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HOUSING FOR CHORRILLO

USAID PANAMA PROJECT # 525-0302

END OF CONTRACT REPORT



CHARLES DEAN

PROJECT MANAGER

SEPTEMBER 30, 1991

HOUSING FOR CHORRILLO

USAID PANAMA PROJECT 525-0302
SUMMARY - SEPTEMBER 30, 1991

The homes of 2724 families were destroyed or damaged as a result of the fighting, fires and looting which took place on December 20, 1989. Of this total, 2113 units were completely destroyed, mostly in the Chorrillo neighborhood of Panama City. The typical dwelling unit consisted of one room in a condemned wooden tenement building where 15 to 20 families shared common toilets. Most of the remaining 611 families lived in government built apartments in Chorrillo which were heavily damaged.

In response to a request made by the Government of Panama on January 8, 1990, USAID signed two grant agreements which together have provided more than \$20 million to help provide new homes for the displaced families and to repair the damaged apartments.

To date, 2055 units of new housing have been built and the repair work has been completed on the 611 apartments. The remaining 58 homes are being completed by self-help.

An innovative approach was taken for the construction of the 2113 new housing units. Each eligible family was issued a passbook by a Panamanian savings bank worth \$6,500 for the purchase of a home of their choice. The families were able to select their housing solutions from four alternatives:

- Option "A": Purchase a new apartment in Chorrillo.
- Option "B": Purchase a small but expandable basic house built by private builders.
- Option "C": Purchase or improve an existing house or buy a lot and build a house.
- Option "D": Select a solution offered by private non profit organizations for elderly people.

The organization which has the primary responsibility for this housing program is the "Caja de Ahorros", the major Panamanian savings bank. The Ministry of Housing also has an important role in the process of identifying the eligible families. The new housing is built by private builders who make sales to the displaced families as the families make their choices from the options listed above.

This "free choice" approach has ensured higher satisfaction among the families because a solution is not imposed upon them by a government agency.



THE FIRST HOMES
IN THE VILLA
LOCHIN PROJECT
WERE INAUGURATED
BY DR. RONALD W.
ROSKENS,
ADMINISTRATOR OF
AID, AMBASSADOR
DEANE R. HINTON
AND CARLOS
GARCIA DE
PAREDES, GENERAL
MANAGER OF THE
CAJA DE AHORROS
IN MAY 1990.



AMBASSADOR JAMES
MICHEL, AID
ASSISTANT
ADMINISTRATOR
FOR LATIN
AMERICA (dark
glasses), THOMAS
STUKEL, DIRECTOR
USAID PANAMA AND
KEVIN KELLY,
DEPUTY DIRECTOR,
USAID PANAMA,
GET UPDATE FROM
CONSTRUCTION
WORKER AT THE
SAN BERNARDINO
PROJECT.

HOUSING FOR CHORRILLO .. USAID PANAMA PROJECT # 525-0302

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II. PROJECT DESCRIPTION

A. Background, Goal and Purpose

On December 20, 1989 United States military forces entered the neighborhood of Chorrillo as part of the overall effort to end the dictatorship of Manuel Noriega and remove him from power. The headquarters of the Panama Defense Forces was located in the center of Chorillo along with the barracks for the so-called "dignity battalions" and the "G-2" (military intelligence) headquarters. U.S. forces helped evacuate large numbers of civilians from the area, many of whom were provided with temporary shelter in the Balboa High School of the nearby canal area.

As a result of the fighting of December 20 and the fires and pillaging which followed, the homes of 2676 families were destroyed or damaged in Chorrillo and some other neighborhoods of Panama City. In addition, the homes of 48 families in the city of Colon were also damaged or destroyed, for an overall total of 2724 families affected by the events of December 20th. There were also some apartments in areas nearby Chorrillo which suffered light damage which are not included in the total of 2724.

The new Government of Panama (GOP) requested assistance from USAID in January 1990 and the first grant agreement for repair of damaged apartments (# 525-0300) was signed in February. It provided \$ 2.5 million for the repair of the "24 December" apartment building and other heavily damaged apartments in Chorrillo. On March 7, 1990 a grant agreement (project # 525-0302) totalling \$ 25,125,000 for the "Immediate Recovery Project" was signed, which included \$ 12,733,000 for housing construction. This amount was later increased to a total of \$ 17,384,810.

USAID also provided \$ 2,845,000 for temporary shelter, food and other services for over 4,000 people while their homes were being repaired or new housing built. In total, USAID provided over \$ 22 million in housing related assistance for the families of Chorrillo and Colon who were affected by the events of December 20, 1989.

The goal of the housing component of project 525-0302 is " to address the housing needs of the families whose existing housing in the Chorrillo district of Panama was destroyed or damaged by the fires and pillaging." This was later modified to include the families affected in other areas of Panama City and Colon.

The purpose of the housing component is to " complement and support the efforts of the displaced families to address their own housing needs by providing assistance to them directly and immediately."

B. Approach and Time Frame.

An innovative " free choice " approach was taken during the design phase of this project which was stated in the grant agreement as " each family whose home in the Chorrillo area was destroyed will be free to decide for itself how it wants to resolve its housing needs." This approach grew out of discussions among Panamanian officials, private sector representatives and the USAID design team. It was not an easy decision and not without some risks. Some argued for the traditional approach whereby a central government agency would have been given the responsibility to select sites, prepare plans and let bids to start construction without waiting for the families to pick and choose among various alternatives. However, it was decided that the free choice approach would result in a greater degree of satisfaction by the beneficiaries. The Caja de Ahorros was selected as the primary implementing agency and it was agreed that each eligible family would receive \$ 6,500 in the form of a blocked savings account which they could then use to make their own choice for resolving their housing problem.

One of the many unknown factors was to what degree the displaced families would want to return to Chorrillo. USAID contracted a consultant, Robert Gersony , to help answer this question and to better understand the needs and desires of the affected families. Gersony conducted an informal sample survey to elicit information and to test some of the assumptions which had been made during the early design phase (see Gersony report dated February 1990).

The survey results were very helpful in the final project design which included four alternatives:

OPTION A, apartment in Chorrillo which was estimated to cost \$ 12,000 and " which will likely take one to two years to complete." (from page A-5, grant agreement)

OPTION B, basic 24 m2 housing unit of concrete block on a fully serviced lot of approximately 110 m2 estimated to cost \$ 6500.

OPTION C, " individual initiative " whereby the family could buy an existing home or buy a lot and build a house .

OPTION D, special solution for elderly, handicapped or chronically dependent families whereby they would live in a facility provided by a religious organization or private voluntary organization.

The time frame for the completion of the project was set for August 3, 1990. However it is important to note that this did not require that all construction be done by that time. On the contrary, as noted above, it was expected that the construction of the apartments would take one to two years.

As originally designed, all funds would have been disbursed as soon as the passbooks had been issued to each eligible beneficiary. It would not have been necessary that all construction was completed by the Project Assistance Completion Date (PACD) of August 3, 1990. However after the project grant agreement was signed, it was determined by AID Washington that the disbursing of funds to the Caja de Ahorros for the savings accounts should be treated as an advance, rather than a disbursement. The disbursement was defined to have taken place after payment was made from the savings account to the builder or supplier of building materials.

With this new definition of a disbursement, it was clear that the Caja would not be able to consider the project complete simply by issuing the passbooks to all eligible families. The most optimistic estimates for completion of construction of the new single family houses was 9 to 12 months. As noted

earlier, the estimate for completion of the new apartments was stated in the grant agreement as one to two years. As a result of these changes and delays in starting construction, the PACD was extended several times; first to December 31, 1990, then September 30, 1991 and then to December 31, 1991. (see II-G-5 for comments on construction delays)

C. Institutional Framework

The housing activity was a component of the overall agreement between USAID and the GOP for the " Immediate Recovery Project". The Ministry of Planning (MIPPE) is responsible for overall coordination of the entire project 525-0302 which includes employment generation and assistance to small business in addition to the housing component.

The grant agreement between USAID and the GOP stated: " The Caja de Ahorros will be the institution responsible for the implementation of this (housing) component." It also stated that the " Ministry of Housing will have the initial responsibility for developing the list of eligible families." Finally the agreement established the basis for the formation of the " Appeals Committee " which was made up of private individuals named by MIPPE.

The private sector was also involved in both the design and implementation of the housing project. Participants included the " Patronato de Damnificados de Chorrillo " , a private non-profit organization which included over 20 different civic clubs , the Red Cross, religious groups, and the private developers and builders.

The Caja de Ahorros is the national savings bank of Panama. Although it is in the public sector, it operates independently and functions more like a private sector institution. The Caja has over 30 years experience in providing credit for housing. However most of its work in the past has been with middle and upper income levels. This was their first experience with a large scale project to help very poor people.

The primary function of the Ministry of Housing (MIVI) was the identification of eligible families. However MIVI played an important role in the overall coordination of the housing component of the project. MIVI is closely associated with

the National Mortgage Bank (BHN) and they worked together on the project. The BHN owns the land in Chorrillo where 15 new apartment buildings were constructed and the BHN also acts as the financial arm of MIVI. The Minister of Housing is also Chairman of the Board of the BHN.



WEEKLY
PROJECT
MEETINGS
CHAIRD
BY THE
MINISTER
OF
HOUSING

D. Financial Framework

The total amount approved for housing under Project 525-0302 (as of September 20, 1991) was \$ 17,384,810 (See attachment number 1 for project budget). This total amount included funds for 2113 new homes and 18 repaired apartments for a total of 2131 families. In addition, USAID provided \$ 2,500,000 for the repair of 593 apartments under project 525-0300. Together these two projects provided new or repaired housing for all of the 2,724 families whose homes were damaged or destroyed by the events of December 1989.

The above numbers do not include an additional \$ 2,845,000 which USAID (and OFDA) provided for temporary shelter, food and health services for over 4000 people while the

construction took place.

The total amount of USAID funds for the housing activity is shown below:

PROJECT 525-302 (CAJA).....	\$ 17,384,810
PROJECT 525-302 (MIVI Master Plan)	40,000
PROJECT 525-302 (Temporary Shelter)	1,900,000
PROJECT 525-300 (MIVI apart. repair)	2,500,000
(OFDA Assistance)	945,000

	\$ 22,769,810

The Caja set up two bank accounts in the Chase Manhattan Bank in Panama for the project. USAID advanced funds into the interest bearing account as the Caja presented approved lists of beneficiaries to USAID along with requests for disbursements. As construction took place, the Caja moved funds from the interest bearing account to the current (checking) account to make payments to builders for completed houses or to suppliers of materials in the case of self-help housing. USAID also advanced funds to the Caja for administrative and operational costs and for "moving-in allowances " at \$800 per family. All interest earned was returned to the U.S. Treasury by direct payments from Chase.

Initially, there was no provision for using grant funds for construction financing. It was assumed that the private builders would obtain their own financing from local banks. This worked fine for the larger builders but the lack of financing caused delays for the smaller builders and for the new apartments in Chorrillo and Colon. The grant documents were amended in August 1990 to allow construction financing. This allowed the Caja to provide Construction financing to the San Bernadino project (226 homes).

The BHN provided the construction financing for the 508 new apartments which were constructed in Chorrillo and Colon.

The grant agreement also provided for credit through the A.I.D . Housing Guaranty program for those families who wanted and could afford a home for more than \$ 6,500. However the demand for this credit was so small (less that 200 families) that the Caja de Ahorros decided to provide the credit with its funds.

E. Identification of Eligible Families.

The neighborhood of Chorrillo had an extremely high density with most of the residents housed in two story wooden tenements which had been built for laborers during the construction of the Panama Canal (1907-1914). These condemned structures consisted of one room dwelling units where 20 to 30 families shared a communal toilet and shower. Cooking was done on the balconies. Many of these structures are still standing in areas of Chorrillo which were not destroyed and in other parts of Panama City and Colon.

In addition to those living in the tenements, others slept in the back rooms of stores and workshops while some slept under stairways or in vacant lots. The population of Chorrillo was (and still is) very dynamic. Households consisted of more than one family and included relatives and friends in a constantly shifting social pattern.

The guidelines which were agreed upon with the Caja and MIVI called for the replacement of each destroyed dwelling unit with a new unit for those who had been living together before December 1989. The initial estimate was that there would be a need for 1800 new units and 450 repaired units.

The task of identifying eligible families was very difficult but not impossible. MIVI had just completed a detailed room by room census of most of the tenements in September 1989. Church records were also available.

As soon as the grant agreement was signed in March 1990, the Caja placed full page ads in the local papers describing the project and published a list of all the names (over 1400) from the census of those who had lived in the destroyed buildings. Additional lists were published as more data became available. Those on the list were required to report to a special office set up by the Caja in Chorrillo. After confirmation they were issued their savings passbooks with \$ 6,500 available for the housing solution of their choice.

When the program started, there were over 500 families whose eligibility was uncertain. MIVI carried out additional

interviews with these families to verify their eligibility. Those still in doubt were passed to the Appeals Committee. At one point in the process, MIVI and the Caja called in groups of families who had lived in the same buildings to have them confirm the status of some of the doubtful applicants.

Although this process was not perfect, it worked well and was viewed as fair by the vast majority of the families, the public and the press.

At the end of the process, there remained 124 families who were deemed not eligible by the criteria of the project who nevertheless had lived in Chorrillo. Many in this group were single men who did not want to rejoin the "old" household or were no longer welcome by the head of household. Some were older children who had since formed new households. MIVI ultimately agreed to accept these people in a project which is under construction with GOP funds and will be completed by the end of October, 1991.



A SPECIAL
OFFICE OF
THE CAJA
DE AHORROS
WAS SET UP
IN CHORRILLO
TO PROCESS
APPLICANTS
FOR PASSBOOKS

F. Orientation of Beneficiaries and Sales.

Once the families had received their passbooks, they were ready to make their choice from the solutions listed in B above. Funds were provided by USAID to the Caja's administrative budget for an "orientation committee" consisting of 12 people. The committee was assisted by a USAID funded advisor (Benigna Magallon) . They met with all the participants in groups of 20 to 30 families to explain the program and the alternatives. They also arranged bus tours to the sites of the new projects so the families could make a more informed choice. They arranged for the builders to prepare booklets, scale models and other material to inform the people about the projects.

Those who chose to return to Chorrillo (Option A) and buy a new apartment knew that they would need to wait one to two years before they could move in. In the end, 487 families chose this option in Panama City and 21 families chose new apartments in Colon. The apartments, however, were completed in much less time than the planned 1 to 2 years. All apartments in Chorrillo have been completed and delivered. The apartments in Colon are also done and all have been delivered except for 5 families who are in " delux " temporary housing in the Coco Solo area and have recently changed their mind about the new apartments. They now want a different solution. MIVI and the Caja are giving this problem high priority.

1205 families chose Option B, to buy a house from private developers (See list of projects - attachment number 4). Most of these houses cost \$6,500 but others were purchased with prices ranging to over \$ 10,000.

352 families chose the " individual initiative " (Option C). Most of this group bought existing houses for less than \$6,500 and then used the balance from their \$ 6500 grant to add on or improve their home. Others bought a lot and proceeded to build their own house , usually with the help of paid skilled labor.

Only 5 people chose Option D, a specialized care institution. These people are housed in the " old folks " home of the Fatima Church in Chorrillo and at the Brisa del Mar facility which was newly opened under the care of the Catholic Church.

Once a family made its choice, they were required to sign a sales contract with the builder or the sponsoring institution. They also signed a promissory note binding the family to release the \$ 6500 in their savings account so that the Caja could pay the builder, once the house had been accepted by the buyer.



MOST OF THE
2113 FAMILIES
WHO RECEIVED
NEW HOMES
PREVIOUSLY
LIVED IN
CONDEMNED
WOODEN
TENEMENTS
IN CHORRILLO

G. Design and Construction

The project was designed so that all of the construction work was done by private contractors or by the families through self help or with paid labor. The exceptions were that some of the repair work on very lightly damaged apartments was done by MIVI. The project designs and sites were not approved or disapproved by USAID , although an informal veto could be

exercised if needed. Builders were required to produce houses of approximately 24 m2 on lots of at least 110 m2. All units (except the apartments) were designed for future expansion by the owners in the future. The only other limits placed upon the builders was that they meet all Panamanian laws and building codes. Some standards for infrastructure were reduced to lower costs.

Following is a description of the different categories of construction. A list of projects is included as Attachment number 3 along with some typical house plans.

1. Repair of Damaged Apartments.

A total of 611 heavily damaged apartments were repaired. Of this total 593 were funded through project 525-0300 and the remaining 18 were funded under project 525-0302. MIVI had the responsibility for all of the repair work.

The 24 December high rise building in Chorrillo was the largest project and received the highest priority. 452 apartments were repaired at a cost of over \$ 2.0 million. The work was done by three private contractors selected through public bidding. The U.S. Corps of Engineers provided back-up inspection services (at USAID expense). By July 1990 all work was completed and the 452 families had moved back into the building.

The second group of 141 apartments which was repaired is known as " Renovacion Urbana " consisting of low rise (5 story) buildings in Chorrillo near the 24 December building. These units were also heavily damaged. The work was done by private contractors selected through public bidding and completed in September 1990.

The 18 units repaired under project 525-0302 included 6 apartments in Colon (Quince Pisos building) and 12 units in areas of Panama City other than Chorrillo. These were repaired by MIVI and the costs were paid through the Caja.

There was some additional repair work under the project not included in the above:

- * lightly damaged buildings near Chorrillo
- * Fatima old folks home

* roof of Quince Pisos building in Colon

This work was done by MIVI or by contract to MIVI and paid by the Caja with project funds.



452 APARTMENTS WERE
REPAIRED IN THE
" 24 DECEMBER"
BUILDING IN
CHORRILLO



142 DAMAGED
APARTMENTS WERE
REPAIRED IN THE
"REOVACION URBANA"
BUILDINGS, ALSO
IN CHORRILLO



THE 24 DECEMBER BUILDING
REPAIR WORK WAS COMPLETED
IN JULY 1990



THE RENOVACION URBANA
REPAIR WORK WAS
COMPLETED IN SEPTEMBER
1990

2. Construction of New Apartments

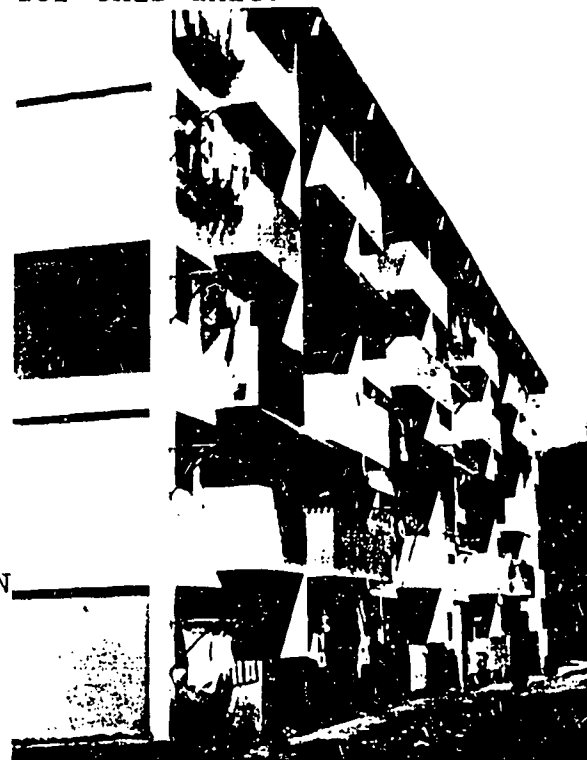
In the grant agreement, it was estimated that about 180 families would select Option A (purchase of a new apartment in Chorrillo). It was estimated that the cost of each unit would be approximately \$ 12,000. The difference between the \$ 6,500 grant and the \$ 12,000 was to be financed through the A.I.D. Housing Guaranty program. The only families eligible were to be those who had full time employment. This initial estimate proved to be low as 487 families opted to return to the new apartments in Chorrillo.

In response to a strong demand by families who did not meet the requirements outlined above, MIVI and the BHN developed a program which produced two types of apartments, one priced at \$ 6,500 (type A) and one priced at \$ 8,500 (type B). The land in Chorrillo where the new apartments were built is owned by the BHN. In order to lower the cost to \$ 6,500, the land was not included in the sale. (This system is common in some European countries and in some area of the U.S.) To further reduce costs, MIVI designed a 22 m² type A apartment with a mezzanine which provides a total of almost 40 m² of floor space.

The type B apartment includes a small balcony and better finish materials but the total floor area is 28 M². Only 100 type B units were built. The sales price of \$ 8000 and the smaller floor area reduced demand for this unit.



387 TYPE A APARTMENTS WERE BUILT IN CHORRILLO AND SOLD FOR \$6,500 EACH.



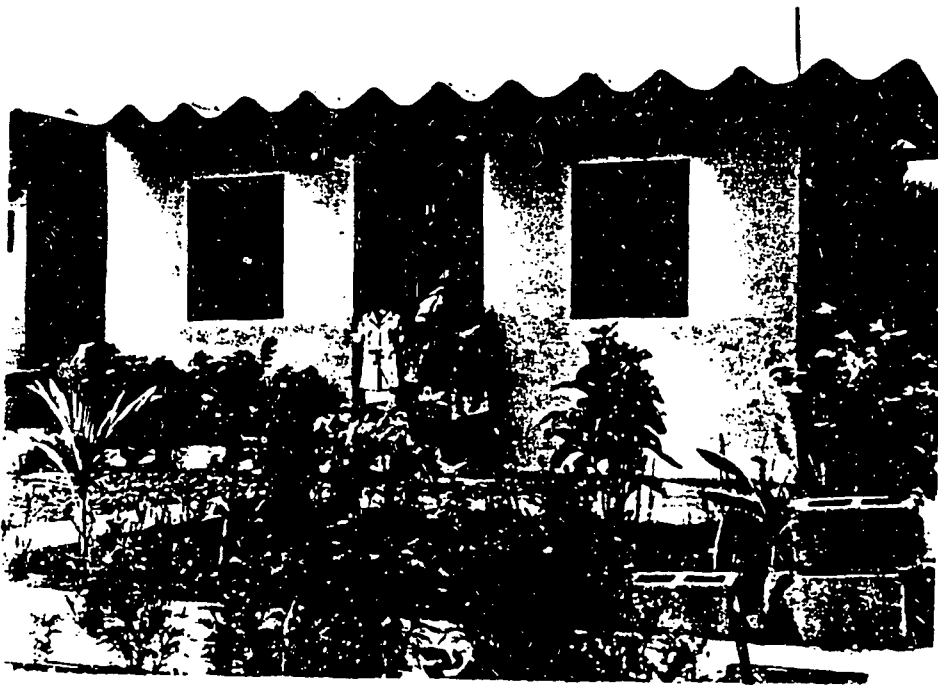
100 TYPE B APARTMENTS WERE BUILT IN CHORRILLO AND SOLD FOR \$8,000 EACH

3. Construction of New Homes

Private builders constructed 1,205 new homes in a wide range of projects with prices starting at \$ 6500 to over \$ 12,000. A list of these projects is included as attachment # 3. The builders selected their own sites and then developed plans which they presented to the eligible families in the Caja office in Chorrillo. They also constructed model houses and arranged for bus tours to the sites with help from the Caja and MIVI.

Most builders would not start construction until they had signed sales contracts for at least 200 houses. When that step had been completed they arranged for construction financing, got their permits and started to build. As each group of 20 to 30 houses was completed the buyers would inspect the houses and then sign the settlement documents which allowed the Caja to pay the builder the \$ 6,500 from the family savings accounts. The first families moved in while construction of the later sections of the project was in progress. This created difficulties for both the builders and the families. For example, the streets and walkways were not complete and work on the storm drainage systems was still underway. However, it was understood by all that this was a necessary procedure due to the emergency nature of the project.

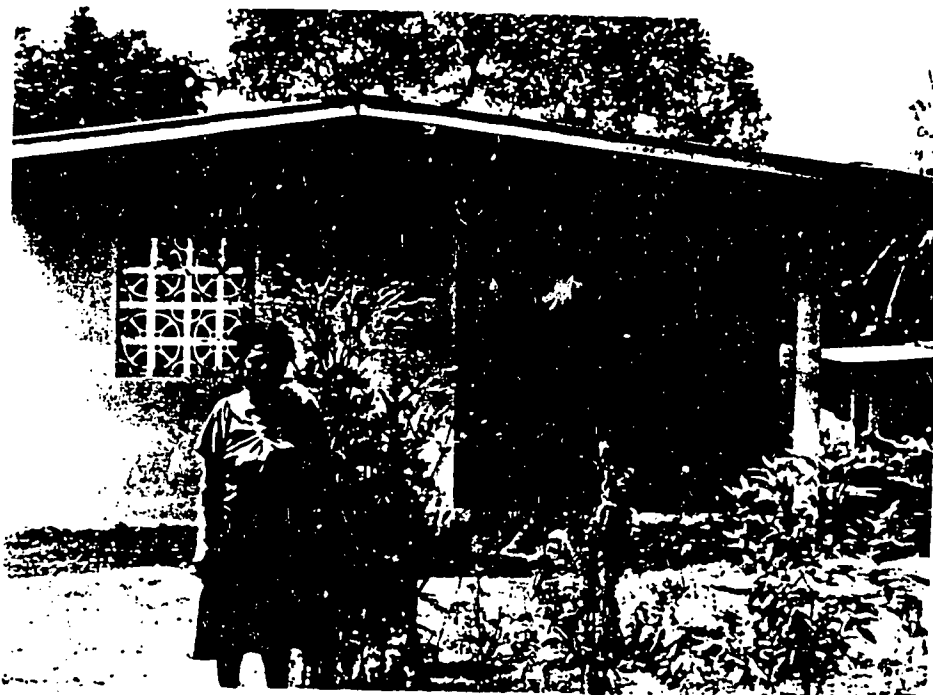




THIS HOUSE IN
SANTA
TERESITA
SOLD FOR
\$6,500 AND IS
DESIGNED FOR
FUTURE
EXPANSION

4. Self Help Housing

Option "C" (Individual Initiative) was designed for those families who wished to buy an existing house or to buy a lot and build their own house. 352 families chose the individual initiative option and all but about 10 have completed their houses. These are the largest (average about 40 m²) and best located houses in the project.



THE 325
FAMILIES WHO
SELECTED THE
INDIVIDUAL
INITIATIVE
OPTION
OBTAINED THE
MOST HOUSE
FOR THEIR
MONEY



SOME FAMILIES
BOUGHT
EXISTING
HOUSING. THE
LAS REINAS
CONDOMINIUM
APARTMENTS
SOLD FOR
ABOUT \$12,000

Although this option was not designed for "mutual" self help housing , a system where a group of families works together on all of the housing, one group of 48 families chose this approach. Both the Caja and USAID advised the group (called Sol Naciente) that this approach has a history of failure in Panama and elsewhere , unless there is a strong sponsoring organization to provide professional technical help.

This is the only project still under construction and it has had many problems. Their lack of technical experience caused delays in starting the construction because they were unable to prepare an acceptable list of materials and a work plan, which the Caja required before it would make the first disbursement. Other problems developed as the families split into two sub groups, one of 30 families who were working on their houses and another of 18 families who did little or no work. The group received land with services from MIVI for much less than actual costs and technical help from the Caja and the Methodist Church. In spite of these problems, the floors and walls are now complete for most of the houses. It is expected that the roofs will be complete by the end of October. The project should be done in November or December, before the PACD.

5. Construction Delays and Problems

The start of construction of the new apartments was delayed for several reasons. First, there was a need for a master plan for the reconstruction of the Chorrillo area. USAID provided \$ 40,000 to MIVI for this work which was done by local Architects and Planners selected through competitive bidding. The other causes for delays were the lack of construction financing and the need to design an acceptable apartment unit within the \$ 6500 limit, even though the grant agreement estimated that new apartments would cost \$ 12,000 each. By working together, MIVI, the Caja and the BHN were able to overcome these obstacles and complete the new apartments ahead of schedule.

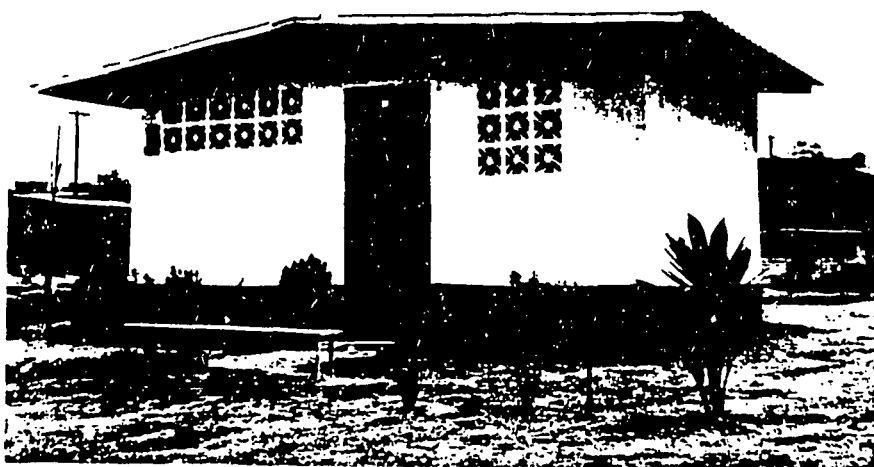
The start of construction was also delayed on the new housing projects while the process of identification of eligible families, issuing passbooks and sales took place. The free choice option resulted in a delay of about 3 months overall.

The quality of the design and construction is generally good

by local standards and considering the price limitation. The highest quality can be found in the houses with prices from \$7000 to \$ 12,000 and above. Families who purchased these houses got loans from the Caja for the difference between the \$ 6500 grant and the sales price. The lowest quality can be found in one of the larger projects of \$ 6500 houses constructed by a private builder. (Santa Eduvigis)

The responsibility for approval of plans and inspection of all the work rests with the Panamanian agencies. Their system is much like ours in the United States, with approved building codes and inspectors from the appropriate agencies. The Caja (as the project implementing agency) has fiscal control over payment to the builders and the suppliers of building materials.

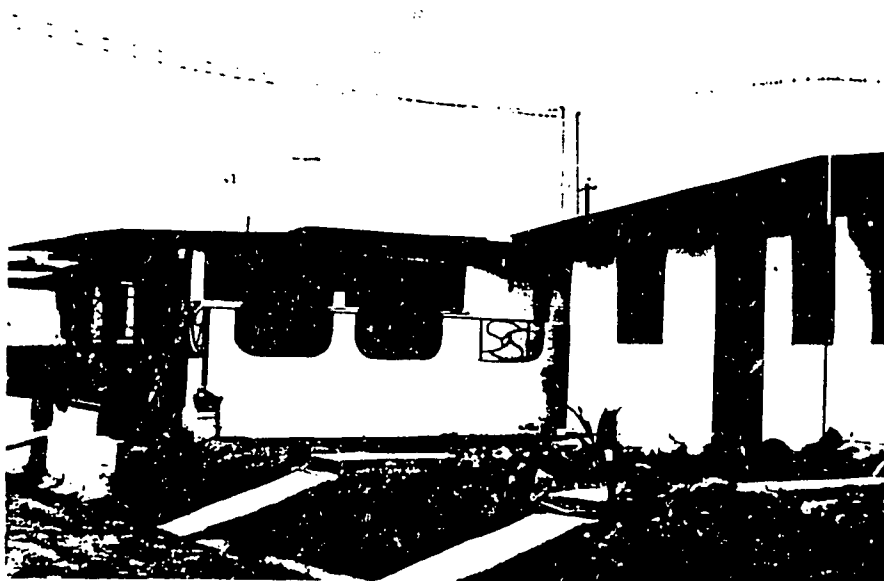
There are some problems remaining to be solved on several projects, mainly finish work on streets and drainage. In three projects (Santa Eduvigis, Villa Esperanza and Protal) there is a problem with moisture passing through the concrete block walls. This can be solved by adding a finish coat of stucco at the cost of about \$ 100 per house. The Caja is withholding final payment until the builders solve the problem.



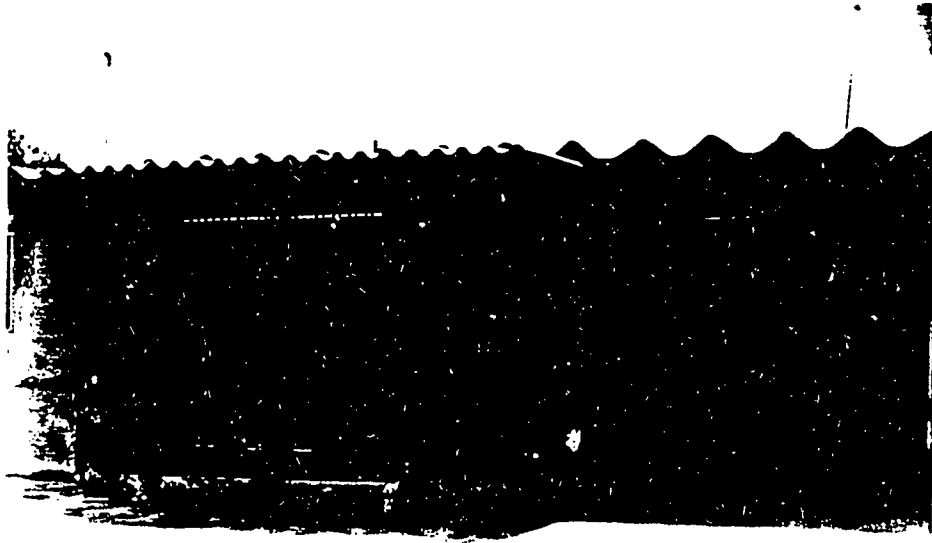
BASIC \$6,500
HOUSE
DESIGNED
FOR EXPANSION
ON 600 M2 LOT
IN VILLA
LOCHIN



THE FIRST
SECTION OF
VISTA ALEGRE
WAS COMPLETED
IN JULY 1990



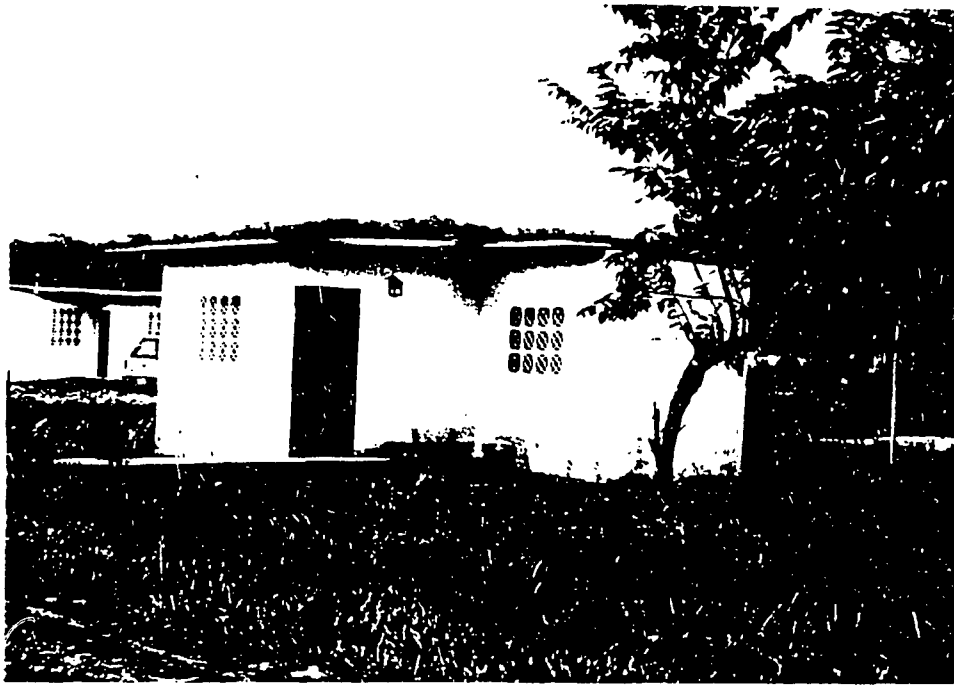
MANY OF THE
RESIDENTS OF
VISTA ALEGRE
HAVE ALREADY
EXPANDED AND
IMPROVED
THEIR NEW
HOMES



THIS HOME IN
SANTA
EDUVIGES
IS ONE OF
MANY WHICH
HAS BEEN
IMPROVED



INTERIOR OF
BASIC HOME
IN SANTA
EDUVIGES WITH
FURNITURE
PURCHASED
WITH \$800
ALLOWANCE



BASIC \$6,500
HOME IN
SAN BERNADINO



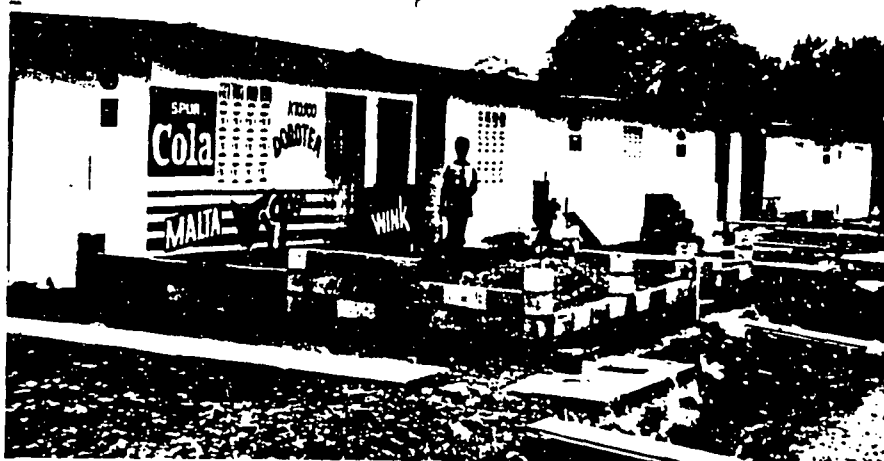
TWO BEDROOM
UNITS IN
PROTAL SOLD
FOR \$ 6,500
EACH. THEY
CAN BE
EXPANDED TO
THE REAR

H. Community Facilities and Services

The project design did not include funding for community facilities or services. The intention was to replace the dwelling units which were destroyed or damaged by providing the eligible families with the funds to purchase a house of their choice in the location of their choice. They were free to choose from the options listed above which gave them limitless alternatives for selecting a location which best suited their needs. The quality and quantity of community services varied greatly depending upon their choice of location. For example, those who chose the Villa Lochin project received very large lots of 600 square meters. However the project is further from the city center and about a 15 minute walk from the nearest stores and public transportation. Those that purchased houses in the Santa Terisita, Villa Esperanza or Protal projects are all located within older middle income neighborhoods with schools, parks, shops and transportation in adjoining areas. However the lots in these projects were all at the minimum size of 110 M2 reflecting the higher cost of land.

There is a need for assistance in forming effective community organizations in the new communities which were developed under this project and in the new apartment buildings in Chorrillo and Colon. Experience in many countries (including the United States) has shown that democratically controlled community based organizations can offer the residents a way to solve their own problems and improve their neighborhoods . In contrast, projects with large numbers of very poor people who have no previous experience with home ownership tend to deteriorate.

The Caja , MIVI and several Panamanian private non-profit organizations are already working with the new communities in a limited way. USAID has encouraged this effort and has offered support through the Special Projects Fund of up to \$ 8000 per community for self help activities. USAID has also met several times with the Inter-American Foundation (IAF) to discuss ways to cooperate in providing help in community organization. Further meetings are necessary to determine if IAF resources might be available to help local PVO's in their community level work.



SMALL STORES
AND SHOPS
ARE STARTING
TO OPEN IN
ALL PROJECTS.
LARGE SUPER
MARKETS ARE
UNDER
CONSTRUCTION
IN 3 PROJECTS



THIS NEW HOME
OWNER IN SAN
BERNADINO HAS
A VEGETABLE
GARDEN AND
FLOWERS IN
HIS YARD.
SOMETHING HE
COULD NOT DO
IN CHORRILLO.



I. Audits and Project Monitoring.

The project design included a provision for a concurrent audit by Price Waterhouse. Price assigned five auditors to the project in May of 1990. The Caja provided space for the auditors in the public area of the special office which was set up to issue passbooks in Chorrillo. This gave them high visibility to the beneficiaries which increased their confidence that the program was being carefully and fairly managed. The Caja maintains a file folder for each eligible family where their application is kept along with all other data related to the transfer of the \$ 6500 for their house and the \$ 800 for the moving-in allowance. The auditors reviewed 100 % of the folders during their first audit which covered the period from March 1990 to August 1990. The auditors also interviewed many of the families to confirm that they understood the system of " free choice" among the four options. They also audited the Caja's system for financial control and found no problems. Price is currently completing a second audit of the project.

The A.I.D. Regional Inspector General (RIG) from Honduras also participated in the audits of the project , reviewing the work of Price and doing their own field work.

In addition to the above, The Government Accounting Office (GAO) of the U.S. Congress also completed^{gr} extensive audit

with special attention to the housing offered by the private developers. The GAO carried out in-depth interviews with many of the families in their new homes to judge the level of satisfaction with the program. (see GAO Report # B-241864 of December 1990).

Other project monitoring took place by the Caja de Ahorros, MIVI, Municipal building inspectors and other GOP agencies. Finally, on-going monitoring of the project was part of my scope of work and also part of the work of Benigna Magallon, USAID advisor to the Caja.

III. RESULTS AND CURRENT STATUS

A. Results.

The project goal and purpose were achieved in that all eligible families had their homes repaired or replaced in 18 months. The construction of 2113 new homes and the repair of 611 apartments for over 10,000 people in 18 months is a major accomplishment, especially when it is considered within the context of the events which were taking place in Panama during this same 18 months and that the free choice approach was followed. The new Government of Panama was dealing with major social, economic and political problems as part of the national recovery process. The Panamanian public and private sectors worked together and completed this complex project in record time when compared to similar projects in other developing countries or even to disaster relief housing efforts in the United States or Western Europe.

I have worked on many housing projects around the world over the last 25 years which were funded by A.I.D., the World Bank and the United Nations and I don't know of any housing project of a similar scale which was completed in this time frame. It is even more remarkable if we consider that the grant agreement estimated that it would take one to two years to construct an estimated 180 new apartments in Chorrillo. The total number of apartments completed was 508, with 487 in Chorrillo and 21 in Colon.

The process which was followed to determine which families were eligible was one of the most efficient (and fair) that I know of, especially considering that this was an emergency program. The number of doubtful cases was reduced from over 500 at the beginning of the project to 0 in

February 1991 as a result of the efforts of the Appeals Committee and the review by the Caja and MIVI. The process was viewed as fair and honest by the public, the press, informed observers and by almost all of the families affected.

The Caja de Ahorros and MIVI both did an excellent job even though coordination was a problem at the beginning, especially in completing the process of certifying the eligibility of the families. Most of the private builders also performed well, once they had enough sales to start construction.

As mentioned previously, the satisfaction level among the beneficiaries is also quite high, except in those projects where some corrections in the construction are still pending (see II-G-5).

The two negative aspects of the program were: (1) the delays in moving people out of the Albroom shelter and (2) the quality of the designs and construction would have been higher if the amount of the grant for each family had been \$ 8000 instead of \$ 6500. (see lessons learned below)

B. Current Status.

As of September 20, 1991 the project is essentially complete with the exceptions listed below :

- * The 48 families who elected to build their own houses by mutual self help (Sol Naciente) will not finish their houses until November or December.
- * About 10 families who chose the "individual initiative" option are not yet finished with their houses.
- * There is a problem with about 5 families who were given temporary shelter in the Coco Solo area near Colon. They had signed contracts for apartments which are ready for occupancy in Colon; however, they now want to change for some other solution.
- * Construction contractors still need to complete corrective work on some projects.

These items are high priority for the Caja and MIVI and

should all be done before the PACD of December 31, 1991.

V. LESSONS LEARNED

There were a number of lessons learned during the implementation of the project. Some of the more important are listed below:

A. Free Choice vs Traditional Approach.

Overall, the advantages of the free choice approach far outweighed its disadvantages. The advantage was that by allowing people to choose their housing solution, the project achieved a much higher level of satisfaction among the beneficiaries. The disadvantage was that it caused delays in starting construction of the projects. If the traditional approach had been followed, MIVI or the Caja would have selected one or two large sites, and let bids for construction without waiting for each family to make a choice and sign a sales contract. This would have produced the housing sooner, but it would have created problems with those families who would have been forced to live in a location not of their choice.

The lesson learned for a similar situation in the future would be to follow the free choice approach with some modifications. With the benefit of hindsight, it might have been better if the Caja or MIVI had designed three projects of 200 houses each and then contracted with private contractors to build the 600 units within the first six months of the program. This could have been done during the period from March 1990 to September 1990 while the process of confirming the eligibility of the families was taking place and while the families were trying to make their choice. If 600 units had been available by September 1990, the GOP could have taken a much stronger position on the closing of Albrook by October or November of 1990. Instead, the shortage of completed units caused delays in closing the Albrook facility.

B. Housing Cost limit of \$ 6500.

The amount of the grant to each family was based upon the estimated cost of a basic housing unit of 24 M2 on a lot of 110 m2 constructed of concrete block with services (water, streets , electricity etc.) provided, but at minimum standards. The private builders were able to produce adequate

housing at this price level and there is no doubt that the new homes represent a dramatic improvement for the families who are now home owners instead of renters in the one room wooden tenements. If this had been a " normal " USAID housing project the \$ 6500 limit would have been allright. However this was a very high profile project with political implications for the GOP and the United States. The \$ 23 million which was budgeted for the housing component was just a small part of the overall package of USAID grant assistance which totaled approximately \$ 450 million. With hindsight, I believe it would have been better to have budgeted about \$ 8000 per house instead of the \$ 6500. This would have resulted in larger (two bedroom) houses in better locations. It would also have resulted in a quicker start because more builders would have been interested in the project.

The \$ 6500 limit was a serious problem in the design and construction of the new apartments which were estimated to cost \$ 12,000 in the grant agreement. In order to meet the limit MIVI, designed a very small apartment (22 M 2) with a mezzanine which provides a total of over 40 M 2 of living space. An \$ 8000 apartment would have allowed two bedrooms, , a balcony and better windows. Construction would have started sooner because time was lost at the start of the project while MIVI tried to find an answer to the dilemma of how to build within the \$ 6500 limit.

The lesson learned is that, in a highly political, high profile situation, the minimum standards and funding levels should be set high enough to avoid unnecessary criticism of the size and finish of the new homes.

C. Lack of Construction Financing

The original project design did not include construction financing with USAID grant funds. This was not a problem for the large contractors but it did delay projects of the smaller contractors and it delayed the start of construction of the new apartment buildings in Chorrillo and Colon. The problem was finally solved when the BHN (Government Mortgage Bank) agreed to provide the land and construction financing for the 508 new apartments (over \$ 3.0 million) and the grant agreement was modified to allow use of project funds for construction financing for private home builders.

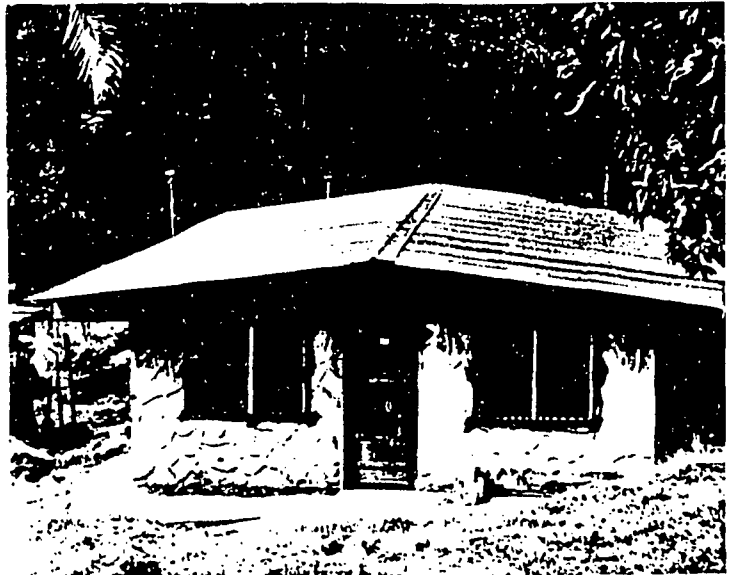
The lesson learned is that project funds should be available

for construction financing from the start in an emergency housing program.

D. Use of Asbestos .

One of the private developers used a form of asbestos roofing in the Santa Eduvigis project. This resulted in a long and troublesome public controversy over the safety of the housing for the residents. This was a case of a "false alarm " by people who were uninformed about the material, which poses no health hazard.

The lesson learned is that all grant agreements for USAID funded housing projects should include a standard clause that prohibits the use of asbestos material, unless there is a waiver granted in some special case. Even though the material used in Santa Eduvigis is safe, the controversy hurt the image of the project and took a lot of management time.



2113 FAMILIES RECEIVED
NEW HOME AND 611 HAD
THEIR HOMES REPAIRED AS
RESULT OF USAID PROJECT
525-0302. (MORE THAN
10,000 PEOPLE)

Resumen Revisado del Plan Financiero/ Sep. 18, 1991
 Revised Summary Financial Plan

<u>No.</u>	<u>Descripción/ Description</u>	<u>Total Aprobado PIL H-28/ Total Approved with PIL H-28</u>	<u>Cantidad Modificada/ Amount Changed</u>	<u>Nuevo Total/ New Total</u>
01	Vivienda, Caja Cuenta Individual por Familia, Reparaciones/Housing, Individual Family Accounts, (Total 2,113 families)	\$13,877,500	(\$143,000)	\$13,734,500
*02	Vivienda, Caja, administración/ Housing, Caja, Administration	1,241,255	(62,788)	1,178,467
03	Vivienda, Asesores del Proyecto USAID/Panamá Housing, USAID/Panamá Project Advisors	76,000	--	76,000
04	Vivienda, Auditoría USAID/Panamá Housing USAID/Panamá Audits	80,000	--	80,000
05	Mudanzas y Enseres/ Moving in Allowances (\$800 x 2,724)	2,181,600	(2,400)	2,179,200
06	Reparación de Aparta- mentos y Asilo de An- cianos/Repair of Apartments and Old Folks Home	90,000	46,643	136,643
	Totals	<u>\$17,546,355</u>	<u>(\$161,545)</u>	<u>\$17,384,810</u>

*Ver Anexo 2 para presupuesto
 detallado.

EXCERPT FROM DEAN CONTRACT NO. 525-0302-S-00-0663-03

II SPECIFIC RESPONSIBILITIES

1. Overall coordination, project management, monitoring and evaluation of AID assisted housing activities in Panama.
2. Project management for the Housing Component of the Immediate Recovery Program (Grant No. 525-0302), assistance to displaced families from Chorrillo.
3. Liaison on behalf of the Mission with "high level" (Minister of Housing, General Manager of Caja de Ahorros, heads of mortgage banks) and others involved in the implementation of AID assisted housing activities in Panama.
4. Providing one central point for coordination, liaison and information about USAID/Panama housing activities for outside agencies, organizations and private developers.
5. Providing a point of contact for the AID/RHUDO in Quito, Ecuador to coordinate short term studies, training and technical assistance activities.
6. The Contractor will also act as Project Manager for the Mission's two housing guarantee programs (H.G. 012 and H.G. 013), performing all the normal duties of a AID project manager to the extent permitted under the AID-PSC guidelines.
7. Other duties consistent with general USAID/Panama housing programs as assigned by the Director or his designee.

HOUSING FOR CHORRILLO
LIST OF PROJECTS

<u>PROJECTS</u>	<u>NUMBER OF HOMES</u>
New Apartments in Chorrillo	487
New Apartments in Colon	21
San Bernardino	226
Vista alegre	288
Villa Lochin	106
Santa Eduvigis	355
Villa Esperanza	86
Protal	35
Vacamonte	51
Santa Teresita	33
Individual Self-Help and Purchase of Existing Homes	377
Mutual Self-Help (Sol Naciente)	48
Total New Homes	2113
Total Apartments Repaired	<u>611</u>
GRAND TOTAL	2724

AGENCY FOR INTERNATIONAL DEVELOPMENT
PANAMA CITY, PANAMA

UNITED STATES GOVERNMENT
MEMORANDUM

DATE: July 19, 1991

TO: Kermit Moh

FROM: Chuck Dean *CD*

SUBJECT: Housing Guaranty Program, Status and Action Pending.

Following is a brief update on each loan of the Housing Guaranty program:

525-HG-001 :

Included in Paris Club negotiations- \$ 278,177 due to A.I.D as of May 1991

525-HG-002:

Done- paid in full.

525-HG-003A:

Payments are up to date. Balance due \$59,888 as of July 91.

525-HG-003B (Caja- Coridag project)

STATUS: The Caja stopped making payments in 1987 and now owes AID approximately \$ 1,140,000 (need to confirm). In a letter dated June 11, the Caja offered to pay \$ 469,974 now and \$ 469,974 in 30 days if we accept this as full payment. Eliecer Fernandez and I met with the Caja (Garcia de Paredes) on June 15. We gave him the current amounts owed according to AID/ Wash. , Fiscal Management office. There is a big difference between the Caja's numbers and AID's, over \$ 200,000 for the total amount needed to bring this loan up to date. USAID Controller, Harry Dorcus , sent a reply to the June 11 letter of the Caja which stated we would accept the proposed payment now and collect the difference later.

ACTION: Fernandez recently sent copies of the AID/W calculations to the Caja to find out why our numbers are not the same. He also faxed a copy to the mission. We need to meet with the Caja as soon as they have reviewed the calculations.

525-HG-004 (ANAP) and 525-HG-005 (Central de Ahorros)

STATUS: Both S&L,s are bankrupt and have been " intervened" by the National Mortgage Bank (BHN). Loan 004 has been paid in full and the loan balance on 005 is \$ 83,909 as of July 91. During the June visit of Eliecer Fernandez we met with the BHN , the Caja and Pribanco to discuss alternatives for these two loans. AID needs to appoint a new administrator as quickly as possible so that the collection of monthly payments from the home buyers can continue without too much disruption. The Caja has been appointed by the GOP to take over the savings accounts and deal with the public-savers. The Caja currently has physical control of the offices of both organizations and is probably the best choice to serve as the new administrator. The Caja General Manager, Carlos Garcia de Paredes, has agreed in principle to take on this responsibility.

ACTION : We need a legal opinion from AID/W on whether or not the BHN now has the obligation to repay the U.S. investors and AID for these two loans. The loans were not guaranteed by the GOP. Dean will draft a fax to RHUDO/CA with copy to Washington requesting the opinion.

Eliecer recently sent copies of the old Administration agreements (with ANAP and Central) for both projects which we will share with the BHN and the Caja. He has also requested a draft new agreement from Office of Housing which will be executed by AID with the new administrator, presumably the Caja. In the meantime , the Caja has employed a key person (Rebeca Barrios) who was previously employed by the Central S&L) at the suggestion of Eliecer to help maintain the collection of monthly payments from the home buyers. Funds for Ms Barrios will be provided by the RHUDO/Honduras office through USAID Panama for an interim period until a new administration agreement is signed, or as an alternative, the Caja could be reimbursed later from project generated funds

525-HG-006- this loan was authorized but was never signed.

525-HG-007, 008, 009, 010A, 011, 011B.

The following loans are all part of the Paris Club negotiations:

525-HG-001	\$ 278,177	due as of May 91.
525-HG-007	\$ 3,803,560	due as of May 91.
525-HG-008	\$ 1,492,609	due as of May 91.
525-HG-009	\$ 5,541,252	due as of May 91.
525-HG-010A	\$ 3,778,900	due as of Jan.91.
525-HG-011	\$ 3,149,912	due as of Jan.91.
525-HG-011B	\$ 3,334,774	due as of May 91.(we need to confirm)

TOTAL	\$ 21,379,184.	-Paris Club.

525-HG-011B (MIPPE-MIVI-BHN)

STATUS: Although this loan is now part of the Paris club negotiations, there are still actions required to clear the advance which was made to the BHN-MIVI and to accept or reject final vouchers. Two vouchers (# 24 and # 25) have been submitted to USAID by MIVI-BHN for a total of \$ 2,351,430. These were reviewed by Fernandez during his June visit and he recommends that they be approved. This was recently confirmed by State cable 220231 of July 8 requesting mission concurrence. MIVI-BHN still have expenses which have not been vouchered. Voucher number 26 is being prepared for approximately \$ 655,895 and will be submitted soon. When approved, these vouchers will clear the outstanding advance of \$1,438,073 . The difference between the total expenses (\$ 2,876,146 for vouchers 24 + 25 + 26) and that needed to liquidate the advance (\$ 1,438,073) will be applied toward the payments which A.I.D. has made on behalf of the GOP on 525-HG-012. This is possible because 011 and 012 are part of the loan. The final numbers will change depending on additional expenses which will be part of the final voucher number 27.

We have a fax from PRE-HUD with a memo dated June 28, 1991 from Bob Meighan which concludes that costs from 011 " could be " paid from 012 but not before some additional terms of the 012 agreement are met.

ACTION: Vouchers # 24 and # 25 can now be processed. At the same time we need to concur with the procedure proposed in the July 8 cable or agree upon an alternative.

525-HG-012 (MIPPE-MIVI-BHN)

STATUS: This loan is a continuation of 525-HG-011. It was approved in January 1985 with the second amendment to the HG-011 document which also changed the borrower from the BHN to MIPPE while adding \$ 25 million to the original \$ 25 million approved with 011. The \$ 25 million for 012 was later reduced to \$ 10 million in 1987. The interest rate to MIPPE is 10.07 %. The terms are 30 years with a 3 year grace period on interest and a 10 year grace period on principal.

The \$ 10 million has increased to \$ 10,379,665 as of April 30, 1991 and is held in escrow at Riggs bank in Washington. Of this total, \$ 2,802,565 is earned interest. Three interest payments have been made by AID for a total of \$ 1,500,650 . The next payment is due in August. A.I.D. will recover these funds as part of the process of closing out 011B mentioned above.

Several alternatives have been discussed for the reactivation of 012 including:

(1) Providing funds through the Caja de Ahorros for the construction of houses in the \$ 10,000 to \$ 13,000 range by private builders (VACAMONTE type).

(2) Providing funds through the Caja so that MIVI - BHN and private builders can construct apartments in the Chorrillo area. A condition would be that the cost of infrastructure be recovered from the apartment buyers as part of the sales price.

These two alternatives were discussed with Minister Quijano in May and there has been no response . The first alternative was discussed with the Caja 3 or 4 months ago , also without response or indication of interest.

Recently , a third alternative has been raised by the BHN - MIVI. They said that they have already completed work under the existing agreement for 3983 families - total of \$ 4,523,800 . This information was verbal from the technical level, not from the Minister. The funds for this work were advanced to MIVI by the BHN. Projects included 82 urban renewal apartment units, 21 new houses, 312 serviced lots and 2945 home improvement loans , all in keeping with the existing loan documents. (according to MIVI) If these expenses were to be accepted , there would still be a balance remaining for some new construction.

ACTION: The first priority is to complete the process of closing HG-011 and reimbursing A.I.D. for 012 payments made on behalf of the GOP. Then we need to review the alternatives before meeting again with MIVI, BHN, MIPPE and the Caja. Once we agree upon an alternative, a third amendment to the Implementation agreement needs to be drafted and approved by AID/Wash.

525-HG-013 :(Private Mortgage Banks)

STATUS: Last week we received approval on the PP supplement from AID/W for HG-013. However, we can not initiate contracting until the GOP has reached agreement with the World Bank and cleared its arrearage with the IFIs. We also need to complete arrangements for the repayment of the old HG loans before HG-013 can be signed.

ACTION: We are requesting concurrence from AID/W to move ahead with the loan documents. There are six agreements for each loan:

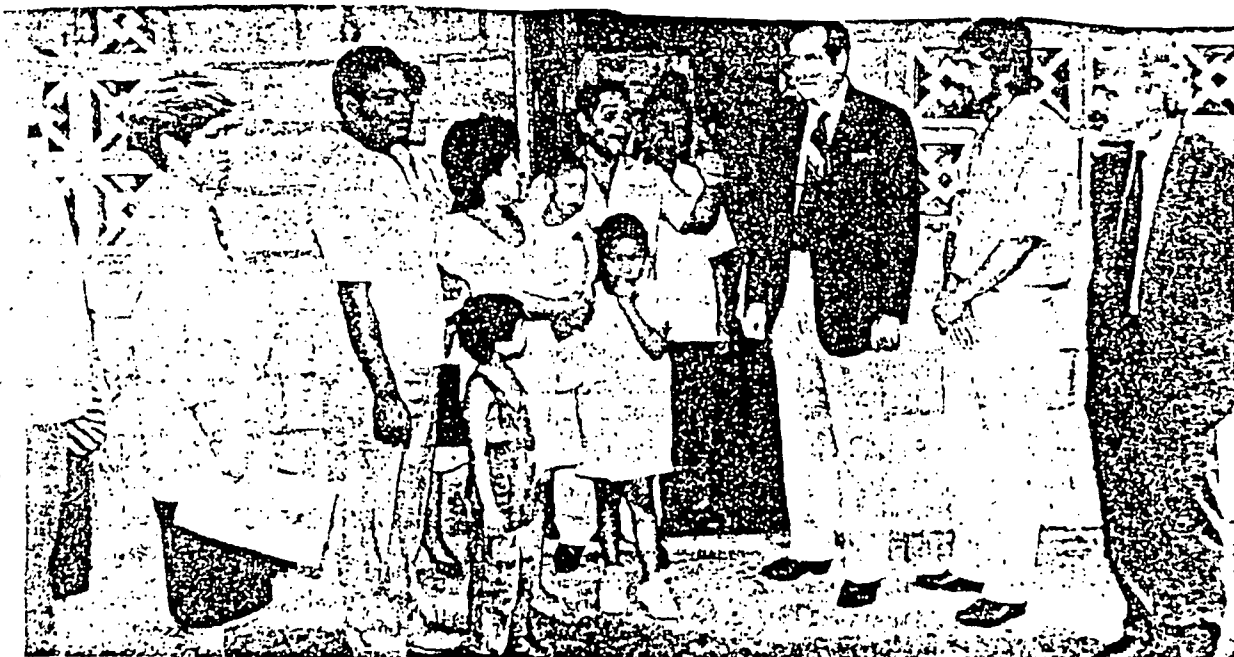
(1) Implementation Agreement, (2) Loan Agreement (3) Guaranty Agreement (4) Administration Agreement, (5) Paying and Transfer Agency Agreement, (6) Escrow Agreement. Four potential borrowers are identified in the PP Supplement (Banco General, PriBanco, Banco del Istmo, Banco Panamericano).

The Office of Housing in Washington is arranging for preparation of

the loan documents. When the drafts are ready, they will be shared with the intended borrowers so they understand their obligations. USAID Panama will need considerable help from RHUDO/CA during this process. We also need to share the drafts with potential Administrators such as Chase and Citibank to find out if they are willing to take on this role for 30 years. We will also need RHUDO to help negotiate the final arrangements for protecting A.I.D.'s interest as described on page 10 of the PP supplement.

Another pending item is to retain a local legal advisor. RHUDO has advised that Jose Noriega is the best qualified and has prior experience with HG- 013 in 1987. Before we can go ahead, we need a waiver to sign a contract with Noriega.

La Prensa SABADO 5 DE MAYO DE 1990



Entregan viviendas a damnificados

A 45 días de haberse puesto en marcha el Plan Chorrillo, la Caja de Ahorros entregó en días pasados nuevas soluciones de vivienda a dos de las familias beneficiarias de El Chorrillo, lográndose de esta manera el objetivo del Convenio firmado el pasado 7 de mayo entre los gobiernos de Panamá y Estados Unidos. La primera entrega correspondió al Sr. Domingo García y su esposa, quienes adquirieron su vivienda en el sector de Don Bosco. La segunda casa fue entregada a la Sra. Georgina Guzmán y su vivienda está localizada en la urbanización Villa Lochín, en Tocumén.

del Plan Chorrillo '90

DOMINGO 14 DE OCTUBRE DE 1990

Panamá América

Desde el inicio de la gestión administrativa del Arq. Raúl E. Figueroa, en el Ministerio de Vivienda, se ha estado prestando atención prioritaria, con la asistencia de donaciones económicas de la Agencia Internacional de Desarrollo (AID), a las familias del Chorrillo de Colón y otras áreas, cuyas viviendas fueron afectadas por la acción militar norteamericana del 20 de diciembre de 1989.



Arq. Raúl Figueroa

Una primera tarea emprendida por el MIVI ha sido la compleja y delicada misión de proceder a la investigación socio-económica para determinar el número de familias afectadas y sus condiciones sociales para ofrecerles opciones habitacionales lo más rápidamente posible dentro de las limitaciones circunstanciales existentes.

De acuerdo a las investigaciones realizadas a 2,788 familias se le está ofreciendo albergues permanentes, consistentes en la rehabilitación, como nuevas, de viviendas dañadas y la construcción de viviendas nuevas a las familias que perdieron totalmente sus viviendas.

A continuación cuadros descriptivos del desarrollo del Plan Chorrillo al 10 de octubre de 1990.

INFORME: PLAN CHORRILLO (10 de octubre de 1990)

I. Identificación de familias beneficiarias	
Máximo de Familias Autorizadas por USAID	2,788
A. FAMILIAS MEDIANTE SISTEMA DE LIBRETAS	2,162
1. Familias certificadas y aprobadas	1,994
a) Libretas entregadas	1,546
b) Pendientes de entrega	448
2. Familias certificadas por MIVI y por aprobar USAID	30
Total de familias certificadas por MIVI	2,024
3. Familias en investigación o conflicto	100
4. Contingencia por determinar	38
B. MEDIANTE REPARACION	626
Familias certificadas y aprobadas	626
II Avance del proyecto	
A. TOTAL DE REHABILITACION O REPARACION	626
1. Casas o cuartos reparados	588
2. Pendientes de reparación	38
B. TOTAL DE CONSTRUCCION	2,162
1. Casas o cuartos reparados	588
2. Pendientes de reparación	38
B. TOTAL DE CONSTRUCCION	2,162
1. Casas nuevas entregadas	264
2. Casas nuevas para entregar	168
Sub total	432
3. Por iniciar o en proceso de construcción	1,730
AVANCE DEL PLAN CHORRILLO (A-B)	1,020
Casas o cuartos reparados	588
Casas entregadas	432
o para entregar	432
Avance porcentual	36.6%
TOTAL	2,788

40



Foto Alexis Rodriguez

Damnificados de El Chorrillo realizaron ayer una protesta ante la Embajada de Estados Unidos para pedir indemnización por las pérdidas sufridas durante los hechos del 20 de diciembre.

250 refugiados de El Chorrillo realizaron manifestación ayer

Por Vilma E. Figueroa B.

Unos 250 refugiados de El Chorrillo se manifestaron ayer frente a las instalaciones de la Embajada de los Estados Unidos. Posteriormente marcharon hasta la Presidencia de la República y solicitaron 30 mil balboas de indemnización para cada una de las familias afectadas por la intervención norteamericana del pasado 20 de diciembre.

Los manifestantes gritaron consignas frente a la embajada y luego los recibieron dos miembros de la Agencia de Estados Unidos para el Desarrollo Internacional, conocida como (USAID), quienes los refirieron a los funcionarios del Ministerio de Vivienda, según dijo un portavoz de la Embajada Norteamericana. Héctor Avila, uno de los diri-

gentes del Comité Tripartito formado por Renta Uno y Dos, las casas de Madera, la Pesé, Huerta Sandoval y Patio Pinel que va desde calle 27 El Chorrillo, Santa Ana y calle 12, solicitaron que les entreguen los 800 balboas de los enseres que perdieron con la invasión y que el Gobierno panameño interponga ante los Estados Unidos un reclamo por indemnización mínimo de 30 mil balboas por familia.

Varios manifestantes coincidieron en que durante la intervención se perdieron vidas, residencias y se dieron traumas psicológicos, sacrificios que pagaron los pobres, y por esos daños causados el Gobierno panameño debe reclamar la indemnización.

La delegación llegó hasta los alrededores de la Presidencia, nombraron una Comisión de 14

personas, dialogaron por más de dos horas con José Demetrio Sagel, comisionado por el mandatario, pero según se conoció la reunión no dio resultados finales, aunque se espera que hoy a las 2 de la tarde se reúnan nuevamente con los representantes de la Embajada norteamericana en el edificio Penonomé.

Por otra parte, los refugiados dijeron que para el 20 de diciembre colocarán sábanas blancas, cintas negras en señal de luto, y tendrán café y pan para velar a los muertos que se dieron con la invasión.

Proyectos en Construcción



SANTA TERESITA

En el Sector de Tocumen, la Urbanización Santa Teresita tiene a disposición de los beneficiarios del Plan Chorrillo 33 unidades que han sido adquiridas en su totalidad. Esta urbanización está ubicada al lado de la Ciudad Balón, con facilidades de transporte y servicios.



SAN BERNARDINO

Hacia el área oeste de la ciudad, en proceso de construcción la Urbanización San Bernardino estará entregando en los próximos días 19 unidades de vivienda y la totalidad del proyecto en el mes de enero. Estas viviendas unifamiliares con posibilidad de expansión se encuentran adyacentes a Vista Alegre No. 1.



PROTAL

En pleno corazón de Juan Díaz, el proyecto PROTAL está a disposición de los beneficiarios del Plan Chorrillo, brindando dotas toda clase de facilidades. En proceso de entrega ya tiene 35 unidades.



VISTA ALEGRE

Las Duplex de Vista Alegre, reúnen todas las condiciones, para que la familia se sienta confortable. El proyecto consta de 296 unidades de vivienda en un ambiente saludable de frescura y verdor.



SANTA EDUVIGES

La Urbanización Santa Eduvigis con 430 unidades en el Sector Tocumen, se construye a un ritmo acelerado para dar cabida a la mayor brevedad a los múltiples beneficiarios del Plan Chorrillo.



VILLA LUCHIN

El proyecto habitacional Villa Luchin en Tocumen, es otra respuesta directa a los beneficiarios del Plan Chorrillo. Cada casa dispone de 600 metros cuadrados y los residentes tienen acceso a los servicios de luz, agua y teléfono.

Caja de Ahorros ha entregado más de 12 millones al Plan Chorrillo

La Caja de Ahorros ha entregado libretas a los Beneficiarios del Plan Chorrillo por la suma de DOCE MILLONES 220 mil Balboas a mil 880 familias que resultaron afectadas por los sucesos del 20 de diciembre de 1989 en el Corregimiento de El Chorrillo.

Los beneficiarios del Plan, diseñado por la Agencia Internacional de Desarrollo y administrado por la Caja de Ahorros, también han recibido 823 mil Balboas por los enseres y artefactos electrodomésticos que perdieron.

El Banco de la Familia Panameña fue seleccionado por el gobierno nacional y la Agencia Internacional para el Desarrollo, para administrar el denominado Plan Chorrillo en cuanto a las viviendas totalmente destruidas y hasta el momento ha concretado respuestas para el 82 por ciento de las familias afectadas por los sucesos del 20 de diciembre pasado, que en su mayoría estaban ubicadas en las Calles 25, 26 y 27 del populoso barrio.

Al mismo tiempo por intermedio del Ministerio de Vivienda, la AID procedió a rehabilitar edificios del sector, dentro del mismo programa denominado PLAN CHORRILLO, dirigido a la población que habitaba el lugar y que resultó afectada.

La Caja de Ahorros dispuso de Seis Mil Quinientos Balboas para cada familia que quedó desamparada, de manera que ese dinero les sirva para la construcción de una nueva vivienda o para la compra de una casa en el proyecto habitacional que fuese de su

preferencia. Para tal fin, los refugiados recibieron una libreta de la Caja, con el depósito ya mencionado.

Los beneficiarios del Plan Chorrillo también están recibiendo 800 Balboas, para que repongan los enseres que perdieron el 20 de diciembre.

La entrega de las libretas se ha venido realizando en la Sucursal de la Caja de Ahorros de la A-1, lográndose que todos los beneficiarios que se encuentran alojados en el albergue de Albrook, las tengan ya en su poder.

Las 42 familias que resultaron afectadas en la ciudad de Colon han recibido sus libretas por un total de 271 Mil Balboas y están en capacidad de elegir sus viviendas.

Cabe resaltar que los beneficiarios que desean mantenerse en su barrio, también reciben la donación de los 6,500 Balboas los que pueden invertir en la adquisición de soluciones habitacionales que están proyectadas en los programas del Ministerio de Vivienda, dentro del sector.

Los residentes del Edificio 24 de diciembre y otros del Plan de Renovación Urbana del MIVT, han sido beneficiados con la rehabilitación de los inmuebles que en su mayoría han vuelto a ser habitados.

A continuación algunas vistas para apreciar mejor el avance en la entrega y en la construcción de viviendas del Plan Chorrillo.



SITUACION DE LAS VIVIENDAS DEL PLAN CHORRILLO NOVIEMBRE DE 1990



PRIMERAS LIBRETTAS

El 12 de Marzo del presente año, cinco días después de la firma del Convenio entre los gobiernos de Estados Unidos y Panamá que daba forma al Plan Chorrillo, se comenzaron a entregar las libretas con B/6,900.00 para la adquisición de unidades de vivienda, a los beneficiarios del programa:



PRIMERA ENTREGA

Domingo García fue el primer beneficiario que recibió su casa, por medio del Plan Chorrillo, ubicada en el Sector Don Bosco del Distrito de San Miguelito. García recibió de manos del Gerente General de la Caja de Ahorros, Lic. Carlos García de Paredes, las llaves del inmueble.



LA SEGUNDA y TERCERA

La segunda y tercera entrega en cumplimiento del Plan Chorrillo, las recibieron Georgina Guzmán y Otto David Campbell en Tucumén. Al acto asistió el Embajador de los Estados Unidos Deane Hinton y el Administrador General de la AID en Washington, Sr. Ronald Rusken.



ENTREGAS EN STA. TERESITA

El Gerente General de la Caja de Ahorros, Licdo. Carlos García de Paredes, hizo otras entregas en la Urbanización Santa Teresita en Tucumén. Estuvieron presentes funcionarios de la Agencia Internacional para el Desarrollo y del Ministerio de Vivienda.



66 EN VISTA ALEGRE

El pasado mes de Julio se entregaron 66 viviendas ubicadas en Vista Alegre, a los beneficiarios del Plan Chorrillo



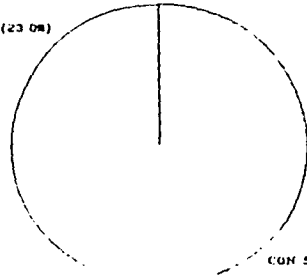
NUEVAS VIVIENDAS

También en el mes de Julio se lograron nuevas entregas en la Urbanización Villa Lochin en el sector Tucumén

Tres edificios conocidos como 24 de Diciembre y otros ocho del Programa de Renovación Urbana fueron rehabilitados por el Ministerio de Vivienda (MIVI), a un costo de 2 millones 500 mil dólares para alojar a 568 familias. Los fondos para reparar y poner a disposición de los damnificados del Chorrillo estas unidades habitacionales, provienen de la asistencia económica de la AID. En la composición fotográfica se observa los edificios de la 24 de Diciembre con 450 apartamentos ya ocupados y los de Renovación Urbana con 136 familias que también han regresado a sus respectivos hogares.

del Plan Chorrillo	2007	70
Viviendas Rehabilitadas	592	22 19 o/o
Construidas		
fuera del Chorrillo	888	33 28 o/o
En Construcción		
Dentro y Fuera del Chorrillo	574	21 51 o/o
En Búsqueda de Solución	614	23 01 o/o

EN BÚSQUEDA (23 0%)



CON SOLUCIÓN (77 0%)



caja de ahorros

"El banco de la familia panameña"



JUEVES 20 DE JUNIO DE 1991 **Panamá América**

Stukel confirma asistencia de EE.UU. a los refugiados

Thomas W. Stukel, Director de la Agencia de los Estados Unidos para el Desarrollo Internacional en Panamá, envió una carta a esta redacción, en la que se refiere al tema de las familias refugiadas de El Chorrillo.

La carta del Sr. Stukel es del tenor siguiente:

Estimados Señores:

Los comentarios del señor Tomás A. Cabal del 6 y 7 de junio, ampliamente distorsionan la verdad acerca de la asistencia que otorga el Gobierno de los Estados Unidos a las familias de El Chorrillo, en el Campamento de Albrook después de realizada la Operación "Causa Justa", en cuanto al tiempo y los niveles de dicha asistencia. Estos errores requieren clarificación.

Primero, hay que reconocer que mucho se ha hecho al respecto. Negar esto, es simplemente no querer ver lo que es obvio.

Hace 18 meses atrás, existían más de 2,700 familias—más de 10,000 personas—cuyas casas fueron dañadas o destruidas. Desde entonces, más de 2,500 casas y apartamentos han sido construidos o reparados. Los últimos apartamentos en El Chorrillo serán terminados en septiembre, antes de lo programado. A cada una de las familias desplazadas, se le permitió escoger su propia solución de vivienda; más de 600 familias regresaron a apartamentos rehabilitados, más de 1,200 familias decidieron utilizar los \$6,500 de donación, para la construcción de nuevos hogares en el área metropolitana, otras 350 familias escogieron la compra de una casa ya existente o construir su propia casa, y más de 500 familias optaron por la compra de apartamento en El Chorrillo.

Segundo, al 18 de junio sólo 109 familias se encuentran en Albrook. De este total, 24 familias están esperando que sus apartamentos en El Chorrillo estén terminados (programado para este mes de junio), otras 31 familias están construyendo sus propias casas y han solicitado quedarse en Albrook hasta que finalice la edificación de las mismas y las 54 familias restantes en Albrook no son chorrilleros o han recibido una solución de vivienda, aún cuando han escogido permanecer allí en vez de reunirse con sus familiares.

Tercero, las personas que están residiendo en la "Freight House", de ninguna manera se encuentran ahí, debido a la operación "Causa Justa". Ellas han estado viviendo ahí desde antes del 20 de diciembre de 1989, cuando sus casas en el Marañón fueron condenadas y demolidas durante el régimen de Noriega. Aún cuando su condición de extrema pobreza es real, la respuesta no está en disfrazar las causas de su situación actual. El plan económico del Gobierno de Panamá, incluye las reformas necesarias para asegurar suficientes oportunidades de trabajo, de manera que estas familias puedan vivir con dignidad y ganar el sustento para satisfacer sus propias necesidades básicas.

En resumen, los comentarios del señor Cabal se quedan cortos en cuanto a hechos reales y se fundamentan ampliamente en información adulterada. Sus lectores pueden decidir por ellos mismos la validez de los reclamos del señor Cabal. Los hechos demuestran que solamente 24 de las originales 2,700 familias, permanecen en Albrook, esperando una solución del Gobierno Panameño.

T. W. Stukel

La Prensa JUEVES 20 DE JUNIO DE 1991

El MIVI construirá edificio para damnificados

Un edificio que albergará a damnificados y residentes de albergues temporales construirá el Ministerio de Vivienda en el corregimiento de Calidonia, informó una nota de prensa.

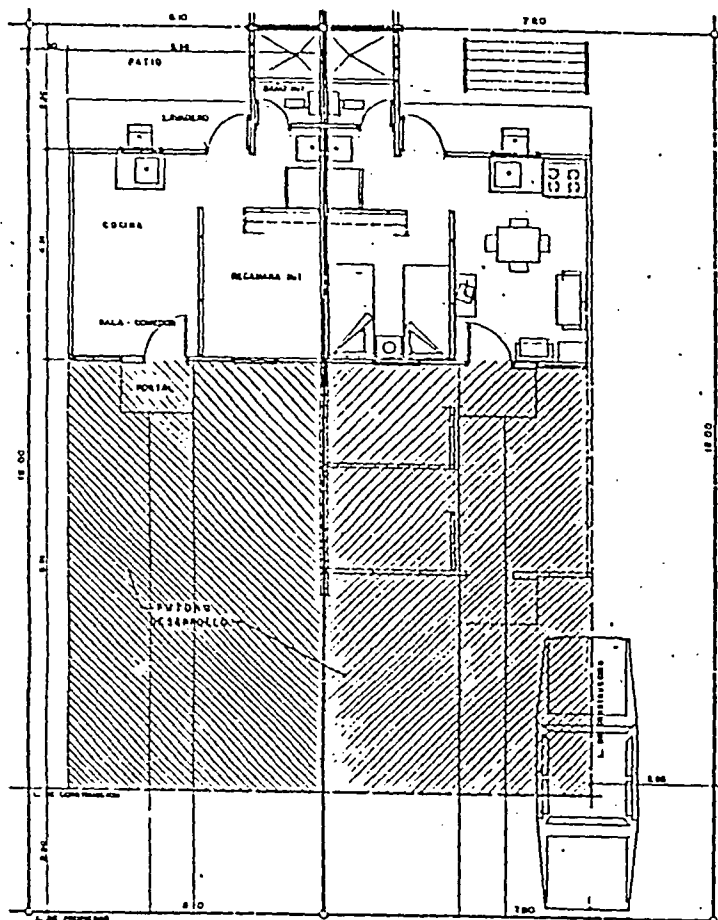
Este proyecto tendrá un valor de 700 mil balboas aproximadamente y será construido por medio del fondo especial adquirido recientemente por la Asamblea Legislativa.

El MIVI someterá a licitación pública la construcción de este inmueble llamado proyecto No. I-91, el próximo 28 de junio en las instalaciones del Ministerio.

Este inmueble tipo "L" estará ubicado en calle M Calidonia y tendrá una capacidad de 74 apartamentos que contarán con todas las facilidades como son: baños, lavandería individual dentro del apartamento, balcón hacia la calle y en la planta baja contará con seis locales comerciales.

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Residencial Vista Alegre 2

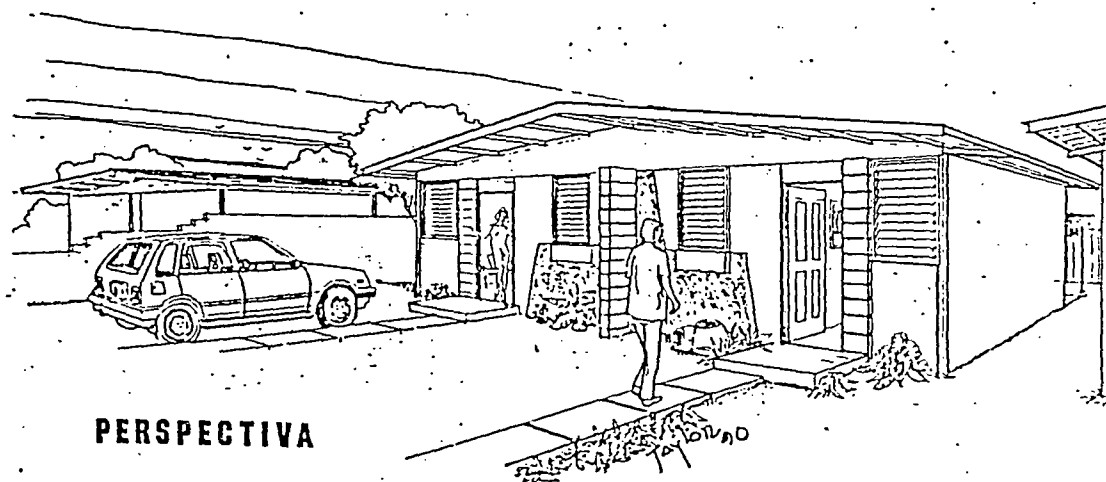


MODELO - R-27
 ESCALA 1:40 - TIPO DUPLEX - 1 RECAMARA

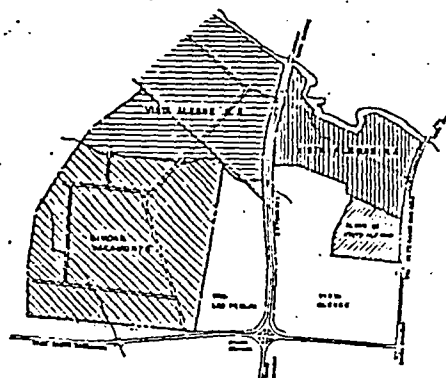
VALOR B/ 6,500.00

CUOTA MENSUAL B/ 00.00

AREAS : AREA DEL LOTE 110 m² - AREA CERRADA 27 m²



PERSPECTIVA



UBICACION DEL PROYECTO

CUADRO DE ACABADOS

- 1 - - - SERVICIO SANITARIO MULTIPLE.
- 2 - - - PAREDES REPELLADAS.
- 3 - - - CIELO RASO SUSPENDIDO.
- 4 - - - VENTANAS DE ALUMINIO.
- 5 - - - ESTRUCTURA DE TECHO DE METAL.
- 6 - - - PUERTAS DE MADERA SOLIDA.
- 7 - - - TECHO DE ZINC ESMALTADO A COLORES.

PRESENTADO POR
ECONOPLADE, S.A.

AVENIDA EUSEBIO A MORALES - N° 18 - TEL. 69-10-94 - APDO. 1607

ATTACHMENT #6
 TYPICAL HOUSE PLAN