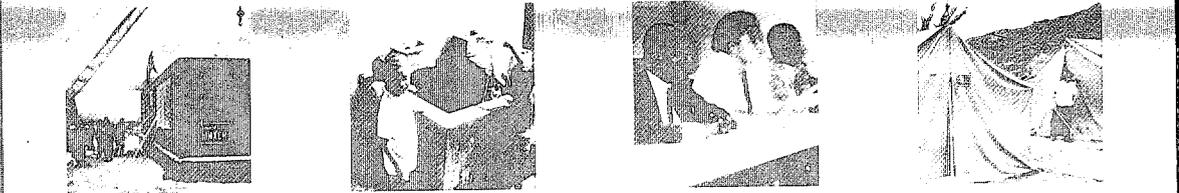


PN-ACA-860

Office of Housing and Urban Programs

ANNUAL
REPORT

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**Office of Housing and Urban Programs
U.S. Agency for International Development**

The U.S. Agency for International Development (USAID) was created in 1961 by the U.S. Foreign Assistance Act. USAID administers economic assistance programs that combine an American tradition of international concern and generosity with active promotion of U.S. foreign policy interests. It assists developing countries to foster open markets and individual initiative in order to improve the quality of human life and to expand the range of individual opportunities by reducing poverty, ignorance, and malnutrition.

Since the contracting of its first Housing Guaranty Loan Agreement in 1963, the Office of Housing and Urban Programs has played a significant role within USAID and within the international donor community as a leader in the urban development field. The Office works with USAID missions in developing countries primarily in the areas of housing and related infrastructure, local government, and urban environment. This role is facilitated by the Office's presence in all of the developing areas of the world through its Regional Housing and Urban Development Offices (RHUDOs) and Mission Housing Officers in Latin America, the Caribbean, Asia, Africa, the Near East, and most recently, in Eastern Europe and the New Independent States of the former Soviet Union.

The Office also represents the Agency and the U.S. Government in international conferences and meetings involving urban programs, maintains contact with U.S. and international institutions active in the field, organizes training events, and disseminates information derived from USAID field work and research and development.

B

1993: THE CHALLENGE OF CHANGE

We live and work in a time of change. There are dramatic political changes with democratic governments emerging in the former Soviet Union and Eastern Europe, South Africa and the Middle East. There are far-reaching demographic shifts, especially in developing countries which are undergoing unprecedented population growth, much of it in urban areas. And there are new global concerns about the economy and the environment.

With change come both opportunity and challenge. Under its new Administrator, J. Brian Atwood, USAID's overriding directive is that development be sustainable and environmentally sound. The Agency is reviewing its development portfolio to address the environmental concerns articulated in *Agenda 21*, which was agreed to by the U.S. and much of the world community at the Rio Earth Summit held in 1992. As the world becomes increasingly urbanized, it is clear that we can not improve the living conditions of poor families without also improving the environment which surrounds them.

Urban environment is a major focus of USAID's Office of Housing and Urban Programs. In fact, beginning in 1994 this office will no longer use the name *Housing and Urban Programs*. As we become a unit in the new Environment Center of USAID, we expect to be known as the *Office of Environment and Urban Programs*.

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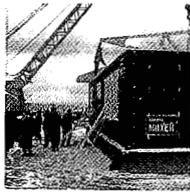
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INTRODUCTION TO THE OFFICE

For thirty years, the Office of Housing and Urban Programs has worked with developing nations around the world to respond to the housing needs of low-income urban families and to meet a range of other challenges associated with rapid urbanization. The policies of the Office are based on the belief that properly-managed urbanization can help meet the challenges of development: to maintain a healthy living environment, stimulate the economy, provide opportunities for citizen input in decision-making, and help house and provide basic urban services for growing populations. The Office emphasizes urban policy reform in three interrelated areas:

- Shelter and Infrastructure Finance,
- Urban Environment, and
- Local Governance and Municipal Management.

Proper management of the urban environment is essential for sustainable development. Development is *sustainable* when it permanently enhances the capacity of a society to improve its quality of life. Housing and urban development contribute directly to economic growth through capital formation and employment generation and have a strong impact on local and national economies. USAID's urban assistance works to strengthen the capacity of local governments to manage resources effectively and supports decentralization and democratization initiatives worldwide. Disaster awareness and mitigation is a crosscutting theme in all policy areas. In all its efforts, the Office promotes reliance on individual initiative, market forces, and the efficiency of public-private partnerships to deliver urban services and to finance and produce shelter and infrastructure. These activities must take place within a framework of sensible government policies to ensure equitable and broad-based participation.

Capital Assistance

The Housing Guaranty Program, managed by the Office, is USAID's primary capital resource for shelter and related urban programs. Through this program, the U.S. private sector provides long-term financing to support low-income shelter and urban development initiatives in creditworthy developing countries. Since the program's inception, USAID has authorized over \$2.8 billion in loan guaranties, supporting more than 200 projects in over 40 countries. Resources furnished by the Housing Guaranty Program serve as a catalyst for policy change, capital market development, and the leveraging of additional resources from other donors and host countries themselves.

Training and Technical Assistance

Training and technical assistance are vital and cost-effective elements of the Office's development strategy and complement the Office's capital resources. The Office manages a small centrally-funded grant program for technical assistance, research, and training. The Office has co-managed, with USAID missions and bureaus, over \$300 million in grant-funded urban programs. Much of this work has been carried out over the last five years, as USAID has devoted increased attention worldwide to the urban issues confronting developing and transitioning countries.

Global Organization

Field-based Housing and Urban Development Officers advise USAID Missions and co-manage with them most of USAID's capital and technical assistance programs for housing and urban development. In addition to its regional offices, the Central Office in Washington has two divisions: the Operations and Support Division, which supports the regional programs, and the Policy and Urban Programs Division, which advises the Agency on urban issues, conducts research, promotes policy dialogue and donor coordination, and supports training.

REGIONAL HIGHLIGHTS

AFRICA

■ Nearly 20,000 new homesites throughout **South Africa** are being financed by \$21 million in South African capital resources leveraged through a \$5 million USAID grant to a nonprofit revolving loan fund.

■ USAID helped the National Housing Corporation of **Tanzania** begin selling its low-cost housing, including blocks of flats and commercial property, to owner-occupants.

■ **South Africa's** newly created National Institute for Local Government and Urban Development, begun in part through a \$1 million USAID grant, will help unify municipal governments in approximately 700 urban settings now divided along racial lines.

■ The Municipal Development Support

Project's pilot solid waste activities in **Côte d'Ivoire** led to significant increases in level of service and local participation.



■ Nonprofit organizations providing legal

services to low-income **South Africans** eager to gain title to land and housing, and mitigate the exploitation of the black community, received nearly \$1 million in USAID grants.

■ A \$350,000 grant from USAID is helping to establish the Association of Black Urban Development Planners in **South Africa**, which will provide a voice for planning professionals silenced by apartheid.

■ A Housing Guaranty program assisted the Government of **Zimbabwe** in developing its institutional capacity to provide shelter for the urban poor. Production of 20,000 low-cost shelter units exceeded the 14,000 units projected.

ASIA

■ In support of the Government of **Indonesia's** Urban Policy Action Plan, a new \$125 million Housing Guaranty program will focus on construction of water systems, sanitation, and other environmental infrastructure for the urban poor.

■ \$125 million in Housing Guaranty loans and \$5 million in grant funds to **India** will help to develop debt markets, thereby increasing private sector participation in the delivery of urban environmental infrastructure services.

■ A new \$100 million Housing Guaranty project in **Thailand** will support the establishment of a sustainable system of private-sector financing for urban environmental infrastructure.

■ The World Environment Center and USAID established a partnership between **Thailand** and the United States to promote public-private and city-to-city cooperation in solving local urban environmental problems and help U.S. firms understand the Thai market for environmental products and services.

■ A new \$50 million Housing Guaranty program in **Sri Lanka** supports the government's efforts to involve the private sector in infrastructure financing and operation.

■ In **Pakistan**, the Shelter Resource Mobilization Program conducted four national seminars on housing finance that stimulated policy reform for strengthening a market-oriented housing finance system developed with USAID assistance.

■ In **Nepal**, the Integrated Mountain Development program links capital investments that expand off-farm employment opportunities with the country's municipal development fund and focuses on assessing the environmental impact of potential investments.

■ The Municipal Finance Project's national conference on the feasibility of developing a municipal bond market in **Indonesia** constituted a breakthrough for USAID's ongoing efforts to mobilize underutilized domestic savings and expand local fiscal autonomy.

EASTERN EUROPE

■ The **Poland** Housing Guaranty program assisted with extensive training in preparation for a market-based housing finance system and provided municipal management assistance to eight cities.

■ A new \$60 million Housing Guaranty program will give local governments in the **Czech Republic** access to long-term financing for viable infrastructure projects.

■ USAID and the World Bank have forged an agreement with the Government of **Albania** to complete 4,900 housing units left unfinished by the former Soviet regime.

■ In three **Romanian** cities, USAID began providing urban planning, infrastructure finance, and municipal finance assistance to local governments.



■ In response to requests from several **Bulgarian** mayors, USAID designed a technical assistance strategy that includes the computerization of land data, the creation of local development funds, and the preparation of economic base studies.

■ In **Slovakia**, USAID is providing technical assistance to address municipal infrastructure and planning needs, especially in response to a new condominium law enabling municipalities to progress with housing privatization.

■ A \$60 million Housing Guaranty program in **Hungary** is helping develop an unsubsidized long-term lending system for new housing construction and purchase, housing rehabilitation, and related infrastructure.

LATIN AMERICA AND THE CARIBBEAN

■ The Local Government Regional Outreach Strategy (LOGROS) Project was amended to include \$20 million in Housing Guaranty resources for the Central American Bank for Economic Integration (CABEL) and \$6 million in counterpart funds to finance municipal infrastructure.

■ A joint USAID-Peace Corps program, the first of its kind in **Paraguay**, leveraged over \$2 million in home improvement loans for 1,000 low-income families with a 100 percent repayment rate.

■ Three years of developing **Ecuador's** disaster response capacity paid off in a strong recovery from a landslide and flood that displaced 6,500 people. USAID coordinated the U.S. response which included shelter, transportation and evacuation, emergency supplies, medical help, and four Bailey bridges.

■ USAID will join Kingston's private sector in funding the implementation of sustainable municipal management models developed during a Business Improvement District workshop in **Jamaica**.

■ USAID's Women and Local Development Program in South America inspired a **Chilean** non-governmental institution to create a school for women interested in political careers, a **Colombian** radio show to air a regular segment on Women and the Municipality, and a private **Argentine** entity to create a national network of local women leaders.

■ Twenty senior Central American officials studied effective local governance during a USAID-sponsored tour of Chile. Since the tour, **Nicaragua** has implemented a pilot project enhancing the responsibilities of municipalities for primary education.

■ At the 31st Annual Conference of the Interamerican Housing Union, the government of **Costa Rica** awarded a special recognition to USAID for its role in improving the shelter conditions of low-income families.

NEAR EAST AND NORTH AFRICA

■ The new \$50 million Private Participation in Environmental Services Program will benefit 250,000 low-income **Tunisians** through improved coverage and efficiency of solid and liquid waste collection, treatment, and disposal resulting from increased private sector involvement.

■ Over 300 private developers of low-income shelter in **Tunisia** have received \$119 million in low-income shelter loans from a private-sector-oriented Housing Bank restructured through a \$15 million USAID private sector housing finance policy program.

■ Implementation of the \$1.9 million Local Government Support Program in **Tunisia** will increase participation by business and community groups in the local governance



process, increase the accountability of elected municipal governments, and improve urban development investment decisions.

■ The Regional Urban Environmental Action Plan for the Near East and North Africa focuses on reforming and strengthening urban environmental policies and programs and promoting private sector participation in environmental activities through regional exchange visits, seminars, and technical assistance activities.

■ A new \$100 million Housing Guaranty program and \$10 million in grant resources will support **Morocco's** continued effort to upgrade shelter conditions of the urban poor and to expand the provision of shelter-related infrastructure and environmental services on a more sustainable basis.

NEW INDEPENDENT STATES

■ In response to an agreement signed by Presidents Bill Clinton and Boris Yeltsin during the Vancouver Summit last April, USAID initiated a project to provide housing and jobs for demobilized military officers returning to **Russia** from the Baltics and other republics.

■ Based on its success, the USAID Privatization of Management and Maintenance of Housing Pilot in **Russia** has been expanded into all Moscow administrative districts. The project will include 250,000 municipal units by the end of next year.

■ More than 1,000 multifamily units are under private management in two of Novosibirsk's ten city districts, due to USAID's housing management privatization effort in **Russia**.



■ In **Ukraine**, USAID successfully addressed fundamental problems of land privatization and shelter and infrastructure financing for local governments,

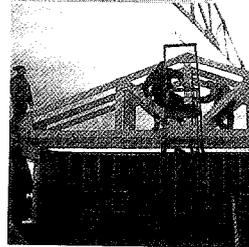
due mostly to new local government finance and land privatization legislation to be passed in 1994.

■ The State Housing Privatization Law was passed by the **Armenian** Parliament, enabling the country to begin privatizing most of the public housing stock over the next two years.

■ A World Bank/USAID lending program for the **Russian** housing sector will support investment in the building materials industry, infrastructure for land development, and housing construction finance. A \$10 million USAID grant will leverage over \$400 million of World Bank credit.

■ The President of **Kazakhstan** signed a landmark decree which will create a Ministry of Housing with a broad mandate to initiate market-oriented laws and policies with support from USAID.

USAID supports private sector shelter development and financing, housing solutions that are affordable for below-median income families, the upgrading of spontaneous settlements, and policies that stimulate private sector participation in these critical shelter and urban development areas. Photos: (from left) plans reviewed at housing co-operative construction site in Zory, Poland; prefabricated roof trusses installed as part of a housing development project in Nizhny Novgorod, Russia; housing unit in Paraguay upgraded through a program which leveraged over \$2 million for loans to poor families; and (full page) housing and neighborhood infrastructure upgraded as part of a major USAID land development program for low-income families in Morocco.



SHELTER AND INFRASTRUCTURE FINANCE



ities are centers of opportunity and growth. Throughout the world, especially in developing countries, they are also the sites of deplorable housing conditions for many poor families. Too often, attempts to address shelter needs are concentrated on short-term solutions for the few, which have little sustainable impact on the larger problems facing low-income urban families. USAID's experience over the last 30 years demonstrates that adequate, if minimal, shelter can be made available for all in a reasonable period of time if the right policies are pursued.

USAID works with developing countries and the transitioning economies of Eastern Europe and the New Independent States of the former Soviet Union to establish policies and programs that rely on the initiative of individuals and families, on market forces, and on the private sector to produce housing. Within a broadly participatory framework, the role of government is limited primarily to establishing an enabling environment and seeing to those things that people cannot do for themselves, such as providing water and sewer services, roads, electricity, and other shelter related infrastructure. In transitioning economies, privatization of land markets, the housing stock, and management services is key to the efficiency and success of shelter programs.

USAID encourages governments to adopt building standards that are flexible and appropriate to the local economy and to the resources of their communities. Also, by providing infrastructure in strategic locations, governments can favor environmental soundness while guiding private investment and steering urban development in a desirable way. Governments can support the availability of credit at sustainable, market-rate terms and encourage cost-recovery policies. They can also provide clear land title or less formal rights of occupancy that will give low-income families security of tenure, collateral for home improvement loans, and encouragement to invest in their housing. These policies are likely to be most effective if coupled with a strategy of decentralizing authority to the municipal level where responsibility for implementing shelter programs can be placed as close as possible to the people who are most affected by them.

USAID measures success by improvements in the ability of countries to manage urbanization and produce affordable shelter for low-income families at scale and over time. Such progress enhances opportunities for equitable and sustainable development. Properly managed urbanization can provide the educational, health, housing, and job opportunities that low-income families need to participate in a dynamic urban economy. Just as sound, well-managed cities provide a broad range of economic, cultural, and social opportunities to growing populations, so a vibrant and efficient shelter sector plays a leading role in contributing to and supporting economic growth and development.

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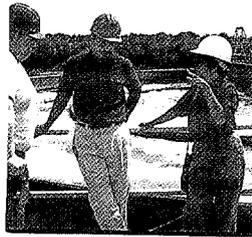
health, housing, and job

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Over its history, more than half of the Office of Housing and Urban Program's financial and technical resources have addressed the need for urban infrastructure that protects the environment: water and sewer systems, solid waste disposal, streets, and pedestrian paths. Photos: (from left) a Savannah wastewater treatment facility visited by experts as part of a U.S./Thai twinning project; solid waste transfer station privately operated in Jakarta, Indonesia; primary sewer lines built as part of a Housing Guaranty financed infrastructure project in Tetouan, Morocco; and (full page) Housing Guaranty-financed water supply improvements used by poor families in an urban Kampung neighborhood in Palembang, Sumatra.



URBAN ENVIRONMENT



rowth of urban areas represents both a challenge and an opportunity. The world is rapidly becoming urban as more and more people migrate to cities in search of jobs and brighter futures for their children. The United Nations estimates that by the year 2000 nearly half the poor in developing countries will live in urban areas: as many as 90 percent in Latin America, 45 percent in Asia, and 40 percent in Africa. One significant result of rapid urbanization is that urban policy, in particular policy that affects the quality of the urban environment, is becoming an increasingly important and complex issue.

Well-managed urbanization actually plays a vital role in environmental protection, despite the fact that explosive urban population growth threatens to overwhelm existing infrastructure and the ability of local governments to provide basic services. Cities are dynamic centers of economic growth and development, providing jobs, education, and markets, and often producing more than twice their proportional share of GNP. This concentration of people and resources offers unique opportunities to protect the environment by creating economies of scale for investments in infrastructure for pollution abatement strategies such as wastewater treatment facilities and sanitary landfills. These same economies of scale can also reduce the costs of basic service delivery, especially the delivery of potable water and sanitation services to poor neighborhoods.

Despite these opportunities, the growth of urban areas presents enormous challenges. Cities today face the dual challenge of providing basic services to all their citizens while at the same time minimizing environmental degradation. The keys to meeting these challenges are the political will to address them and the application of efficient, equitable, and ecologically-sound management policies and practices. Political commitment and effective management are essential to increasing the possibility that urban growth will help rather than harm the environment.

The Office of Housing and Urban Programs works to strengthen the capacity of cities to better understand and manage the urban environment. It does so by working with host-country leaders to develop policies and programs to manage urban growth and to improve municipal administration. Central to this activity is the establishment of appropriate policy, regulatory, and financial frameworks that encourage environmentally-sound public and private sector investments. Key to the sustainability of these efforts is ensuring the broad and full participation of the community, including groups traditionally ignored.

Environmental protection is ultimately an investment in the sustainability of the economy. It increases the number of people, the amount of economic activity, and the standard of living that a region can support. Today, urban areas are recognized not only for their contribution to national economies but also for the role they play in protecting the environment—a role that reaches far beyond the boundaries of cities themselves.

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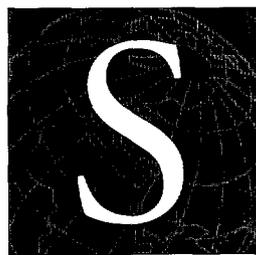
and the standard of living

that a region can support.

USAID assistance helps strengthen local governments and build open and democratic societies. Photos: (from left) training of local community leaders during a conference on the role of elected officials in environmental protection in Côte d'Ivoire; discussion of the role of municipalities in Central America by top level government officials at the Third Annual FEMICA Congress in El Salvador; provision of plastic sheeting for use as temporary emergency shelter for families



LOCAL GOVERNANCE AND MUNICIPAL MANAGEMENT



Successful long-term development ultimately depends upon people and their active involvement in, and support of, the decision-making process. Policies will be most effective if the responsibility and authority for their development and implementation rest closely with those who are most affected by them. Effective local governments are heavily involved in managing resources, developing organization and structure to stimulate economic development, and providing for the services essential for the well-being of urban communities. In the process, they promote inclusive and responsive governance by fostering broad-based participation, partnerships, and integrated approaches to problem-solving.

Although sound local government is fundamental to the democratic process and is essential for economic development, in many countries, elected and appointed local officials alike lack both a popular mandate and the resources to respond to such a mandate. Increasingly, local governments are called upon to develop the leadership and authority necessary to handle administrative functions which were previously carried out at the central level. In addition, central government financial shortfalls require municipal governments to assume more fiscal responsibility and to rely more on local initiative and the private sector for the delivery of urban services. This transfer of authority from the central to the local level presents a valuable opportunity to make urgently-needed policy reforms, increase broad-based participation, and promote integrated approaches to the management of urbanization.

To promote broad participation in the decision-making process, the Office of Housing and Urban Programs supports the active involvement of community-based and non-governmental organizations. By identifying and prioritizing community concerns, these organizations provide municipal governments with a direct link to their citizens. By utilizing the outreach capabilities and ongoing communication processes that such organizations have developed, municipal governments are better able to respond to local needs and concerns. Such an inclusive approach opens up the political process to minorities, women, and the disadvantaged. It forges better partnerships between and integrated approaches by local governments and the communities they serve.

Flexible and responsive local governments are better able to respond to and recover from natural disasters. Likewise, disaster prevention and mitigation efforts are best managed at the local level. USAID has initiated programs to promote the prevention of disasters in urban areas and to support the mitigation of those that cannot be prevented. These programs emphasize preparedness, rapid response, and recovery.

In all of these activities, the Office promotes development partnerships building on the creativity and energy of individuals, communities, and the private sector and operating within a framework of reasonable government regulation. Partnerships between the public and private sectors reflect the balance between their roles and capitalize on the different strengths each has to offer.

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HOUSING GUARANTY PROGRAM

The Housing Guaranty Program involves collaboration with a host-country institution acting as borrower. Borrowers may include a government ministry, a national housing bank or housing development corporation, a central savings and loan system, or a similar institution in the private sector such as a national cooperative organization.

Following a request from the country, USAID will request that the Office of Housing and Urban Programs, working with host country officials, determine the type of program to be financed and the institutional context within which it will be undertaken.

When a mutually agreeable project has been developed and authorized by USAID, the Office of Housing and Urban Programs and the borrower enter into an *Implementation Agreement* defining the use of the proceeds of the loan. Disbursements under the loan are subject to the fulfillment of certain conditions, as set forth in this agreement.

The borrower seeks the most favorable terms available in the U.S. capital markets for a U.S. Government-guaranteed loan. A typical Housing Guaranty loan is for a period of up to 30 years, with a 10-year grace period on the repayment of the principal.

The U.S. lender and the borrower negotiate the terms of the financing within interest rate terms that reflect the prevailing interest rates for U.S. securities of comparable maturity. These understandings are formalized in a loan agreement between the borrower and the lender, which is subject to USAID approval. In addition, certain provisions with regard to the paying and transfer agent, terms and amortization, prepayment rights, and lender's fees and other charges must be included in each loan agreement or otherwise agreed upon in a manner satisfactory to the Agency.

The USAID Guaranty

Upon the signing of a loan agreement, USAID will sign a contract indicating that repayment is guaranteed by the full faith and credit of the U.S. Government. The fees that USAID charges for its Guaranty are as follows: a fee of one-half of one percent (1/2 percent) per annum of the unpaid principal balance of the guaranteed loan, and an initial charge of one percent (1 percent) of the amount of the loan.

Governments of the borrowing countries sign a full faith and credit guaranty of repayment of the loan and outstanding interest.

Lenders

A variety of participants in the U.S. capital market, including investment bankers, commercial bankers, Federal Home Loan Banks, savings institutions, life insurance companies and pension funds, have loaned monies to host-country borrowers as part of the Housing Guaranty Program. To be eligible to participate, lenders must be:

U.S. citizens; domestic U.S. corporations, partnerships or associates owned by U.S. citizens; foreign corporations whose share capital is at least 95 percent owned by U.S. citizens; or foreign partnerships or associations wholly owned by U.S. citizens.

Lenders are selected by host country borrowers, typically chosen through a competitive negotiation process. The Office of Housing and Urban Programs requires that lending opportunities be advertised and that borrowers solicit lending proposals from the largest practical number of prospective lenders.

A notice of each USAID-guaranteed investment opportunity is published in the Federal Register and mailed to interested firms or individuals.

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