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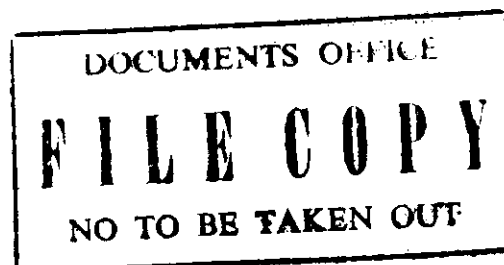
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REPORT OF THE EAST AFRICAN SUB-REGIONAL MEETING  
ON SPECIFIC ASPECTS OF HOUSING FINANCE

(Kampala, Uganda, 29 June to 4 July 1970)

E70-1589

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REPORT OF THE EAST AFRICAN SUB-REGIONAL MEETING ON SPECIFIC ASPECTS  
OF HOUSING FINANCE

PART I

ORGANIZATION AND ATTENDANCE

Opening Meeting

1. The East African Sub-regional Meeting on Specific Aspects of Housing Finance, met in Apolo Hotel, Kampala, Uganda, from 29 June to 4 July 1970, 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 Meeting was sponsored jointly by the Economic Commission for Africa and United Nations Development Programme, and the Government of Uganda generously consented to act as host Government.
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 Meeting had as its purpose to examine specific aspects of housing finance, to examine the present contributions of capital to housing from the public and private sectors, and to examine the resources and financing mechanisms and credit institutions involved in providing a more effective development in housing finance.
5. The Meeting also had as its purpose to examine and make recommendations on alternative means of security other than individual ownership of land, which could be used to obtain credit facilities for house purchase and house building.

6. The Meeting considered documents prepared by the ECA secretariat and its consultants, by the Centre for Housing, Building and Planning, UN Headquarters, and statements prepared by representatives of governments and the African Development Bank. The list of documents prepared for the Meeting is attached as Annex I.

7. The formal opening of the Meeting took place on 29 June 1970 in the Apolo Hotel, Kampala, Uganda, and was addressed by Hon. Mr. S.K.E. Okurut, Deputy Minister, Ministry of Works, Communications and Housing of the Government of Uganda, by Mr. Eric Carlson of the Centre for Housing, Building and Planning, UN Headquarters, and Mr. R.E. Fitchett, UNECA Director for the Meeting.

8. The Hon. Deputy Minister inaugurated the Meeting and welcomed the representatives of member States on behalf of the Government of Uganda. He described the occasion as a most opportune time to focus the attention on the problems in financing of housing. He hoped that recommendations coming from the Meeting would help Governments of member States to shape their policies or review them as the case may be, for the future development of house mortgage operations. He referred to the dramatic phenomenon of the urbanization of large segments of Africa's population. These cities might find themselves unable to absorb large numbers of migrants and often housing is the first casualty to suffer. He made three observations, namely, the desire of a large number of people who want to build and live in homes of their own whether in urban or rural areas and this was a trend to be encouraged; that resources are too small to allow a full-scale provision of popular housing especially for the low-income groups; that most of the financing institutions are based on a Western pattern of mortgage arrangements which cuts out the majority of the population and that the type of houses being considered by savings and loan associations for mortgage are often too expensive for most people to afford. There was a need to establish other forms of financing for housing which would take recognition of the bulk of the population, and he drew attention to the new philosophy in Uganda based on the Common Man's Charter. Arrangements would have to be made whereby people would be able to finance the total cost of satisfactory houses. Circumstances such as these call for a new approach and new methods better suited for the conditions and needs in Africa.

9. Mr. Eric Carlson of the Centre for Housing, Building and Planning, United Nations Headquarters, New York, conveyed greetings of the Secretary-General of the United Nations for the success of the Meeting. He expressed high appreciation to the Government of Uganda for the opportunity of holding such an important international Meeting in the capital of Uganda. He referred to the Second United Nations Development Decade which had begun with a continuing large flow of population to urban areas. New concepts and approaches to planning, urban land policy, credit facilities, and building construction are essential if house production is to be raised above present levels. The demands for capital, labour, and modern technology are growing more urgent in housing, but the methods of meeting these demands remain tied to a traditional past based upon an entirely different set of circumstances. Nowhere is this more evident than in the field of finance. The cost of financing has, like everything else, gone up over the past decade. When housing loans involve from 50 to 100 per cent of the cost of the dwellings, it is evident that this sector is particularly sensitive to fluctuations in total costs, interest costs, and in the degree to which construction is monetized. In Africa lack of housing credit has been especially troublesome. This is largely due to the absence of credit facilities capable of providing substantial long-term loans.

10. What is clearly evident is that

- (a) capital requirements for housing and urban development are large and will continue to increase rapidly with urbanization;
- (b) housing and community facilities are particularly dependent upon the availability of long-term credit, and require special incentives and institutional measures to compete with other sectors yielding more immediate returns;
- (c) there has not yet been a sufficient commitment by most Governments to take the legislative and institutional steps to mobilize savings, attract investment capital and create the financial systems required for this sector.

11. The Economic and Social Council and its Committee on Housing, Building and Planning have recognized the crucial importance of finance in this sector. Council resolution 1170(XLI) requested the Secretary-General to develop a programme to assist in the mobilization of capital for housing and related investment. Much work already has been done on this subject. A recently completed report sets out further proposals for national and international action. This report proposes the concept of an international programme of technical and seed capital assistance to assist developing countries to establish domestic savings and credit institutions specializing in the needs of this sector. The proposal, which involves the possibility of an International Housing Finance Corporation (IHFC) is currently under review by the United Nations and the IBRD.

12. The United Nations is prepared to provide additional technical co-operation, if requested by the Governments. Because the problems involved are large and complex, it would also seem appropriate to call upon the resources of the United Nations Development Programme to finance suitable projects and programmes on the national, sub-regional or regional levels.

13. Mr. R.E. Fitchett, UNECA Director for the Meeting, conveyed greetings for a successful Meeting from Dr. R.K.A. Gardiner, Executive Secretary, United Nations Economic Commission for Africa. He said that the Meeting was the first of its kind sponsored by the United Nations in Africa and was a logical step following the African Regional Meeting on Technical and Social Problems of Urbanization with Emphasis on Financing of Housing held in Addis Ababa in January 1969. The Commission was seeking follow-up action on the deliberations of the January 1969 Regional Meeting. Implementation might need advice and assistance from the United Nations, bilateral donors and international institutions. The Commission would be willing to act as the catalyst in any arrangements for implementation between the Governments of member States and these bodies. The Commission would like the Meeting to discuss the problems and any obstacles to taking follow-up action, and would like to gain ideas on where advice and assistance can be applied wherever conditions were ripe for this. He drew particular attention to the two documents entitled "Review of Sources and Methods of Financing for Housing

and Urban Development in Africa" and "Establishment and Development of Housing Banks and Their Role in African Countries". It was necessary to discuss suitable projects on which discussions with Governments of member States could be made, and he drew attention to the action-oriented objectives of the Meeting.

#### Attendance

14. The Meeting was attended by delegates from the following member States of the Commission: Botswana, Ethiopia, Kenya, Mauritius, Madagascar, Somalia, Swaziland, Uganda, and Zambia.

15. A representative of the United Kingdom, Associate Member, was present, together with representatives of the Governments of the Federal Republic of Germany, the United Kingdom, and the United States of America. A representative of the African Development Bank was also present.

16. The Centre for Housing, Building and Planning, UN Headquarters, and the United Nations Development Programme were also represented.

17. A full list of participants is given as Annex II.

#### Election of officers

18. The Meeting unanimously elected Dr. A. Lubega (Uganda), as Chairman of the Meeting, Mr. D.S. Chipeta (Zambia), as Vice-Chairman, Mr. F. Munge (Kenya), as Second Vice-Chairman, and Mr. Abdulaziz Haji Dirie (Somalia), as rapporteur of the Meeting.

#### Agenda

19. The Meeting examined the annotated provisional agenda prepared by the secretariat. After discussion, the agenda was adopted comprising the following Items:-

1. Opening addresses
2. Election of officers
3. Adoption of the Agenda



4. Investment in Housing

- (i) Review of Sources and Methods of Financing and Recommendations (E/CN.14/HOU/64)
- (ii) Statements by Representatives of Governments and African Development Bank
- (iii) Slums and Uncontrolled Settlements: Investment and Development Policies (E/CN.14/HOU/62)

5. Measures to Increase Inflow of Capital

- (i) Organization and Development of Savings and Loan Associations (Building Societies) (E/CN.14/HOU/53 and E/CN.14/HOU/54)
- (ii) The East Africa Building Society - Case Study (E/CN.14/HOU/65)
- (iii) Organization and Development of Housing Finance Companies (E/CN.14/HOU/50)
- (iv) Credit Schemes to promote Small-Scale Industries for Local Building Materials (E/CN.14/HOU/52)
- (v) The Roof Loans Scheme in Ghana (E/CN.14/HOU/68)
- (vi) Non-Profit Housing Enterprises in the Federal Republic of Germany (E/CN.14/HOU/59)
- (vii) The German Saving-for-Building System: A Pattern to Encourage Private Financing of Housing (E/CN.14/HOU/67)

6. Rent Policy and Structure

- (i) Housing Policy and Rent Structure in Kenya (E/CN.14/HOU/55)
- (ii) Rent Policy and Structure in Uganda (E/CN.14/HOU/63)
- (iii) Rent Grading System Operated by the Malawi Housing Corporation (E/CN.14/HOU/57)

7. Establishment and Development of Housing Banks and their Role in African Countries (E/CN.14/HOU/70)

8. Any other business

9. Adoption of report and closing session

PART I

ACCOUNT OF PROCEEDINGS

INVESTMENT IN HOUSING

(i) Review of sources and methods of financing

20. A member of the secretariat introduced the paper entitled "Review of Sources and Methods of Financing for Housing and Urban Development in Africa" (E/CN.14/HOU/64) and invited the attention of the Meeting to the fact that it was necessary to explore all possible sources to increase the inflow of capital to housing. Increased investment was necessary in two channels, first, in the organization and development of the building materials industry and, secondly, in revolving credit facilities in housing finance institutions. There was also an urgent need for adequate funds to acquire sufficient land for comprehensive urban physical planning, so as to avoid the present ad hoc action on land acquisition and urban planning layouts in scattered form. If urbanization by migration from rural areas was inevitable, then this made the need for proper urban physical planning still more necessary.

21. After taking note of the contents of the paper, delegates decided to deal with the sixteen numbered recommendations contained in the paper.

1. It was noted that the attention of the Meeting of African Planners recently held in Addis Ababa had been drawn to the need for Governments to outline their population policies having regard to the rapid rates of growth of total and urban population.
2. There was considerable discussion as to government action to control the urbanization problem which manifests itself in the housing problem. There was a consensus that action to alleviate the situation was necessary in both the urban and rural areas. Several different schemes carried out in different countries were brought to attention. In the urban areas there was a scheme for reception areas for immigrants from which, having obtained employment, they

could take accommodation in a more settled area. There was a need also to use the saving capacity of immigrants and to use money which they already had in their possession, to help themselves. Cities and towns could not just become absorbers of people. There had to be comprehensive and coherent government policies, particularly in employment opportunities and transportation. Delegates agreed that proper urban physical planning and land acquisition were the hinges on which the success of alleviating the urbanization problem depended.

In the rural areas there had been some success in schemes which included a system of establishing family villages as new settlements and this type of scheme had been included in at least one development plan. Such schemes involved creation of employment opportunities, development of co-operatives and encouragement of ownership of land and property.

It was suggested that the African Development Bank and the International Bank for Reconstruction and Development (World Bank) could have a useful role and delegates requested information on the Banks' activities in this sector. Information was given that the Banks had established a section dealing with the economics of urbanization which was concerning itself with the growth of urbanization and measures to deal with it. There was a clear relationship between measures to be taken in urban areas and in the formulation of rural development programmes. It appeared that the Banks would be concerned with projects to provide infrastructural works, and in research and training. Further information would have to be sought on how projects might be put to the Banks.

3. There was general agreement on the necessity for site-and-service schemes whereby governments would provide the infrastructure and make available plots for housing, and governments were already encouraging these schemes. There was already speculation in dealings with plots already leased to individuals. It was agreed

that in such schemes, where individuals wished to make a dealing on their leasehold interest, then there should be a clause in the lease document stating that the first option on any dealing should be with the agency making the original lease.

4. Delegates supported the recommendation that a national co-ordinating agency, e.g. the National Council of Social Services, should be charged with responsibility for bringing together indigenous mutual aid associations so that their funds could be brought into more productive use.
5. Delegates took note of the establishment of the African co-operative savings and credit association, with its head office in Nairobi, Kenya, and its efforts to extend the Credit Union movement in African countries.
6. Delegates agreed that savings and credit banks owned and operated by Africans should be established and that such banks should institute a system to recognize potential borrowers. Their operations should be adapted to take into account African traditions and needs on loan applications so as to avoid the rigidity in the present banking system which affected particularly the small borrowers. There should be educational material published about their facilities and to place emphasis on the need for domestic savings. Governments of member States were already carrying out a policy to encourage domestic savings. Local Government Authorities should be able to use the facilities offered by this type of bank. There would be need to keep a review of the present banking system which is foreign and cannot easily be understood by a large cross-section of the population. This type of bank would not concentrate its business on borrowers of large sums.
7. Delegates agreed that training in the work of housing credit institutions was an extremely important matter and noted that the UNECA was arranging in co-operation with bilateral governments for training to be carried out in their countries and for experts to be sent to African countries to train persons on the spot.

It was noted that the African Development Bank in its endeavours to provide technical assistance to national housing institutions could also provide opportunities for "On the Job" training. It was further noted that United Nations fellowships were available through the country programmes of UN technical assistance. Information was given that requests for fellowships could be made to the United States Agency for International Development and that they might be routed through the United States Diplomatic Mission in the country concerned. In some countries qualified persons were already available for employment in housing credit institutions.

The UNECA in co-operation with governments of member States and other interested parties, was seeking to establish the nucleus of sub-regional training centres, using the services and facilities which might be offered by African universities.

Delegates agreed that existing institutions should be supported by provision of additional capital and that such capital should not be confined to establishing new institutions.

8. There was general agreement with the scheme to encourage African entrepreneurs to enter the contracting industry. The training course carried out by UNECA in four East African countries in 1968 had been successful and details of follow-up action in the countries were given. In Kenya, for example, African building contractors were encouraged and given loans through a system established by the National Construction Corporation. Delegates agreed that in the early days the size in value of contracts awarded to new entrepreneurs should be graded according to their ability and capacity. The policy of encouragement should include the need for commercial banks to recognize their creditworthiness in obtaining bridging finance for their operations. The bias shown by those practitioners in their technical professions towards large foreign firms would need to be changed.

Information was given about a scheme involving building teams comprising masons, carpenters, and other trades-men. In the event of African contractors being awarded contracts, there seemed to be no reason why they should not be in a position to sublet parts of their contract to other firms better equipped to carry out particular parts of the work.

Information was given on the operations of a regional institute established under UN auspices in Bogota, Colombia, which undertook assistance in training building contractors. In the case of Africa, a survey of training needs was necessary as follow-up action to the UNECA training courses. Possible projects to institutionalize training on a sub-regional basis were possible in Zambia under UN sponsorship, and in Kenya with bilateral co-operation from the Government of the Netherlands through its nominated technical agency, Bouwcentrum (Building Centre) in Rotterdam, Holland.

9. There was considerable discussion on the question of land used as security for mortgage loans. Need for a precise policy on land use was evident and this should be linked with the question of urban physical planning. Delegates expressed disapproval of speculation in land whereby large plots in central position were held, in some cases by absentee landlords, until high appreciation in value had occurred. Some delegates suggested that such land should be taxed at a high rate to encourage early development or that land should be surrendered to the State with an element of compensation to cover the owner's outgoings on previous taxes. Delegates noted that in one country the whole question had been solved by nationalization of land. In the case of communally owned land, it was thought possible for local authorities to enter into a form of partnership with communal owners so that it might be used for mortgage purposes. In the case of land owned on communal basis, delegates recommended that Governments should consider the necessity for establishment of a scheme or a method of providing certificates of landholding to enable individuals to take advantage of credit facilities for housing by using these certificates as security for loans.

10. Delegates agreed that existing mortgage lending institutions should reduce the ratio of down-payments for the benefit of low- and middle-income groups. They noted, however, that it was of course necessary to ensure the security of investors' monies in housing credit institutions.
11. Delegates supported the recommendation that existing mortgage lending institutions should be requested to accommodate borrowers of smaller sums where income and security were in order.
12. There was a consensus of agreement that social security funds in African countries should be used to provide capital for housing on a long-term basis. It was noted that this would be a national measure on the part of the governments concerned.
- 13.. Delegates took note of this recommendation concerning a survey of investment activities of insurance companies in housing, and agreed that this task could be undertaken under arrangements made by governments on a national basis.
14. Delegates took note of this recommendation and agreed to discuss the questions arising under Item 7 of the Agenda concerning the Establishment and Development of Housing Banks in Africa.
15. Delegates agreed that appropriate credit facilities (internal or external) be made available to assist in establishing African entrepreneurs in business ventures in the building materials industries, and took note that facilities already existed in the majority of countries through the operations of agencies such as development corporations, finance corporations, etc. (This recommendation relates also to proceedings given in "Measures to Increase Inflow of Capital" under sub-paragraph (iv)).
16. Delegates agreed ~~with~~ the recommendation for the proposal to establish an International Housing Finance Corporation, provided that preparatory work covers fully requirements of the African region, including those affecting balance of payments, the terms

of loans and particularly rates of interest, the role of central banks, the use of national social insurance schemes, and the acceptance of an alternative form of security on individual landholding as opposed to landowning.

(ii) Statements by Representatives of Governments and the African Development Bank

22. A statement was made to the Meeting by Mr. C.E. Bently, Vice-President, National League of Insured Savings Associations, U.S.A., representing the Government of the United States of America. He gave a brief account of the background of the United States savings and loan industry and some details of his organization's involvement in international activities. He put to the Meeting future possibilities for housing finance in Africa with some suggestions for advice and assistance from the United States of America. Based on discussions with representatives of USAID, the Meeting was informed that the Africa Bureau of USAID is preparing to move forward using a new and expanded Housing Guaranty Programme channelled primarily toward the development of housing credit institutions. The savings and loan industry in the United States are prepared to provide both technical expertise and seed capital in the form of loans to create, where needed, African owned housing credit institutions.

23. Delegates expressed appreciation of the offers made in this statement and decided to make a response during discussion of Agenda Item 7.

24. A further statement was made to the Meeting by Mr. K.A. Abubakr, Loans Officer, African Development Bank, whereby the Bank agrees in principle to the setting up of an International Housing Finance Corporation in an effort to solve the housing problems encountered by African countries. This agreement in principle requested that regional considerations should be taken fully into account and that a fixed proportion of the proposed Corporation's resources should be allocated for investment in Africa. The Bank would be prepared to act as an intermediary between the Corporation and the governments of member States. To this end, the Bank and UNECA have agreed to explore the most appropriate modalities which would make the proposed Corporation operate in a manner compatible with the interests of the African countries.



25. From the operational point of view, the ADB within the limits of its resources could participate in the housing finance field in the following ways:-

1. The Bank will be prepared to consider financing national and multi-national projects concerned with the production of building materials and the provisions of basic infrastructure such as water and sewerage facilities, roads, etc.
2. Under its technical assistance programmes, the Bank is prepared to consider applications for technical assistance to member countries to support their efforts in establishing housing credit institutions or strengthening existing ones.
3. As regards seed capital, the Bank is not in a position to utilize its own capital for the provision of seed capital for a national housing finance institution. But the Bank will be prepared to consider applications from housing finance institutions in its member countries for loans on conventional development banking terms.
4. As and when the ADB succeeds in establishing the proposed African Development Fund, the Bank will be in a better position to consider allocating a proportion of such resources for investment in the housing sector on concessional terms.

26. Finally, it was pointed out that the Bank, itself a self-help institution, believed that external resources that could be made available should always be as a supplement to national efforts in the mobilization of capital for socio-economic objectives in which adequate housing ranks high.

(iii) Slums and Uncontrolled Settlements: Investment and Development Policies

27. A representative of the secretariat introduced the paper entitled "Slums and Uncontrolled Settlements: Investment and Development Policies in Africa" (E/CN.14/HOU/62), and drew attention to the fact that investment and development policies in slum clearance and urban renewal in the continent

of Africa have been given only indirect attention except in the highly urbanized countries of North Africa. The North African experience shows that it is almost impossible to provide solutions from normal monetary resources once the situation has been allowed to develop. A large number of heads of households have been prepared to construct their own houses. In view of this, it is easier to set up institutions for popular participation and urban renewal. Experience in Africa has shown that the social factors which lie behind rural-urban migration have not been clearly identified since the purely economic solutions provided (particularly in North Africa) have failed to prevent this rural exodus to any degree. Research is required to investigate the problem in all its social aspects so that lasting solutions may be found.

28. Since urbanization is an irreversible and inevitable aspect of population and economic growth the socio-economic problems of urbanization, are not only dynamic but permanent; a public agency is required to pay attention to the problem. Such a public agency need not be separate from existing institutions but must pay increased attention to the socio-economic problems of urbanization, namely:

- land law and ownership, public, and private,
- distribution of rural-urban employment facilities,
- identification of future growth areas.

In addition such a public agency must be active in formulating government policy on development so that distribution of population (and infrastructure) is uniform all over the country.

29. Delegates agreed that it would be preferable to have a department to carry out measures involved in planning and programmes of investment. There was a need for a land use policy for the areas affected and a review of land tenure. It would be necessary to rationalize traditional methods of construction on a systematic basis.

MEASURES TO INCREASE INFLOW OF CAPITAL

(i) Organization and Development of Savings and Loan Associations (Building Societies)

30. A member of the secretariat in presenting two documents entitled "Draft Model Law for Savings and Loan Associations Providing Housing Credit" (E/CN.14/HOU/53), and "Draft Model Rules for Savings and Loan Associations Providing Housing Credit" (E/CN.14/HOU/54) invited attention to the fact that these documents had been prepared for use in member States, but that they would need modification to suit the conditions and needs in different countries.

31. Delegates took note of the documents. In doing so, it was agreed that the UNECA should be requested to provide a mission to visit African countries, on request of the governments, to assist in the re-drafting of any laws affecting house mortgage operations.

(ii) The East Africa Building Society - Case History

32. A representative of the secretariat, himself intimately connected with the operations of this Organization, introduced the paper entitled "The East African Building Society - A Case History on Establishment and Progress" (E/CN.14/HOU/65). He invited attention to the measures taken to establish the Society and its operational experiences which were thought to be useful information for other countries which might be considering new institutions for house mortgage operations. He invited information on the experience of similar types of institutions in other countries.

33. Delegates pointed out that if such a society was typical of the policy adopted in general within such organizations, then it appeared that the interest rate to borrowers was too high even allowing for the fact that operations were directed towards the middle income-groups. It was suggested that fixed period shares might be introduced and that there might be tax exemption on interest earned in institutions of this type. It was further suggested that the governments might wish to make some form of investment in these institutions in order to allow an "equalization" of the interest rate charged to borrowers.

34. Delegates agreed that it was necessary for institutions to be established to provide facilities for the low-income groups so that loans could be spread over a larger number of people.

(iii) Organization and Development of Housing Finance Companies

35. In introducing the paper entitled "Housing Finance Institutions Model Memorandum and Articles of Association for a Housing Finance Company Incorporated under the Law Relating to Companies" (E/CN.14/HOU/50), a member of the secretariat stated that this document comprized Draft Model Rules of a Memorandum and Articles of Associations for a company carrying out the same type of operations as a savings and loan association. In this type of institution the persons contributing the equity capital were by that fact the proprietors, whereas in savings and loan associations the control and management rested with the membership.

36. Delegates took note of this document and agreed that it would be useful in African countries where a similar type of company was envisaged. It was noted also that this type of company might be affected by the laws governing banking practice. Delegates recommended that advice and assistance should be given by UNECA and other UN bodies to design legal framework to assist housing credit institutions where the companies' law was inappropriate

(iv) Credit Schemes to Promote Small-Scale Industries for Local Building Materials

37. A member of the secretariat introduced the document entitled "Credit Schemes in Promoting Small-Scale Industry for Development of Local Building Materials in Africa" (E/CN.14/HOU/52). He drew attention to the practical measures outlined in the document whereby it would be possible for African entrepreneurs to obtain credit for use in producing, fabricating and marketing local building materials, and in obtaining credit for the import element of such materials.

38. Delegates drew attention to existing arrangements through development corporations, finance corporations, etc., whereby this type of credit was already available in some countries. There was a necessity to improve the quality of products produced by small-scale entrepreneurs, and there was a need also to encourage standardization of building components marketed under these arrangements.

(v) The Roof Loans Scheme in Ghana

39. A representative of the secretariat introduced the paper entitled "The Ghana Roof Loans Scheme" (E/CN.14/HOU/68). The intention of the scheme was initially to improve housing conditions for rural areas, but with a possible extension into urban areas. (This relates to the recommendation 3 in paragraph 109 of the document entitled "Review of Sources and Methods of Financing for Housing and Urban Development in Africa" (E/CN.14/HOU/64) which gave preference to urban site-and-service residential schemes)).

40. The scheme covered items which involve considerable cost outlay such as the roof in particular, doors and windows, and lime-wash. This was expected to amount to approximately 25 to 35 per cent of the total cost of the dwelling. The scheme was designed to complement savings in kind in the form of other materials for the formation of walls and foundations, etc.

41. A particularly important aspect of the scheme was its attempt to spread the benefit of housing finance as widely as possible through the formation of village societies which acted as guarantors for repayments for materials received, such guarantees avoiding the use of land as collateral. In the first years of its operation the scheme had an exceptionally low level of bad debts on what was originally a five year credit period.

42. Some delegates had experienced schemes similar to that attempted in Ghana. The major impediment in these schemes appeared to have been largely administrative. Problems experienced included inadequate inspection of basic structures so that premature collapse occurred before the loan was paid off; even where "loans" were made in the form of materials occasionally means were found of encashing such materials either before or after receipt; administrative costs per loan, over the five years, might well be higher than the cost of the loan; materials storage is relatively expensive; and even in rural areas those who actually received the credit were the well to do.

43. None of these problems appeared together in the same country, and they were not felt to be insuperable either individually or collectively. Suggestions made by delegates included the recognition of persons and existing institutions such as materials suppliers, traders, and co-operatives, etc.

and the treatment of administrative and other costs as either a subsidy or grant.

44. Delegates recommended a widespread extension of such credit schemes to urban site-and-service schemes; the framework supporting the roofing structure; the foundations or plinth on which the dwelling is built; and core-housing schemes.

(vi) Non-Profit Housing Enterprises in the Federal Republic of Germany

45. A representative of the secretariat introduced the document entitled "Non-profit Housing Enterprises in the Federal Republic of Germany" (E/CN.14/HOU/69) and stated that the activities offered by non-profit housing enterprises and their operations are not limited to the provision of housing alone, but have a far reaching effect on political, economic, and social conditions. A strong policy from government and the provision of a legal framework and measures of supervision were essential. In the Federal Republic of Germany these had been provided since the movement came under its own statute in 1930.

46. The operations of non-profit housing enterprises contribute to assisting those groups of the population who could not acquire decent housing without support, developing savings consciousness and the habit of thrift, promoting industrial development through housing with its multiplier effect in other sectors thus helping to reduce under-employment and unemployment, furthering urban and regional planning, and creating a healthy urban social environment by improving hygienic, educational and other community facilities.

47. Delegates noted that non-profit housing enterprises exist as both co-operatives and firms. These types of enterprises include as shareholders, Trade Unions, Central and Local Government authorities, groups of persons, churches, and employers. They noted also that construction undertaken was primarily in flats in high level buildings. Shareholders in the organizations receive only 4 per cent per annum on their investment.

48. It was noted that these organizations received loans from mortgage banks and other financial institutions on a repayment period of 33 years within the system of financing housing in the Federal Republic of Germany.

49. Delegates agreed that the attention of governments might be drawn to the potentialities of the non-profit housing enterprise generally and their part in the generation and accumulation of savings for home financing. Therefore, they recommended that adequate research should be undertaken by UNECA and other interested parties in member Countries.

(vii) The German Saving-for-Building System to Encourage Private Financing of Housing

50. A representative of the secretariat introduced the paper entitled "The German Saving-for-Building System to Encourage Private Housing Finance" (E/CN.14/HOU/67) and invited attention to the operations of this system in the Federal Republic of Germany, Austria, France, Greece, and Turkey. The system could in certain conditions be helpful in developing countries in Africa to promote thrift and home ownership.

51. This system is essentially a self-help scheme which creates an autonomous market of capital exchange between the savers themselves. This is particularly the case regarding interest rates which are independent of what happens in other financial spheres. The German institutions established under this system pay 2½ to 3 per cent interest per annum to the savers and charge 4½ to 5 per cent per annum on mortgage loans. Within the framework of the saving-for-building contract the saver obtains, against his monthly contributions, a legal claim to a mortgage loan. The system as operated in Germany has about 8 million savers of whom two thirds are workers. Certain tax relief measures and cash subsidies are accorded to this system by the Government.

52. In response to requests from delegates, information was given that despite the legal claim to a mortgage loan, it was not possible to set a precise date on which loans would be forthcoming. Loans were made according to availability of funds and their might be a waiting period.

53. Delegates noted that in order to prevent abuse of taxation relief in individual cases, the saver might as a penalty be required to leave his savings in the institution for a number of years, and these funds are used to assist other eligible members.

54. Delegates agreed that inflow of capital for housing should be encouraged, the question is the proportion of capital which can be applied to assist the lower-income groups where greatest need for housing exists. The system could be applied with assistance from governments by including this type of contractual saving in existing house mortgage institutions. Before introducing the system in an African country, a survey should be made by UNECA and other interested parties in a selected country to examine the housing situation, income levels, the housing market and the capital market, legal provisions for mortgage security, and the forms of government assistance which might be given in both tax relief and subsidization of interest rates.

55. This study would reveal whether there were favourable conditions for the introduction of this system.

#### RENT POLICY AND STRUCTURE

##### (i) Housing Policy and Rent Structure in Kenya

56. A representative of the secretariat introduced the document entitled "Some Aspects of Housing Policy and Rent Structure in Kenya" (E/CN.14/HOU/55), and drew attention to the fact that the document dealt with housing policy in general but related the Kenya rent structure more specifically with the objectives of this policy. It showed that if funds for housing are allocated according to income groupings, then the lower groups cannot pay for a finished structure, but can only be afforded a serviced plot, or just a plot. If such a strategy is not involved, the funds and the technical capacity will be exhausted on more expensive housing (though in Kenya houses costing more than K£.1200 are to be financed through the private sector). On this basis, it was suggested that once the needs are determined, all the required land should be acquired, planned and developed, so that house building can start even if this leaves housing construction largely to self-help efforts. Attention was drawn to an unfair subsidization of housing for civil servants, in that the lower-grades pay a higher percentage of their income than do the higher-grades, even in this subsidized system.



57. Delegates noted that the building rate could be increased in view of the quick amortization of capital and the high rate of return on investment in the private sector. They took note of the suggestion that increased inflow of capital could be achieved by paying a higher rate of interest on monies invested in housing in these circumstances.

58. Delegates agreed that the quick amortization of capital over 3 to 5 years and the high rate of return on investment in housing reflected a poor position having regard to the great shortage of housing and recommended that these conditions should be brought to the notice of governments of member States.

(ii) Rent Policy and Structure in Uganda

59. In introducing the document entitled "Rent Policy and Structure in Uganda" (E/CN.14/HOU/63) a representative of the secretariat drew attention to part of this document which suggested that financial policies had not changed substantially with respect to housing from those obtaining in the colonial era. For example, housing built with the Government capital was still being provided from recurrent expenditure and not from capital expenditure on development projects where amortization would be required. He drew attention to the existence of subsidies which did not include the lower-income groups.

60. During discussion, delegates agreed that there might be a progressive withdrawal of government from civil service housing. Measures instituted should be specific to those areas where rent control should be applied to protect the lower-income groups. If the system of income grouping was to affect the allocation of funds for housing, then it would be necessary to see that houses were in fact occupied by those groups for which they were intended.

61. In some countries there appeared to be a struggle between the public and private sectors on the question of rent control. In one country providing housing through public funds, it had been the policy to charge rents based on construction costs which, though being below private market rents, introduced an influence into the market which could reduce the overall level of

rents. The whole situation needed to be reviewed carefully because of the change in circumstances whereby increasing numbers of African people were now living in cities and towns.

(iii) Rent Grading System Operated by the Malawi Housing Corporation

62. A member of the secretariat, in introducing the document entitled "Management, with Particular Reference to Rented Houses - Malawi Housing Corporation's Rent Grading System" (E/CN.14/HOU/57), explained that this system had been worked out by the Corporation as part of its internal management arrangements. The system was self-explanatory in the document and might prove useful in other countries.

63. Delegates took note of the rent grading system as applied to different house types and agreed that it might be drawn to the attention of governments in other countries.

ESTABLISHMENT AND DEVELOPMENT OF HOUSING BANKS AND THEIR ROLE IN AFRICAN COUNTRIES

64. A member of the secretariat introduced the document entitled "Establishment and Development of Housing Banks and Their Role in African Countries" (E/CN.14/HOU/70). He explained that this document in conjunction with another document entitled "Review of Sources and Methods of Financing for Housing and Urban Development in Africa" (E/CN.14/HOU/64) were the prime considerations placed before the Meeting. The establishment and development of housing banks or house mortgage banks was not applicable in those countries where conditions in general, and sources and availability of capital did not justify such measures being taken at this time. There was, however, in certain countries a need to establish machinery to provide a focal point for investment of money in housing from all possible sources, and for such an institution to implement approved government measures such as mortgage insurance and guarantee schemes which at present were being implemented directly from the government to house mortgage institutions which were not owned by government or where government had only a partial interest.

65. It was suggested in the document that it was unlikely that the varying sources available to increase the inflow of capital would respond by way of investment unless there was a central body to receive such investment and thereby channel it to the different institutions in this field of operations.

66. It was noted that in the process of development, certain fiscal and monetary measures had been taken by African governments through Central Banks on exchange control measures which removed dealings in local national currencies from the international field thus to a great extent divorcing the influence of foreign interest rates on dealings in local money including investment in housing. There appeared to be no reason to link either commercial or house mortgage rates of interest any longer to those current in foreign countries outside Africa.

67. Information was given on the establishment and development of national housing banks in some Latin American countries including Chile and Brazil, which showed that through co-ordinated efforts the housing credit institutions themselves had been able to achieve a large increase in actual house production, through the various programmes they financed and supported. These institutions were established under their own statute and included the majority of the functions set out in the document.

68. Delegates agreed that there was a need for co-ordinated arrangements covering the whole field of house mortgage operations including modification where necessary and support of existing institutions. There was a need also for much more publicity to encourage the mobilization of local savings. The matter of manpower training in this field was of great importance and needed the advice and assistance of the United Nations and other interested parties.

69. Delegates recommended that measures to co-ordinate facilities for housing credit should be carried out wherever possible and that the different sources of capital, e.g. commercial banks, insurance companies, employers, social security schemes, and domestic savings should be taken into account and measures instituted to increase the inflow of capital to housing from these sources. At the request of delegates information was given on the United Nations Development Programme involving the development of national housing banks. Delegates recommended that efforts be made to develop such

an institutional arrangement in collaboration with an African government or governments by the UNECA, the United Nations Development Programme, the UN Centre for Housing, Building and Planning, and the African Development Bank working together, the results of such a demonstration project should be documented and made known to those other governments where similar measures might be envisaged.

Adoption of Report and closing session

70. The draft report contained herein was adopted during the evening of 3 July 1970.

71. The closing session was addressed by Mr. S.K.E. Okurut, M.P., Deputy Minister for Works, Communications and Housing, Government of Uganda, Mr. D.S. Chipeta, Delegate from Zambia, and Mr. T. Madisa, Delegate from Botswana.

72. Mr. Okurut again drew attention to the particular problem of evolving financial machinery for housing and the need for increased inflow of capital. He said that housing should be looked upon not as a consumption but rather as a tool which can be used to achieve social and economic objectives. Playing safe and maintaining a status quo would be no solution to the rising problems and governments expected recommendations on housing credit facilities which were flexible and adaptive to cater for the low-income families who constitute the majority in African countries. The seemingly simple concepts of thrift and home-ownership need to be developed and institutionalized through co-ordinated measures. In its Third Five-Year Development Plan, the Government of Uganda intended to incorporate a viable strategy on housing as a social and economic activity into the framework of the national plan. He felt sure recommendations arising from the Meeting would give governments a good guide.

73. Mr. D.S. Chipeta, in reply to the Deputy Minister, proposed thanks to the Government of Uganda for all the assistance and facilities which had been provided towards the successful outcome of the Meeting.

74. Mr. Madisa, proposed thanks to UNECA, the Organizers of the Meeting, and to the Chairman, the Vice-Chairmen, and the Rapporteur, who had given valuable service on the occasion in ensuring that the Meeting was conducted on purposeful lines.

### PART III

#### SUMMARY OF MAIN RECOMMENDATIONS

75. In regard to assistance from the African Development Bank and the International Bank for Reconstruction and Development (World Bank), delegates recommended that further information should be sought on how projects for housing and urbanization, particularly infrastructural works, should be developed for submission to the Banks (Paragraph 21.2).

76. It was recommended that preference be given 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 first option on any dealing should be with the agency making the original lease (Paragraph 21.3).

77. Delegates recommended that a national co-ordinating agency, e.g. the National Council of Social Services, should be charged with responsibility for bringing together indigenous mutual aid associations so that their funds could be brought into more productive use (Paragraph 21.4).

78. Delegates took note of the establishment of the African Co-operative Savings and Credit Association, with its head office in Nairobi, Kenya, and recommended that measures be taken to extend the Credit Union movement in African countries (Paragraph 21.5).

79. The establishment and development of savings and credit banks owned and operated by Africans was recommended, and that this type of bank should not concentrate its business with borrowers of large sums (Paragraph 21.6).

80. Delegates recommended that training in the work of housing credit institutions should receive high priority, that existing institutions should be supported by provision of additional capital, and that available capital should not be confined solely to establishing new institutions (Paragraph 21.7).

81. It was recommended that the UN ECA programme to encourage African entrepreneurs to enter the contracting industry should be continued, and that

suitable follow-up action to establish training centres on a sub-regional basis should be taken by the United Nations and other interested parties in collaboration with governments of member States (Paragraph 21.8).

82. In regard to land owned on a communal basis, delegates recommended that governments should consider the necessity to establish a system to provide certificates of landholding to enable individuals to take advantage of credit facilities for housing by using these certificates as security for loans (Paragraph 21.9).

83. Delegates recommended that existing house mortgage institutions should reduce the ratio of down-payments for benefit of the lower-income groups (Paragraph 21.10).

84. It was recommended that existing mortgage lending institutions should be requested to accommodate borrowers of small sums where income and security were satisfactory for purposes of obtaining a mortgage loan (Paragraph 21.11).

85. Delegates recommended that appropriate credit facilities (internal or external sources of funds) should be made available to assist in establishing African entrepreneurs in business ventures in the building materials industry (Paragraphs 21.15 and 38).

86. It was recommended that measures for the establishment of an International Housing Finance Corporation, taking into account African regional considerations, should be pursued (Paragraph 21.16).

87. Delegates recommended that offices be established within government machinery to deal with measures involved in planning and programmes of investment concerning slums and uncontrolled settlements and that there should be rationalization of traditional methods of construction (Paragraph 29).

88. Delegates recommended that advice and assistance should be given by UNECA in collaboration with other interested parties in providing the legal framework for house mortgage institutions in African countries, and to assist in redrafting of any existing laws affecting these operations (Paragraph 31).

89. It was recommended that where institutions are established under legislation relating to companies and/or banking laws, due regard should be taken to give these institutions tax exemptions and other measures usually applied to profit-making firms (Paragraph 36).

90. Delegates recommended a wide-spread extension of credit schemes such as the "roof loans scheme" to site-and-service schemes, framework supporting the roofing structure of houses, the foundations and floor slabs on which dwellings are built, and to core-housing schemes (Paragraph 44).

91. Delegates recommended that the attention of governments should be drawn to the potentialities of non-profit and co-operative housing enterprises, and further recommended that adequate research on how to adapt and establish such organizational forms should be undertaken by UNECA, in collaboration with other interested parties, in member States (Paragraph 49).

92. Delegates recommended that schemes encouraging contractual savings in existing or new housing credit institutions should be encouraged and that a survey should be made by UNECA in a selected country to examine income levels, the housing market and the capital market, and forms of government assistance which might be given in both tax relief and subsidization of interest rates (Paragraph 54).

93. Delegates recommended that efforts should be undertaken to promote an increase in the building rate of houses taking note of the present conditions in some countries whereby there is quick amortization of capital invested over three to five years and having regard to the high rate of return on investment in housing (Paragraph 58).

94. Delegates recommended that all the sources of capital brought out during the Meeting, including commercial banks, insurance companies, housing co-operatives and housing associations, employers, and particularly social security schemes should be considered and encouraged by governments for investment in housing. They recommended also that there should be a serious publicity and public information programme to mobilize local savings for investment in housing (Paragraph 69).

95. Following on information given concerning the establishment and development of national housing banks in Latin America, it was recommended that efforts be made to develop such an institutional arrangement in collaboration with an African government or governments, by the UNECA, the United Nations

Development Programme, the UN Centre for Housing, Building and Planning, and the African Development Bank working together. The results of such a demonstration project should be documented and made known to those other governments of member States where similar measures might be envisaged (Paragraph 69).



ANNEX I

LIST OF DOCUMENTS PREPARED FOR THE MEETING

Background documents: Size and growth of urban population in Africa  
(E/CN.14/CAS.6/3)

Finance for housing and community facilities in  
developing countries (ST/SOA/79)

Rural Housing: A Review of World Conditions (ST/SOA/37)

Basics of Housing Management (ST/SOA/92).

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| <u>Document No.</u> | <u>Title</u>   |
|---------------------|--|
| 1. E/CN.14/HOU/50   | Housing Finance Institutions Model Memorandum and Articles of Association for a Housing Finance Company Incorporated under the Law Relating to Companies |
| 2. E/CN.14/HOU/52   | Credit Schemes in Promoting Small-Scale Industry for Development of Local Building Materials in Africa   |
| 3. E/CN.14/HOU/53   | Draft Model Law for Savings and Loan Associations Providing Housing Credit   |
| 4. E/CN.14/HOU/54   | Draft Model Rules for Savings and Loan Associations Providing Housing Credit   |
| 5. E/CN.14/HOU/55   | Some Aspects of Housing Policy and Rent Structure in Kenya   |
| 6. E/CN.14/HOU/57   | Management, with Particular Reference to Rented Houses - Malawi Housing Corporation's Rent Grading System  |
| 7. E/CN.14/HOU/62   | Slums and Uncontrolled Settlements: Investment and Development Policies in Africa  |
| 8. E/CN.14/HOU/63   | Rent Policy and Structure in Uganda  |
| 9. E/CN.14/HOU/64   | Review of Sources and Methods of Financing for Housing and Urban Development in Africa   |
| 10. E/CN.14/HOU/65  | The East African Building Society - A case History on Establishment and Progress   |
| 11. E/CN.14/HOU/67  | The German Saving-for-Building System to Encourage Private Housing Finance   |

12. E/CN.14/HOU/68      The Roof Loans Scheme in Ghana
  13. E/CN.14/HOU/69      The Non-profit Housing Enterprises in the Federal  
Republic of Germany
  14. E/CN.14/HOU/70      Establishment and Development of Housing Banks and  
their Role in African Countries
-

ANNEX II

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