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REPORT OF THE UNECA TASK FORCE ON FINANCING OF HOUSING,  
BUILDING AND PHYSICAL PLANNING

(Addis Ababa, 27 to 30 November 1972).

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REPORT OF THE UNECA TASK FORCE ON FINANCING OF HOUSING,  
BUILDING AND PHYSICAL PLANNING

PART I

ORGANIZATION AND ATTENDANCE

Opening meeting

1. The UNECA Task Force on Financing of Housing, Building and Physical Planning, met in Africa Hall, Addis Ababa from 27 to 30 November 1972, pursuant to Economic and Social Council resolution 1170(XLI) and resolution 209(IX) adopted by the Economic Commission for Africa at its ninth Session.
2. The Task Force was sponsored by the United Nations Economic Commission for Africa with the collaboration of the Governments of Ethiopia, Ivory Coast, Sierra Leone and Uganda.
3. In its resolution 209(IX), the Economic Commission for Africa requested the Executive Secretary to take all necessary measures to help member States to accelerate the improvement of the housing situation and to mobilize financial and technical resources from the industrialized countries and appropriate international financial organizations for this purpose. Resolution 1170(XLI) of the Economic and Social Council requested the Secretary General to take all necessary measures to increase the inflow of capital to housing, including the introduction of new methods and machinery for this purpose.
4. The purpose of the Task Force was to review and analyse actions taken in the field of financing of housing, building and physical planning and opportunities identified through ECA's work. A further purpose was to make suggestions for the formulation of future projects in which United Nations and bilateral donors could jointly operate.
5. During the sessions the Task Force decided also to take into account the necessity for a realistic housing policy, plan and programmes, which could be discussed by the officials concerned in the Ministry responsible for Housing and the Ministries of Economic Planning and Finance during the time that the national development plan was in course of preparation. Such discussion would of course have a large bearing on decision-making as to priorities and allocation of resources to housing, building and physical planning.
6. The Task Force considered documents prepared by the ECA secretariat, by the Centre for Housing, Building and Planning, UN Headquarters, and Statements made by representatives of Governments.

Attendance

7. The Task Force was attended by representatives from the following member States of the Commission: Ethiopia, Ivory Coast, Sierra Leone and Uganda.

8. The Task Force was also attended by representatives of the Governments of Federal Republic of Germany, the Netherlands, the United Kingdom and the United States of America. An observer from the Government of Norway also participated. In addition, representatives of the International Co-operative Housing Development Association, Washington, and the International Savings Banks Institute, Geneva, participated.

9. A full list of members is given as Annex I.

#### Election of Chairman

10. The Task Force decided that Mr. R.E. Fitchett, Regional Adviser, Housing Finance should take the chair during its sessions.

#### Agenda

11. The Task Force examined and adopted the annotated provisional agenda prepared by the Secretariat:

1. Election of Chairman.
2. Adoption of the Agenda.
3. Review and analysis of actions taken and recommendations made in the field of housing, building and physical planning.
4. Suggestions for the formulation of new proposals and projects.
5. Adoption of main recommendations.
6. Future of the Task Force.
7. Closing session.

PART II

ACCOUNT OF PROCEEDINGS

Review of analysis of actions taken and main recommendations

12. Members of the Task Force reviewed and analysed the contents of the documentation under this Item in the Agenda. They considered particularly the recommendations made in the following reports:

Report of the Regional Meeting on Technical and Social Problems of Urbanization with emphasis on Financing of Housing (E/CN.14/450);

Report of the East African Sub-regional Meeting on Specific Aspects of Housing Finance (E/CN.14/485);

Report of the West African Sub-regional Meeting on Specific Aspects of Housing Finance (E/CN.14/530); and

Report of the Seminar on Housing Administration in Africa (English-speaking countries) (E/CN.14/539).

In some cases action had been completed, in others action was on-going, and in some cases members considered the recommendations too general and decided to delete them.

13. Members agreed to substitute the following for the recommendations contained in these reports, they being a more up-to-date requirement of actions called for. These revised recommendations present to Governments a wide choice of alternatives for action. Where action is contemplated on a project basis through United Nations and other interested parties, these suggestions have been incorporated in record of the next following Agenda item.

Policy and programming

1. As a matter of urgency and where this does not exist, Governments should consider creating a separate Ministry or Department of Housing, Building and Physical Planning and charge it with the responsibility of formulating a national housing policy and co-ordinating all land use and housing activities in the country.
2. Education policy should be geared towards training local personnel with a bias towards technology, finance and management in order to meet the challenge of development.
3. The attention of African Governments should be drawn to the desirability of incentives for low-cost housing development, such incentives should include within given limits the provision of equipped land to potential house builders at low rents. The instrument conveying the interest in the land to individuals

should include the provisos that: (a) the first option on intended resale should fall to Governments or government agencies conveying the interest in land; and (b) there should be a rent revision clause whereby after a given number of years, Government or its agency could set new rents as distinct from the low rent enjoyed before, on the assumption that plot holders would normally improve their economic circumstances.

4. The Economic Commission for Africa should prepare a study on the question of multiple ownership as in the case of large buildings such as blocks of flats.

### Financing

1. The attention of Governments should be drawn to the desirability of establishing national housing banks to provide a focal point for investment in housing from all possible sources, and for such banks to implement approved measures such as mortgage insurance and guarantee schemes. Where thought necessary, the duties of such banks could include the financing of infrastructural works and other matters connected with physical development.
2. Centres should be established within governmental machinery to deal with measures involved in planning and programming investment for the alleviation of conditions in slums and uncontrolled settlements. African Governments might consider the establishment of an Inter-Ministerial Committee comprising senior officials.
3. The attention of Governments should be drawn to the desirability of mobilizing local savings in African countries, a proportion of which could be channelled into housing. This mobilization of local savings should seek to bring together traditional mutual aid associations so that funds accumulated in these associations could be brought into more productive use. A request should be made to Governments to support the African Co-operative Savings and Credit Association in its efforts to extend the Credit Union Movement.
4. The attention of Governments should be drawn to the desirability of establishing savings and credit banks with their broad and flexible structure so as to enable persons of low and moderate income to use their facilities in obtaining credit for housing.
5. The attention of savings and loan institutions operating in African countries should be drawn to the necessity for supporting management in the house-building process.
6. The attention of African Governments should be drawn to the desirability of investigating the advantages and using variations of the Ghana Roof Loans Scheme.

7. So as to allow for reductions in the level of down payments in mortgage operations and to accommodate borrowers of small loans where mortgage status as to income and security are in order, African Governments might consider the establishment of new savings and loan institutions, or the strengthening of existing institutions which would be charged with operations affecting the lower income groups, supported where necessary by guarantees from Government or the Central Bank.
8. The attention of African Governments should be drawn to the desirability of investing a proportion of funds collected under social security schemes in mortgage operations for the benefit of lower income groups.
9. Further information should be sought on how projects for housing and urbanization, particularly infrastructural works, should be developed for submission to the African Development Bank, and the International Bank for Reconstruction and Development.
10. The attention of Governments should be drawn to the World Bank's Sector Working Paper on Urbanization dated June 1972 and in particular to page 64 et seq regarding housing and urban works projects.
11. UNECA in collaboration with other interested parties should give advice and assistance in providing the legal framework for house mortgage institutions in African countries, and in redrafting any existing laws affecting these operations.
12. The attention of Governments should be drawn to the potentialities of non-profit and co-operative housing enterprises, and it is further recommended that adequate research on how to adopt and establish such organizational forms should be undertaken by UNECA, in collaboration with other interested parties, and member States. There should be established, with the agreement of Governments, a working group within Africa for this purpose.
13. All sources of capital identified during ECA meetings, including commercial banks, insurance companies, housing co-operatives and housing associations, employers, and particularly social security schemes should be considered and encouraged by Governments to invest in housing. There should be a major publicity and public information programme to mobilize local savings for investment in housing.
14. ECA should take follow-up action with the African Development Bank as to the establishment of the African Development Fund and its operations. Arrangements should be made for "soft" loans for investment in physical development including housing.

### Land use

1. In the case of land owned on a communal basis, African Governments should establish a scheme and an agency to provide a certificate of landholding to enable individuals and co-operatives to take advantage of credit facilities for housing by using this certificate as security for loans.
2. It was recommended that preference be given to a programme of acquisition of land for site and service schemes whereby Governments would provide the infrastructural works and make plots available for housing. To avoid speculation in plot dealings there should be a clause in the lease document stating that the first option on any dealing should fall to the agency making the original lease.

### Training

1. The Secretariat was requested to take all steps necessary to establish a joint training scheme with other interested parties, for persons working in savings and loan associations.
2. ECA should consult African Governments as to their requirements in training personnel in the administration of housing policies and programmes both at the ministerial and executing agency level.
3. United Nations should compile information and experiences on all pilot and demonstration projects being carried out in the world with a view to disseminating such information and experiences to other countries which may wish to undertake similar projects.

### Research, building materials and dissemination of information

1. United Nations should be requested to assist in the establishment of building research institutes at sub-regional level and to co-ordinate and disseminate research information to member countries.
2. The attention of African Governments should be drawn to the desirability of improving the quality of products manufactured by small-scale entrepreneurs and the standardization of building components marketed under these arrangements.
3. ECA should consider the publication at periodic intervals of a "Newsletter" to be distributed to all member States of the Commission, which would facilitate the exchange of information and draw the attention of officials in the housing, building and physical planning field to the publication of up-to-date documentation.

Suggestions for the formulation of new proposals and projects

14. In relation to the above Agenda Items and recommendations included therein, members of the Task Force took note of the possibilities and made suggestions for the formulation of new projects in housing, building and physical planning.

1. In collaboration with the African Co-operative Savings and Credit Associations (ACOSCA), Nairobi, Kenya, and the International Savings Banks Institute (ISBI), Geneva, Switzerland, there should be possibilities of establishing national savings and credit banks, whereby credit facilities could be extended over a much wider area, including rural areas. This would be in contrast to the limited area covered by the operations of commercial banks. There would need to be consultation between ECA, ACOSCA and ISBI prior to presenting the situation as it exists in the countries to the Governments concerned. Details of the training courses in the International Centre at the Milan Savings Bank in Italy could be included in the information submitted to Governments.
2. Separately, action could be taken to establish national associations of savings and loan institutions in those countries where a suitable institutional framework was sufficiently well established. Such institutions could eventually be grouped into a regional association. National associations would be in a position to participate in the membership of the International Union of Savings and Loan Associations, a consultative body which provides advice and assistance to the savings and loan movement.
3. Members noted that training programmes were being carried out through the USAID Housing Guarantee Programme, Washington, USA, and the Commonwealth Housing Corporation, London, England. In previous discussions members had agreed to request ECA to compile an inventory of savings and loan institutions with a view to forming the above type of consultative machinery. They suggested also that ECA might obtain details of the Latin American experience to see whether this experience could be of use in pursuing this suggested project in Africa.
4. Members noted that home-ownership could be extended amongst the low-income groups and suggested that it might be necessary to establish a new institution supported by government or central bank guarantees to carry out activities in this area. This would be distinct from the present operations which were primarily confined to middle-income groups. Initial action required would be for ECA to ascertain whether any country would be willing to undertake such a project with advice and assistance from United Nations and bilateral donors.



5. Members suggested that there was also a need for a project to ascertain under what conditions life insurance companies in Africa could invest in low-cost housing. Initial action required here was for ECA to ascertain from the Government of Kenya whether such a proposed project would gain the support of the Government and be carried out in that country.
6. In considering investment in programmes to alleviate conditions in slums and uncontrolled settlements, members took note of the existence of the Urban Study Group in Nairobi (Kenya), and the fact that there was in the Ivory Coast an Inter-Ministerial Committee of officials which met to frame programmes on this topic. Members of the Task Force agreed that the Inter-Ministerial Committee of Officials would be a progressive step in other countries and thought that, while not specifically a project, this suggestion should be brought to the attention of Governments.
7. Members supported the proposal that there should be a Workshop in Dar-es-Salaam on the establishment and development of housing co-operative societies. This Workshop would deal also with the co-operative activities of the Mwenge Co-operative Housing Society. Collaboration had already taken place between ECA, UNDP, and the International Co-operative Housing Development Association.
8. In dealing with the contractual savings system for building houses, members took note that the German Associations of Public and Private Savings and Loan Institutions had proposed carrying out a survey with a view to establishing the system in Tunisia. Initial action in the country would start before the end of 1972. The possibilities of extending this system to other African countries with the agreement of the governments concerned would be considered at a later date. If the survey was successful, the German Associations would be prepared to provide both seed capital and expertise.
9. Having regard to the publication of the World Bank's Sector Working Paper on "Urbanization" dated June 1972 and with particular reference to page 64 et seq, members considered that there should be project co-ordination between the World Bank, UNECA, the African Development Bank and bilateral donors. They noted that direct contact had recently been established by ECA with the Special Projects Division in the Bank. They noted further that surveys with a view to providing assistance in infrastructural works, had been carried out in Dakar (Senegal), Morocco and Nairobi (Kenya).
10. In considering the topic in this document of the Establishment and Role of Housing Banks in Africa, members took note of the facts and details given by the observer from the Government of Norway. He stated that the housing bank in Norway was

established in 1946. It carries out government policy in financing housing, covering approximately 70 per cent of new house-building. In addition to the operations of the Bank, there was also a free mortgage market. The rate of interest charged by the Bank on mortgage loans was lower than that available in the free market. There were savings banks and insurance companies carrying out mortgage operations in the private sector. The Bank administers the system of subsidies passed to it from the Government. In the past, the Bank had issued bearer bonds, but this operation had been handed back to the Government Treasury. When the Bank had been established the initial staff came from different agencies, such as government, other state banks, and savings banks. According to the policy of the Government it was intended to introduce the adjustable mortgage system to new mortgages and to mortgage loans still outstanding. The Bank itself did not build houses, this operation was carried out by the building contracting industry including factories for prefabrication.

11. Mr. J. Seip, the observer, was on his way to assist in the establishment of the Tanzania Housing Bank through NORAD, the Norwegian Agency for International Development. The project in Tanzania entailed the re-formation of the Permanent Housing Finance Company of Tanzania Limited. The Tanzania Housing Bank when established would be the financing agency for the National Housing Corporation, housing co-operatives and individual house builders.
12. Members agreed that this was a specialized operation which did not fall strictly within the proposals contained in the document under discussion, since the Housing Bank would carry out mortgage operations itself, but would not stimulate or transfer funds to the credit institutions. They agreed with Mr. Seip that it would be desirable to document at intervals the progress made on the project.
13. Members agreed that there should be further investigation into the possibilities of a separate project in another country, organized through the United Nations and bilateral donors on the lines of the proposals made in the document.
14. Although not specifically relating to a project, members discussed the problem of the lack of communication between the Ministry responsible for housing and the Ministries of Finance and Economic Planning. Participants at the Copenhagen Meeting on Housing Administration (English-speaking countries) had complained that they were not taken into consultation sufficiently in the drafting of the Development Plan, nor in the setting of priorities and allocation of resources to housing. Members considered that a possible solution would be for the sectoral planner in the Ministry of Economic Planning

to liaise with a housing economist located in the Ministry responsible for housing. Detailed discussions would be necessary in order to establish policy, and to know the extent of the programme and the estimated costs.

15. In previous meetings, participants had requested some guidance on the question of the percentage of Gross Domestic Product which could be allocated to housing. A member of the Task Force from the Netherlands agreed to give some guidelines which might assist in solving this problem.

He referred to the recommendation included in the Report of the Housing Administration Seminar held in Copenhagen in 1971 (ECA document No. E/CN.14/539), that allocation to housing from the Gross National Product should not be less than 5 per cent instead of the prevailing 2 per cent in African countries. In the same report (pages 24 and 39) mention was made that African countries in the past decade had not produced more than 2 or 3 housing units per thousand of population. In various other UN reports a target of 10 houses per thousand of population has been recommended. The representative from the Netherlands underlined that this last target could not be realized with an allotment of 5 per cent of GNP. If 2-3 housing units per 1,000 of population had been produced so far at a "cost" of 2 per cent of GNP it appeared prima facie unrealistic to assume that 10 houses per 1,000 of population could be constructed at a "cost" of 5 per cent of GNP. This was also demonstrated with the following examples:

- Let total number of population be expressed as P;
- An annual production of 10 housing units per 1000 of population results in  $\frac{P}{1,000} \times 10$  Housing Units to be produced totally;
- Assume an average occupation of 5 persons per dwelling;
- According to a rather low estimation the average cost of creating a new house is assumed to be twice the annual income of the family to be housed (excluding the price of the virgin land);

- The average annual income of a 5 person household can be expressed as  $5 \times \frac{NI}{P}$ ; (NI = National Income);<sup>1/</sup>
- The cost of a housing unit being twice this annual income of the household can be expressed as:  
$$2 \times 5 \frac{NI}{P} = 10 \frac{NI}{P}$$
- An allotment of 5 per cent of GNP for new housing would correspond to an annual production of 5.5 houses per 1,000 of population.

The representative of the Netherlands stressed that this logical approach cannot be criticized in terms of the actual inaccuracies in the estimates of GNP.

Also he indicated that the assumption that a house would not cost more than twice the annual income of the family to be housed was rather risky. Architects to say the least would find considerable difficulty in developing such houses especially for the low-income groups. This assumption implicitly meant a high percentage of aided self-help projects.

In this connexion he mentioned that the acceptable level of investment for a house depends also on the length of the expected economic life, on the rate of interest, and on the percentage of its income the family is able or willing to pay for depreciation and maintenance. In many cases the calculation must be made on the basis of the period of amortization of the debt. That period is usually shorter than the economic life-span of the house. In this respect he mentioned some figures from the following table:

According to this Table a house costing twice the income of the family is only feasible with a low rate of interest or if a high percentage of the family's income is spent annually on housing.

Returning to the calculation in terms of GNP, he confirmed that according to the formula used it appeared that the part of GNP to be allocated to housing would increase as the

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<sup>1/</sup> Explanatory Note concerning National Account Statistics Gross Domestic Product = value added during year by all productive activities;

Gross domestic product + balance of income from abroad (wages etc. and investment income) = gross national product (GNP).

Gross national product - consumption of fixed capital = net national product.

Net national product - indirect taxes less subsidies = national income at factor cost.

Table: Maximum costs of new houses, as a function of part of annual income to be spent on housing and the rate of interest, with an annual income of 1,000 Monetary Units (MU)<sup>1/</sup>

Period of amortization	Part of income available for housing	Annual rate of interest					
		2 %	4 %	6 %	8 %	10 %	12 %
10 Years	5 % (50,0 MU)	449.129	405.545	368.004	335.504	307.229	282.511
	10 % (100,0 MU)	898.254	811.089	736.008	671.010	614.458	565.023
	15 % (150,0 MU)	1,347.382	1,216.634	1,104.013	1,006.516	921.687	847.534
	20 % (200,0 MU)	1,796.509	1,622.178	1,472.017	1,342.021	1,228.916	1,130.046
	25 % (250,0 MU)	2,245.636	2,027.723	1,840.021	1,677.526	1,536.146	1,412.557
	30 % (300,0 MU)	2,694.764	2,433.268	2,208.025	2,013.031	1,843.375	1,695.068
20 Years	5 %	817.568	679.514	573.493	490.908	425.677	373.472
	10 %	1,635.136	1,359.028	1,146.986	981.817	851.354	746.943
	15 %	2,452.704	2,038.542	1,720.479	1,472.725	1,277.030	1,120.415
	20 %	3,270.272	2,718.056	2,293.973	1,963.634	1,702.707	1,493.886
	25 %	4,087.839	3,397.570	2,867.466	2,454.542	2,128.384	1,867.358
	30 %	4,905.407	4,077.084	3,440.959	2,945.450	2,554.061	2,240.829
25 Years	5 %	976.181	781.104	639.166	533.738	453.842	392.157
	10 %	1,952.362	1,562.207	1,278.331	1,067.475	907.705	784.314
	15 %	2,928.544	2,343.311	1,917.497	1,601.213	1,361.557	1,176.471
	20 %	3,904.725	3,124.414	2,556.662	2,134.950	1,815.409	1,568.627
	25 %	4,880.906	3,905.518	3,195.828	2,668.688	2,269.261	1,960.784
	30 %	5,857.087	4,686.621	3,834.993	3,202.425	2,723.114	2,352.941

Source: F.H.J. Nierstrasz, "Housing and the Rates of Interest", unpublished lecture.

<sup>1/</sup> Annuities calculated for 100 per cent of investment per house.

number of persons per house would increase. However, in such a case housing production could be set lower than 10 housing units per 1,000 of population and this of course would have a diminishing effect on the part of GNP to be allotted. Because of the available resources he stated that a higher average rate of occupancy (including subletting) might well have to be accepted in many situations for a considerable period.

This type of calculation can eventually be made separately as well for the urban as for the rural part of a country. In this way differences in incomes and housing costs between the urban and rural areas can be taken into account.

The Task Force agreed upon the importance of this approach since it helped to provide a more detailed insight into the scope of the housing problem and the possibilities for action on a countrywide scale.

16. In respect of itinerant training courses in housing administration, both at the ministerial and executing agency level, which would cover policy formulation, planning, programme financing and implementation, the Netherlands representative undertook to provide a list of those subjects which ECA could suggest to Governments of member States concerning their training requirements.
17. Members emphasized once again that the prerequisite was to have a separate Ministry of Department of Housing responsible for all these activities.

#### Adoption of main recommendations

15. Members of the Task Force made a further review of the main recommendations shown under Agenda Item 3 as presented in a draft during the last session. They agreed that the recommendations should stand as presented in Item 3 above. The report of the Task Force would serve to draw the attention of Governments to the changes involved.

#### Future of the Task Force

16. A member of the Secretariat stated that the present meeting of the Task Force had coincided with that of the North African Working Group of Experts on Specific Aspects of Housing Finance held from 20-25 November 1972. The meeting of the Task Force had been opportune in that bilateral experts had been able to stopover in Addis Ababa for this purpose. The Governments of Ethiopia, Ivory Coast, Sierra Leone and Uganda had collaborated in sending selected personnel to the Task Force. All the representatives selected, both government and bilateral, were persons who had an intimate knowledge of conditions and needs in housing, building and physical planning in African countries. They had been able to bring a wealth of knowledge and experience to the Task Force meeting. In all cases the

bilateral experts were actually working in programmes in housing, building and physical planning sponsored by their Governments.

17. It was the intention to establish the Task Force on a permanent basis and it would meet periodically to carry out the same activities as in the present meeting and to introduce new ideas and methods ~~which had been devised~~ interim. Members agreed that the Task Force should be established on a regular basis with the agreement and collaboration of African Governments, the United Nations, and the Governments carrying out bilateral aid programmes in housing in Africa.

18. Members foresaw that if good progress was made in connexion with the projects outlined in Item 4 above, then in all probability the Task Force should meet again in 1974. It would be necessary to broaden the base and achieve geographical representation by increasing the number of African government representatives from four to six. The question of financing participation would have to be considered in the light of resources available at that time.

#### Closing session

19. The Chairman of the Task Force expressed his appreciation to the Governments of member States and those Governments providing bilateral aid for sending their representatives to Addis Ababa to take part in the Task Force. He noted that all Governments had sent their representatives at no expense to the Secretariat. He stated that the second meeting of the Task Force might prove necessary during the biennium 1974-75 according to the ECA Programme of Work and Priorities, in order to review and analyse actions taken, and to follow-up progress in the suggested projects. Members of the Task Force expressed their appreciation of the arrangements which had been made for this thorough review and analysis of activities in financing housing, building and physical planning.

ANNEX I

LIST OF MEMBERS OF THE TASK-FORCE

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