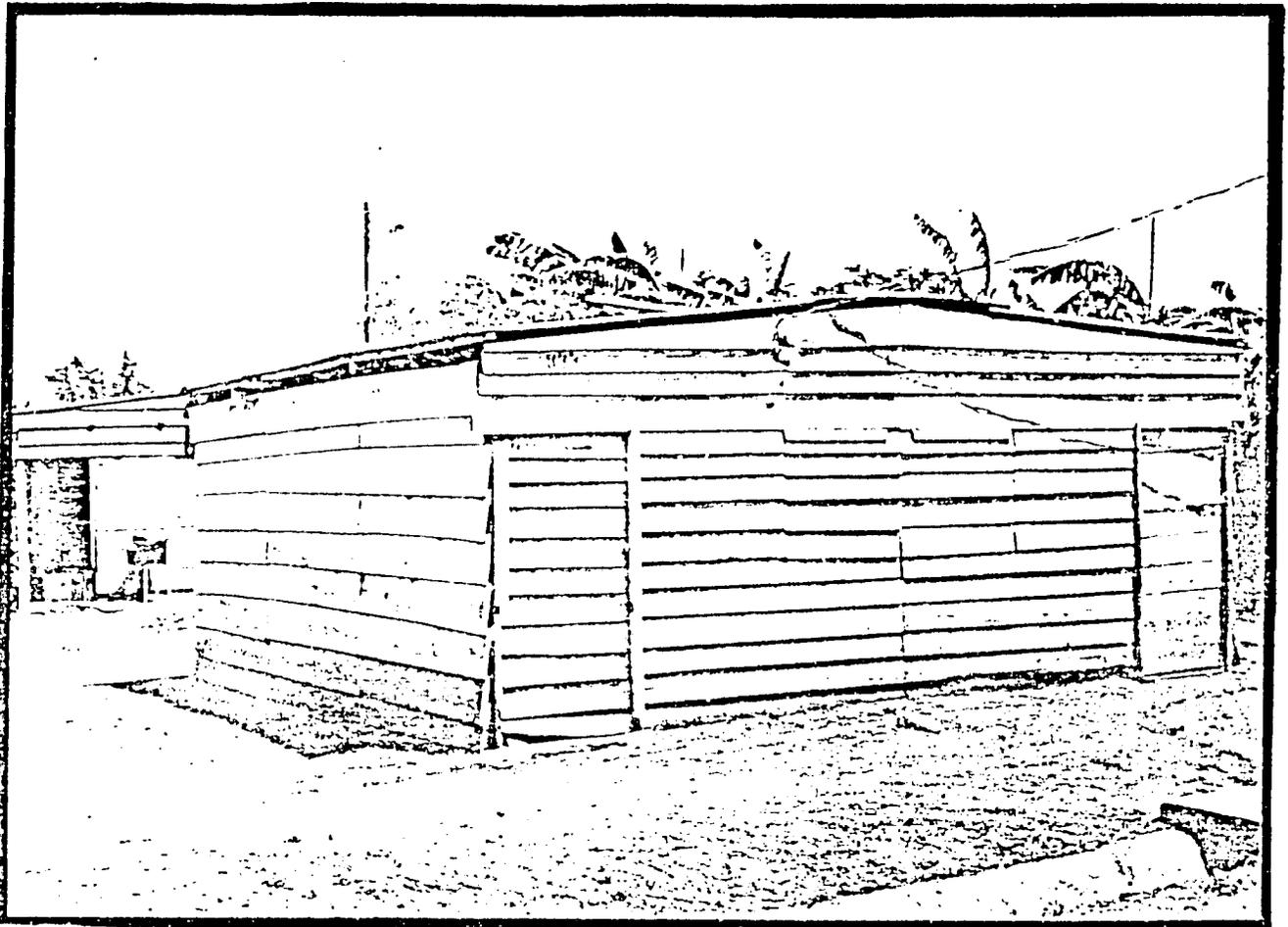


AFTER Home-Improvement (18-XI-77)

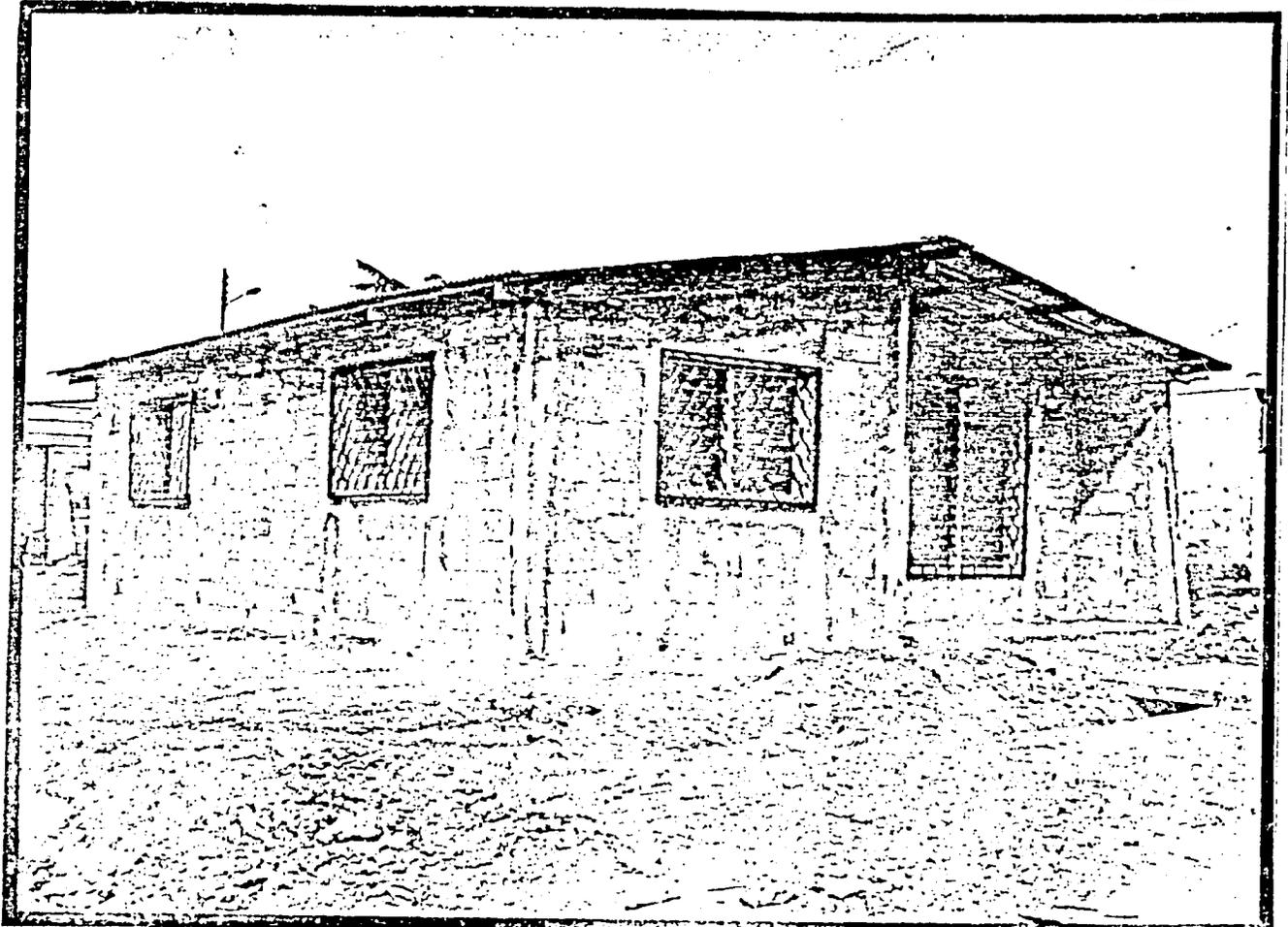


Site 1 House No. 833 Level 2 Loan No. 91-0019 Loan Amount: \$1,314

BEFORE CONSTRUCTION (26-X-77)

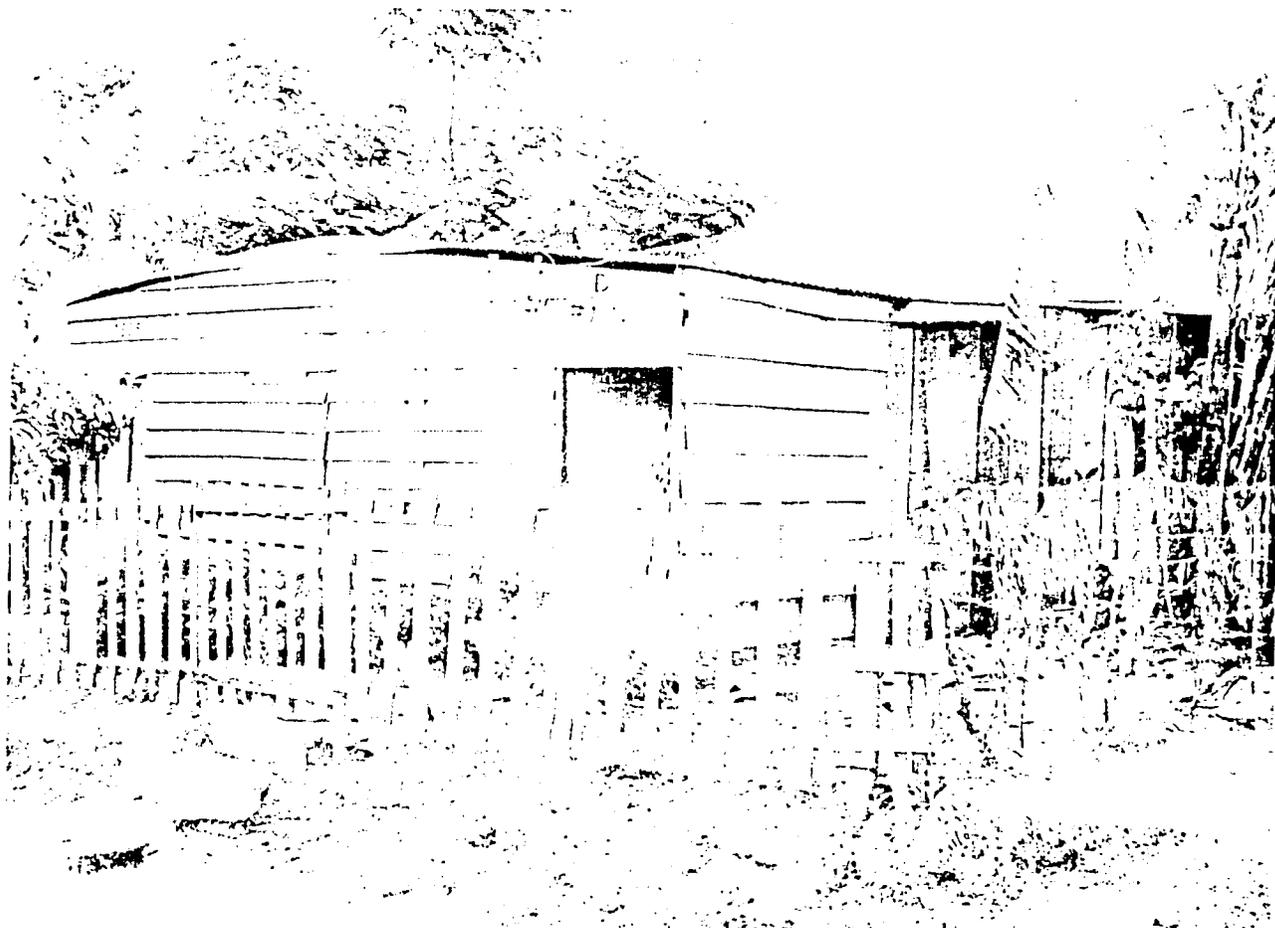


AFTER (28-XII-77)

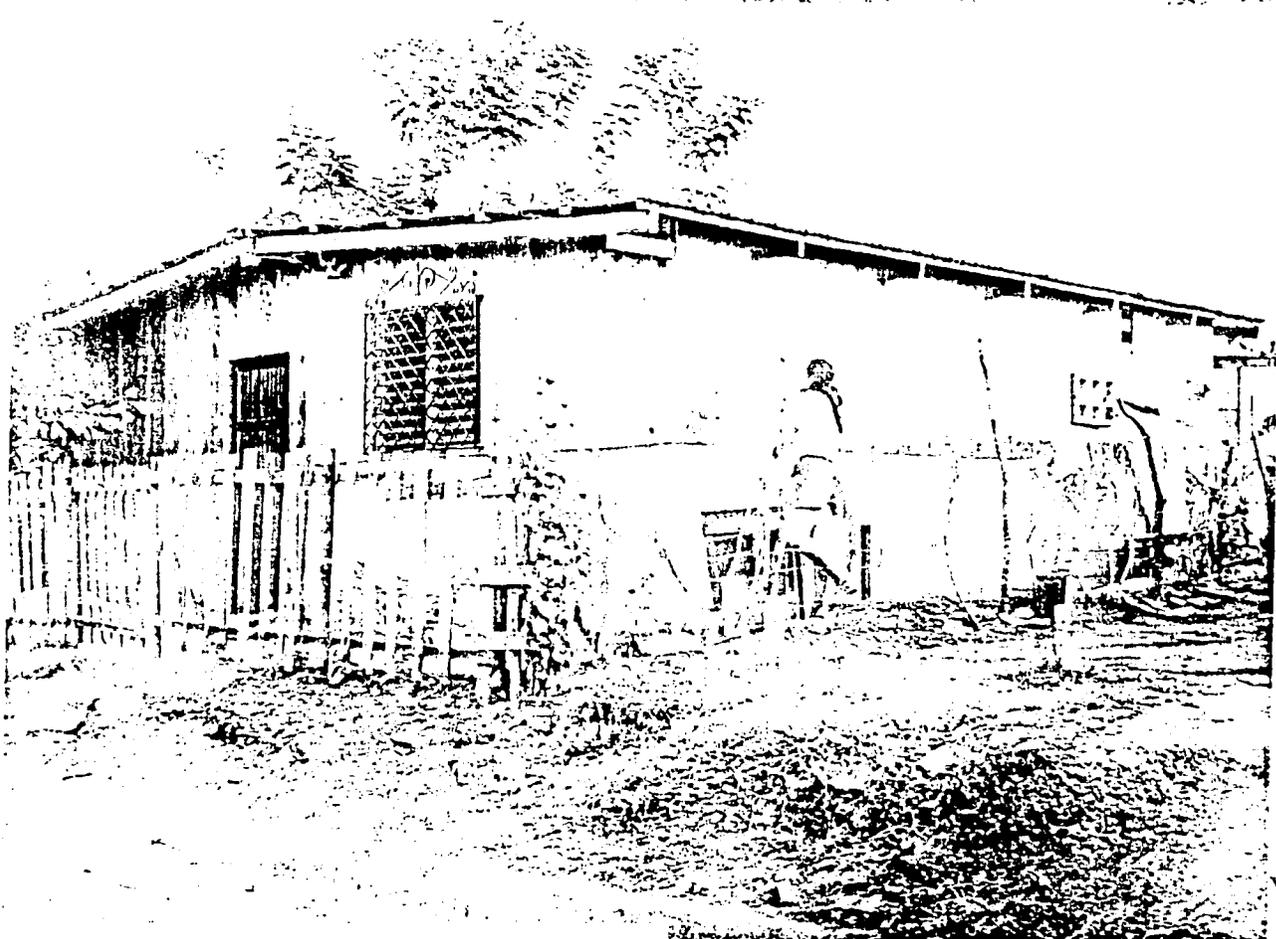


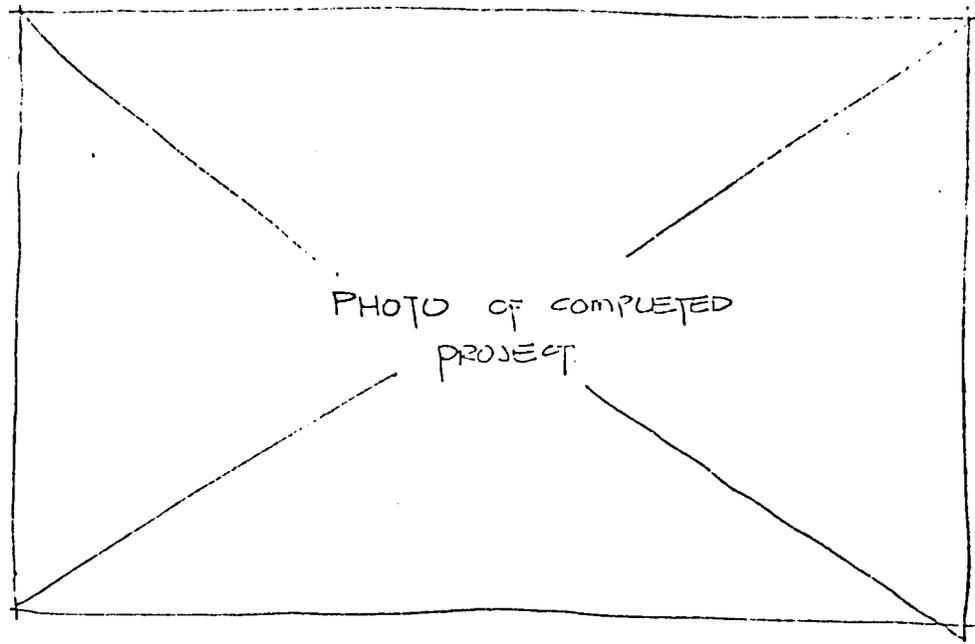
Site 1 House No. 1555 Level 2 Loan No. 91-0029 Loan Amount: \$1,271

BEFORE CONSTRUCTION (11-XI-77)



AFTER (28-XII-77)





NAME OF BORROWER: _____
 PROJECT: _____ HOUSE No. _____

LOAN AMOUNT : \$ _____ DATE OF PHOTO: _____
 CONSTRUCTION BEGUN: _____ CONSTRUCTION COMPLETED: _____

CONSTRUCTION COSTS

COST PER m² OF NEW OR IMPROVED AREA

MATERIALS	\$ _____	_____ %	\$ _____
LABOR	\$ _____	_____ %	\$ _____
OTHER	\$ _____	_____ %	\$ _____
TOTAL	\$ _____	100 %	\$ _____ /m ²

HOME IMPROVEMENT DESCRIPTION. (MATERIALS AND AREA)

BUILDING COMPONENT	IMPROVEMENT OF EXISTING SHELTER	NEW SHELTER AREA
ROOF		
WALLS		
FLOOR		
PARTITIONS		
WINDOWS		
DOORS		
OTHER		
OTHER		
AREA	SQ. METERS	SQ. METERS



NAME OF BORROWER: JIM ABLE
 PROJECT: HIGHLAND House No. 110

LOAN AMOUNT: \$ 1,200 DATE OF PHOTO: 28-VII-78
 CONSTRUCTION BEGUN: 24-VII-78 CONSTRUCTION COMPLETED: 17-VII-78

CONSTRUCTION COSTS.

COST PER m² OF NEW OR IMPROVED AREA.

MATERIALS	\$ <u>1517</u>	<u>12.7%</u>	\$ <u>35.17</u>
LABOR	\$ <u>693</u>	<u>57.3%</u>	\$ <u>47.14</u>
OTHER	\$ <u>-0-</u>	<u>- %</u>	\$ <u>---</u>
TOTAL	\$ <u>1210</u>	<u>100 %</u>	\$ <u>82.31</u> /m ²

HOME IMPROVEMENT DESCRIPTION. (MATERIALS AND AREA)

BUILDING COMPONENT	IMPROVEMENT OF EXISTING SHELTER	NEW SHELTER AREA
ROOF	---	BIND ON WOOD FRAMING
WALLS	---	6" CONC. BLOCK (CONC. FRAME)
FLOOR	---	CLAY TILE
PARTITIONS	---	---
WINDOWS	---	GLASS LOWERS / ALUM. FRAME
DOORS	---	---
OTHER	---	---
OTHER	---	---
AREA	0 SQ. METERS	14.7 SQ. METERS