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REPORT OF THE SEMINAR ON HOUSING ADMINISTRATION IN AFRICA
(ENGLISH-SPEAKING COUNTRIES)

(Copenhagen, Denmark, 19 September to 2 October 1971)

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REPORT OF THE SEMINAR ON HOUSING ADMINISTRATION IN AFRICA
(ENGLISH-SPEAKING COUNTRIES)

PART I. ORGANIZATION AND ATTENDANCE

Opening meeting

1. The Seminar on Housing Administration in Africa (English-speaking countries), met in Rungstedgaard, Rungsted Strandvej 107, 2960 Rungsted Kyst, from 19 September to 2 October 1971, pursuant to resolution 209(IX) adopted by the Economic Commission for Africa at its ninth Session.
2. The Seminar was sponsored jointly by the Economic Commission for Africa, Government of Denmark and the United Nations Headquarters, New York.
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 LXV(XII) 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 purposes of the Seminar were to examine the principles under which legislation had been or could be enacted; the guidelines on which housing policies and programmes might be framed; the relationships between different government ministries and departments which have an important bearing on housing; the structure and operations of executing agencies such as housing corporations; financing measures and the mobilization of local resources; co-ordination of research work and application of results; purposes and financing of pilot demonstration projects; and housing management.
5. The Seminar considered documents prepared by the ECA secretariat and its consultants, by the Centre for Housing, Building and Planning, UN Headquarters, by the Government of Denmark, and country monographs prepared by the representatives of African Governments.
6. The formal opening of the Seminar took place on 20 September at Rungstedgaard, Rungsted Strandvej 107, 2960 Rungsted Kyst, and opening statements were made by Professor Kield Philip, Chairman of the Board of the Danish International Development Agency, by Mr. R.E. Fitchett, United Nations Economic Commission for Africa Co-Director for the Seminar, and by Mr. Einer Engberg, Head of Department, Danish Ministry of Housing, the Director of the Seminar.

7. The Chairman of the Board of the Danish International Development Agency inaugurated the Seminar and welcomed the representatives of member States and other invited guests on behalf of the Government of Denmark. He expressed appreciation to UN ECA for their co-operation in bringing the important subject of administration in housing forward for discussion, and for the co-operation of UN ECA in the preparations for the Seminar. He hoped that recommendations coming from the Seminar would help African Governments to shape their policies or review them as the case may be, for the future development of housing operations. He drew the attention of representatives to the fact that Denmark was devoting one-half of one per cent of its gross national product to assistance to developing countries. This was a significant factor considering that Denmark had small natural mineral resources, and relied on the development of its human resources. This resulted in the emphasis being placed on education and training in the technical assistance activities of the country. Denmark believed in making its greatest contribution through international organizations and was convinced that international organizations must play a larger part in technical assistance activities.

8. Mr. R.E. Fitchett, UN ECA Co-Director for the Seminar, conveyed greetings for a successful Seminar from Dr. R.K.A. Gardiner, Executive Secretary of the United Nations Economic Commission for Africa. On behalf of the Executive Secretary he thanked the Government of Denmark for joining with UNECA and UN Headquarters in organizing the Seminar and for the generous assistance which had been provided. He extended appreciation to all the Danish Authorities for the hard work which had been put into preparations for the Seminar. He said that this was the first Seminar on Administration in Housing in so far as the African Region was concerned. The subject was clearly an important one in both the public and private sectors of the economy in African countries. He drew attention to the limiting factors contained in the Working Paper entitled "Factors Concerning Housing Administration in Relation to Current Housing Problems and Government Policies (Introductory Note for the Meeting by the Secretariat)" (document No. HOU/WP/21), and in particular to the lack of capital available for housing, coupled with the question whether or not available capital was being used as well as it could be. He stressed the need for adequate and efficient machinery and in particular improved administrative capacity which could be brought about by a shift in educational policies to provide more trained persons in technology, finance, higher levels of management and training in modern business administration. He drew attention also to the work of the United Nations on the subject of the human environment and said that United Nations was much concerned with human settlements and regarded administration in housing as being an important factor towards betterment of these settlements. He hoped that concrete recommendations of a practical nature could be made to the Governments of African countries on matters of policy formulation and in identifying those areas where training of personnel at all levels could be intensified. Where the need for technical assistance in these and other projects arose, he stated that these needs could be represented from the Seminar to the United Nations, the United Nations Development

Programme, the Governments of bilateral donor countries and other international institutions. In these circumstances, UN ECA was prepared to act as a catalyst and to assist in the preparation and in implementation of projects as far as it was able.

9. On behalf of the Danish Ministry of Housing and as Director of the Seminar, Mr. E. Engberg extended a hearty welcome to the participants in the Seminar, to the team of consultants and representatives from the United Nations and other international organizations.

10. Mr. Engberg stressed that no country in the world had solved its housing problem. Regardless of economy and technological development there was a widening gap between the economic rent and what the broad masses of population could afford to pay.

11. He further noted that an increasing number of African countries recently had established housing ministries and other central housing agencies. It was an important task of the Seminar to contribute to the rational administration and the training of staff in these new agencies.

12. On the opening of the Seminar, Mr. Engberg thanked the representatives of the Economic Commission for Africa and the Centre for Housing, Building and Planning for their excellent contribution in the preparations.

Attendance

13. The Seminar was attended by representatives from the following member States of the Commission: Botswana, Ethiopia, The Gambia, Ghana, Liberia, Libya, Mauritius, Nigeria, Sierra Leone, Somalia, Sudan, Tanzania, Arab Republic of Egypt, Uganda and Zambia.

14. Two representatives of the United Kingdom, Associate member State were present, together with representatives of the Government of Denmark, and a representative of the World Health Organization.

15. A full list of participants is given as Annex I.

Election of Officers

16. By mutual consent it was decided that the offices of Chairman and Rapporteur would be rotated daily. The following personalities occupied these offices on the dates stated below:

<u>Dates</u>	<u>Chairman</u>	<u>Rapporteur</u>
20 September	Mr. E. Engberg	Mr. K. Offe-Amoyaw
21 September	Mrs. L. Deigh	Mr. B. Chabafimbi
22 September	Hon. Mr. K. Ossei	Mr. S. Rwezaula
23 September	Mr. H.A. Shasa	Mr. S.M. Sissoho
24 September	Mr. S.A. Ajayi	Mr. Ahmed Hashi Abdi
27 September	Mr. M. Barwani	Mr. K. Sumodhee
28 September	Mr. R.N. Mannathoko	Ato Shitto Mersha
29 September	Mr. R.C.B. Banks	Mr. K. Zeitoun
30 September	Mr. W.W. Walabyeki	Mr. N. Yuyi
1 October	Mr. E. Engberg	Dr. A. Lubega

Agenda

17. The Agenda was adopted and comprised the following items:

1. Opening statements
2. Organization of the Seminar
3. Factors concerning housing administration in relation to current housing problems and government policies; Introductory note by Secretariat (HOU/WP/21).
4. The process of formulating housing policies and integration in development plans (HOU/WP/17 and HOU/WP/19).
5. Formulation of programmes in housing (E/CN.4/CAS.5/16/R1.c.1).
6. Tour of non-profit housing schemes in Greater Copenhagen.
7. Legislation and governmental machinery for implementing housing policy (HOU/WP/22).
8. Administrative structure and functions of executing agencies (HOU/WP/16).
9. Danish non-profit housing associations, their possibilities of improving the quantity and quality of housing production through improvement in administrative and managerial systems (HOU/WP/26).
10. Administrative and organizational arrangements for financing of housing (HOU/WP/23 and E/CN.14/106/Rev.1)
11. The role of the government in the field of housing programmes and administration prepared by the Ministry of Housing, Denmark (HOU/WP/25).

12. Housing management (ST/SOA/92)
13. Tour of non-profit housing schemes in Greater Copenhagen
14. Review of measures to mobilize domestic resources, financial and otherwise (E/CN.14/HOU/64).
15. Co-ordination of research work in housing and Inventory of Institutions and Programmes (E/CN.14/524).
16. Purposes and financing of pilot and demonstration projects (HOU/WP/18).
17. Adoption of the Report of the Meeting.
18. Closing session.

PART II. ACCOUNT OF PROCEEDINGS

- (i) Factors concerning housing administration in relation to current housing problems and government policies (introductory note for the meeting by the secretariat)

18. A member of the secretariat explained that the paper entitled "Factors concerning housing administration in relation to current housing problems and government policies" (HOU/WP/21) aimed at giving participants the broad scope of the housing situation existing in Africa at the present time. Although this document was not intended for general discussion, it was possible that participants would wish to make some comments on any omissions and on the factors generally.

19. In reply to questions, participants were informed that as to quality and quantity the paper intended to show that quality in urban areas included design, safety and standards in terms of occupancy, whereas the matter of increased production was obvious. In the rural areas, where quantity was not much of a limiting factor, here the question of quality arose in the sense that improvements in design and use of materials were necessary. In these areas there arose also the matters of improved sanitation and the provision of community facilities.

20. Information was also given that in estimating that the average housing production in African countries was in the region of two houses for every 1,000 population, this estimation did not include sub-standard housing which had been erected in squatter settlements.

21. Participants expressed the view that in order to increase housing production, quality in most cases might have to be sacrificed for quantity and suggested that improvement over the years should be regarded as a factor of quality. They feared that in some cases the standards of aesthetics insisted

upon by architects was limiting the number of houses which could be produced and suggested that what was required was creative design. Participants also expressed the view that there was a necessity for training of architects in traditional architecture specially in those cases where existing architects have been trained overseas. However, it was pointed out that post-graduate training in tropical architecture is organized in some institutions, like the Architectural Association, School of Tropical Studies in London and others found elsewhere, e.g. Faculty of Architecture, University of Nairobi, Kenya, and the Faculty of Architecture, Kumasi, University, Ghana.

22. Participants considered that there should be reconsideration of taxation measures which cause increases in the price of houses. In the case of site and service schemes, the costs of infrastructural works could either be borne through the general taxation policy of the government or by a personal levy on persons who took up occupation of developed plots. Wherever possible, it was suggested that plots should be leased to individuals on the basis that the cost of development should be paid for through general taxation, thereby allowing persons to build houses in reasonably good time on the land which they had taken up.

23. On the question of home-ownership and rented housing, there was a consensus that both forms of housing should be provided since it was clear that most people in the lowest income group would not be in a position and probably did not want to take up home-ownership because of the itinerant nature of their occupation.

24. Participants considered that this paper had highlighted the majority of factors involved and agreed that, apart from the matters mentioned above, they would go into more detail under the appropriate Agenda items.

(ii) Formulation of housing policies and integration of
in development plans (Agenda Item 4).

25. A representative of the United Nations Economic Commission for Africa and a member of the secretariat from UN Headquarters introduced the paper entitled "Housing Policy Guidelines for African Countries" (HCU/WP/17). It had been decided that in presenting the paper it would be divided into two parts, first a general part covering that part of the paper up to paragraph 42 inclusive, and secondly a further part dealing with specific aspects and covering the remainder of the paper.

26. The presentation of the general part of the document highlighted some principal aspects contained therein. It was stated that the developing countries of the world were experiencing a housing crisis of great magnitude, which took diverse forms according to conditions prevailing in each country. Factors contributing to this crisis were mainly population growth, urbanization, very low-incomes for the majority of the population and lack of necessary infrastructure in urban and rural areas. The result

was an accelerated growth of uncontrolled settlements difficult to improve or remove. The size of the problem tended to discourage some governments from taking necessary action to alleviate or remedy the situation. Some governments considered that it was more convenient to engage only in economic productive plans, with the excuse that economic growth would solve the housing problem by itself. However the situation showed that people were not satisfied only by favourable indicators such as growth of gross national product, but demanded also satisfaction of their spiritual, cultural and social needs.

27. An explanation was given concerning the process of policy-making, showing how a plan originated in the efforts to satisfy needs by setting definite goals and targets in time and in compliance with available resources, and then choosing various alternative courses of action to achieve the objectives of the plan. This last process constituted the adaptation of policy. Consequently the next steps to be taken were preparation of programmes in compliance with the policies adopted, followed by the preparation of projects in the implementation of the programmes.

28. Planning for the housing sector, understood in the broad context of providing shelter and other amenities required for family life to develop normally, had the special characteristic of requiring long-term plans which foresaw needs for the future, as well as for short and medium term plans. All these plans had to be of such a flexible nature that changes and adaptations could be made as and when required.

29. Emphasis was placed on the need to prepare plans in compliance with available resources in order to be realistic. It was clear that decisions taken without full account of resources would have little effect. Mention was made of the importance of housing resources being provided on a continuous basis for which allocations from the gross national product should be at least 5 per cent of the resources available. A consistent allocation of funds would provide opportunity for achievement of long-term goals and targets, for development of a stable building industry which could be relied upon for constant supplies, and thereby for organized activity in the housing sector.

30. A point was made on the need to avoid confusion in policy making as regards "need" and the "demand" factors. It was also mentioned that policies should be prepared for all groups of the population and that it should be decided to what extent implementation of housing programmes resulting from these policies would be the responsibility of the public sector and what would be expected of the private sector. Consideration would have to be given to higher-income groups and to middle-income groups. A comprehensive policy would cover the whole range from luxury housing to self-help housing such as site and service schemes. The social aspect of housing was stressed, as well as the location of housing to influence settlement patterns and the need to develop the building industry.

31. Within the general context of development housing was seen as being the framework within which human, social economic and cultural resources of the individual were released; the means of encouraging human ingenuity and status thus creating political and social climates for orderly development; contributing to health and productivity and thus to increased economic growth; being an important economic activity providing employment and contributing to development of the construction industry which is one of the major industries in developing countries; serving to re-distribute income when geared to the low-income groups through subsidies and other similar measures; and serving as a special incentive for personal savings and thereby domestic capital formation.
32. In accepting in principle the general guidelines for the formulation of housing policy, participants were of the opinion that certain points needed special comment in the report of the Seminar.
33. A consensus was that housing corporations were, under the statutes by which they were established, part of the public sector. It was recognized that such organizations were frequently requested to carry out their operations on a commercial basis, that is, to pay their way and plough back any surplus into their operational programmes. The question of profit-making did not affect the status, and was a matter for local decision.
34. Participants expressed concern about the continued exodus of persons from rural to the urban areas, and agreed that through rural development programmes it was necessary to make rural areas more attractive by creating job opportunities, improving agricultural methods, and providing the amenities and communal facilities as far as possible competitive with those enjoyed in the urban areas. Participants noted that people were not attracted to urban areas by the thought of obtaining better housing.
35. Nevertheless continued urbanization resulting in overcrowding and squatter settlements in urban areas, had considerable effect on the results of national development plans. It was necessary, therefore, to bring once again this question to the notice of economic planners in the governments of African countries so that they could study the problems more closely with a view to providing measures which would alleviate conditions in the urban areas and at the same time promote implementation of rural development programmes.
36. There was considerable discussion on the topic of rent control. The consensus was that introduction of rent control would bring about administrative difficulties out of proportion with the results that any such measures would achieve. In seeking to increase housing production, it was pointed out that rent control measures would discourage private housing developers. On the other hand, it was seen that rent control could be practised effectively in those housing areas which were under the direct control of housing departments of government or housing corporations.

37. Participants considered that the provision of subsidies was difficult to apply when subsidies were attached to dwellings. There was also a question of who would be eligible for occupation of the subsidized dwellings and who would make the decision as to who should occupy subsidized dwellings. A method of subsidy which commended itself was that whereby subsidies were applied by cash grants to families rather than applying them to house rents. Participants noted this system was working well in some developed countries.

38. In dealing with the more specific aspects of formulating housing policy, the representative of the UNECA secretariat brought to attention various priorities affecting the responsibilities of the public and private sectors in the economy, short-term and long-term planning, direct and indirect subsidies and the question of proportionate allocations to both urban and rural housing. He emphasized that in all these priorities it was necessary to consider them together and it could not be a question of either one or the other.

39. With regard to contributions from the public and private sectors to housing, he pointed out that the government, i.e. public sector should first decide what the goals and targets were for a certain period and then decide where and when these dwellings should be built and by whom. Where contribution from the private sector was expected, then it was the responsibility of government to see that this happened and to create the necessary encouragement by providing certain incentives.

40. In implementation it was obviously important first to acquire the land before it became subject to speculation, and where speculation was already taking place to take acquisition action to stop this. The land should then be properly surveyed on a cadastral basis and plots should be delineated accordingly. After that the matter of terms of loans in kind to provide bulk supplies of building materials could be considered through the executing agencies such as housing corporations, housing banks, etc. One of the drawbacks in African countries already seen was that governments and executing agencies got tied down in the actual construction process through inadequate funds and thereby catered only for a small fraction of the demand. It had already been suggested in various documents seeking to guide government actions, that the executing agencies should concentrate more on land development than on actual construction, thereby making available serviced plots on which private developers could build and thus increasing considerably the housing stock.

41. Priority in the area of standards and long-term planning could allow modest standards in the first place and after a period of, say five years require improved standards in houses already built and encourage this process by conversion of a short lease on the plots to a longer one.

42. Reverting to the question of subsidies, it was important that this favoured the supply of houses rather than the demand. In many cases subsidies were being exploited and this could either be avoided or recouped by government in those cases where sub-letting was being permitted.

43. Participants pointed out that some governments have found it difficult to compile accurate and comprehensive statistics for use in formulating housing programmes and have found it difficult to provide for statistics for international use. It was agreed that it was not always necessary to compile detailed statistics in starting particular housing schemes as data which gave the general picture would be adequate.

44. On the question of sub-letting rooms or houses to other families, participants stressed that although it was practically impossible to control this, it should not be encouraged as it would bring about unsatisfactory conditions through overcrowding, and would cause exploitation of the sub-tenants and encourage speculation by the landlords. However, some delegates were of the opinion that although there would be increased maintenance costs to the landlords, sub-letting would reduce building costs since more accommodation was provided and would also reduce the costs of infrastructural works, such as water and electric supply.

45. On a fundamental question of government policy, some participants submitted that Governments should seek to withdraw from the actual building process thus leaving this to private initiatives once developed lands and plots were available. The primary duty of government in this way would be to formulate the national housing policy and provide general guidelines and control measures to see that housing construction was made on an equitable basis covering the whole of the population.

(iii) Formulation of programmes in housing

46. A representative of the UN ECA secretariat introduced Chapter IV of the document entitled "Report of the Seminar on Housing Statistics and Programmes for Africa (E/CN.14/CAS.5/16) and drew attention to the following sensitive points concerned with the formulation of housing programmes.

47. These points included the description and measurement of housing conditions in Africa; estimates of housing needs (for which the methods used in Denmark had been described); availability of the statistics required for estimating housing needs; and the model of Danish housing requirements during the period 1960-1980. The points included also the place of housing in national development policies and plans; the costs of dwelling construction; action to raise productivity of labour in the construction industry, reduction of costs in producing building materials; and the acceptance of standards according to which dwellings were to be constructed.

48. Participants considered that the following questions had to be considered when establishing standards for dwelling: What type and size of dwellings would be needed for different types of households (including the size of rooms and ceiling heights), the different purposes to which different rooms of the dwellings should be put and in this connexion what other space is necessary within a dwelling, e.g. balconies or verandahs. And what minimum equipment within a dwelling should be built-in.

49. Participants considered also that reduction in the initial costs may not in the long run necessarily result in a reduction in total costs.

50. Specific aspects in the formulation of housing programmes were introduced by the representative of the Danish Ministry of Housing. He pointed out the general aspects of planning and programming and indicated that efforts along the lines stated would provide the practical basis for establishing satisfactory urban conditions so essential to economic and social progress. He drew attention to the social aspects of housing and the ability of the household to pay for housing. A comprehensive study of these methods was being undertaken by the United Nations.

51. Participants considered that United Nations technical assistance would be of great help in connexion with measures of financing of housing programmes, and in the implementation of actual projects so far as financial control and management were concerned.

52. In regard to the construction and building material industry, participants considered that the establishment of plant and equipment pools and the advancing of loans to firms for construction equipment and the establishment of technical and advisory services were desirable to enable industrialization and mechanization of building to be undertaken in smaller countries.

53. Participants agreed that in the administrative and organizational requirements for the preparation and implementation of housing programmes it was necessary for the implementation of any programme to go hand in hand with the collection of basic data for future programmes. This was considered necessary in the sense that the process of implementation would provide information of value since it would show up omissions and/or errors of assessment that might have been made. From this, it followed that it would be essential for close collaboration between all the agencies and authorities concerned in the implementation.

(iv) Legislation and governmental machinery for implementing housing policy

54. A member of the UN ECA secretariat drew attention to the factors contained in the paper entitled "Legislation and Governmental Machinery for Implementing Housing Policy" (HOU/WP/22). These factors included the necessity or otherwise to have general housing policy in legislation or in published statements from government; the identity of governmental machinery for housing stemming from the constitution and the process for co-ordinated decision-taking as affecting housing policies and programmes. He requested information on the

necessity or otherwise for a separate Ministry of Housing and in any case sought the views of delegates as to subject which should be included in the portfolio of the Minister responsible for housing.

55. He stressed the need to take into account land use policy and to compile land use patterns for future planning of infrastructural works and housing.

56. He thought that it would be necessary to go into the functions of executing agencies such as housing corporations and the degree of autonomy which they enjoyed. There was also the question of the effects of insufficient funds being allocated from government when carrying out housing programmes.

57. Information was also sought as to the attitude of governments to the establishment of National Housing Banks or Mortgage Banks for housing, and on the relationships which had been built up by governments with the African Development Bank with a view to the Bank assisting in providing funds for infrastructural works and housing credit facilities.

58. He pointed out that the present status of building research institutes appeared not to include the requirement that they should see and report upon the application of research results.

59. He invited attention to the desirability of action being taken to codify the scattered legislation concerning land use and housing with a view to such legislation being in a closely referenced form for the benefit of administrators.

60. In detailed and substantial discussion delegates considered that although the general objectives of housing policy might be included in legislation such as a Housing Act, it was preferable at the present time for this information to be conveyed publicly through published statements by governments.

61. Participants pointed out that detailed measures of implementation of housing policy and programmes should only be released when it was certain that the projects were in hand. For example, budgetary estimates and financial allocations were sometimes changed during the course of the financial year to accord with other priorities. However, they considered that the housing programme should be closely linked with the budget so that projects in which considerable investment had already taken place, should not be unduly interfered with.

62. Participants considered the matter of co-ordinated decision-taking affecting housing policies and programmes, and recommended that there should be a focal point in the government machinery, preferably in the Ministry responsible for housing, to see that decisions were taken on a co-ordinated basis and did not become matters of lengthy argument and eventually compromise.

63. Participants considered the claim that those responsible for economic planning often gave low priority to housing which had its effects on financial allocations extending to the provision of staff which were essential to ensure satisfactory implementation of programmes. The point of view of the economic planners tended towards increasing employment opportunities. On this topic the consensus was that it should be brought strongly to the attention of the planners that housing is an important economic as well as a social factor in development, having regard to the fact that the construction industry is the largest industry in the majority of countries and its contribution to gross fixed capital formation is also large.
64. Some participants pointed out the inadequacy of Boards of the Housing Corporations whereby it became necessary to appoint senior people in government to these Boards. It was thought that this particular inadequacy could perhaps be remedied by new educational policies which gave opportunity for persons to qualify in matters of technology, finance, higher level management and modern business administration, thus providing a corps of specialist persons on whom governments could draw for specialized purposes.
65. In regard to the relationship between Ministries and statutory executing agencies under their control, considered that there should always be prior consultations with the agencies before government intervention in their affairs was made. There was obviously a need for close co-operation on day-to-day basis between the Chairman of any Board and his Minister and the senior government official concerned. Otherwise it was inevitable that misunderstandings and probably friction would arise between the Ministry and the executing agency.
66. In the field of building research as concerning the status of Building Research Institute, participants considered that any Institute should have a responsibility to see, in collaboration with other interested parties such as an Association of manufacturers, that the results of research were applied and that this aspect should be reported upon for the benefit of all concerned. Participants considered also that Institute would have to continue to benefit from results of research carried out in developed countries. There was a great shortage of trained manpower, e.g. scientists, and hereagain the introduction of new educational policies would probably provide the remedy for this situation. They considered that there was a definite need for less sophisticated research into the development and use of local building materials.
67. Participants considered the question of legislation affecting land use and housing, and recommended that governments should take steps to codify such legislation in a form that would be of benefit to administrators formulating and implementing land use and housing programmes.

(v) The role of the government in the field of housing programmes and administration

68. A representative of the Danish Ministry of Housing introduced the Working Paper entitled "The Role of the Government in the Field of Housing Programmes and Administration" (HOU/WP/25). Delegates had a lively discussion on the various subjects highlighted in the paper and took careful note of the following.

69. Establishment of housing programmes. It was noted that the term "housing programme" covers a wide range of procedures and set-ups, varying from strict production plans under rigorous control to a mere forecast of what can be produced within a certain period with the aim of leading the production in the desired direction.

70. Participants agreed that various forms of housing programmes were suited for African countries, but expressed reservation that it might not always be possible to carry out such programmes, due to limited resources and to the low priority given to the housing sector in most African countries. In these countries, housing is not generally regarded as a favourable area for investment since it does not give a quick cash return.

71. Participants noted that housing programmes could be short-term, medium or long-term programmes. It was noted that, in Denmark, long-term programmes for a part of the total housing programme had been carried through with a great deal of success. Further, participants took note of the main arguments for the establishment of long-term housing programmes which can be summarized as adequate investment of capital; design, standardization and type planning; attraction of the necessary skilled labour; possibilities for contractors and component factories to make production planning in a rational way; and to acquire or secure land, i.e. land policy.

72. The participants agreed that housing programmes might be made flexible so that any change of policy might not cause great damage. Another suggestion which was noted was that a strong core of the housing programme could be created with the intention that the appropriate ministry responsible for finance should commit itself firmly to the programme or part of it in order that no drastic change would be possible.

73. Financial resources. Participants agreed that the appropriate housing agency should take steps to create a mechanism whereby existing funds could be channelled into the housing sector. The Danish mortgage system was explained and discussed thoroughly.

74. Participants agreed that in many cases sufficient local funds might be available, but in a form that needed conversion as regards amortization period, interest rate, security, etc. to be suitable for utilization by the housing sector. Government guarantees of investment were discussed and it was agreed that such guarantees could be adapted in African countries in order to mobilize and use capital available but untapped.

75. The need for housing agencies to invest directly in housing. It was pointed out that if a housing agency or housing corporation invests in land or housing projects it must be equipped with a considerable amount of technical and organizational skill. The advantage of this procedure is that the agency thereby acquires the maximum power of guiding the development. One of the disadvantages was the risk of large scale failures.

76. It was noted that, in the Scandinavian countries, the Government Ministries rarely stand as investors in the housing field. For a number of reasons, the Ministries have preferred to exert their influence by means of control and requirements in connexion with loans, guarantees and subsidies.

77. The position of the Government Ministry in relation to industrialized building methods. It was noted that the term "industrialized building methods" covers a large number of different building systems, ranging from completely prefabricated housing units carried to the building site on trucks to partial prefabrication of, for instance, windows and doors. It was further noted that the Danish long-term programme for industrialized building, covering approximately 20 per cent of the annual housing production, has been in operation since 1960 with a great deal of success. The projects which are included in this programme do not obtain special subsidies, except a Government guarantee that they will materialize at a certain point of time provided that they fulfil the requirements as to quality and price. The projects to be included must be based on advanced industrialized building methods, but no restrictions as to type of system, choice of materials, etc. are enforced.

78. It was noted that five-year guarantees might be given to component producers since they need them most, and not to investors (non-profit housing societies), as the case is in Denmark. But this would give existing firms a strong monopoly and hamper the establishment of new, may be more economical production plants.

79. Land policies and physical planning. It was agreed that governments should exercise the highest possible degree of land use control. As an example, the Danish Act on urban and rural zones which came into force 1 January 1970, was described. The main point in the Act is that the whole country is divided into urban zones, where building is permitted subject to normal regulations (bye-laws, town plans, etc.) and rural zones where building is not permitted at all, except for agricultural purposes. A third category is found in the "summer house" districts.

(vi) Administrative and organizational arrangements for financing of housing

80. A representative of the UN ECA secretariat introduced the paper entitled "Administrative and Organization Arrangements for Financing of Housing" (HOU/WP/23), which contained several points on sources, organizations and administrative measures for financing of housing.

81. In the public sector the following sources were pointed out: allocations from Government budgets, special personal taxes (as in Ivory Coast and Senegal), government guarantees, funds raised by housing corporations, use of social security funds and pension schemes, issues of local registered stocks such as development bonds, and rent from housing for civil servants where this is in existence.

82. Participants considered that financing of housing was not a major constrain since local capital was available in the majority of countries. They thought that the lack of measures to mobilize capital was the real constraint. They thought also that it would be necessary for construction agencies using capital to be clear of debt otherwise there was the probability that public funds would not be allocated. In any event, the financing of housing should comply with the planned programming.

83. Participants considered the position of Central Banks in regard to financing of housing and were of the opinion that the banks ought to play an active role in this field either directly by lending to approved executing agencies or indirectly by discounting mortgages.

84. Participants noted that in many African countries there was an excess of liquidity existing in the money market and managers of these funds complained of a lack of investment opportunities. Participants agreed that it should be a responsibility of Central Banks to see that this liquidity was utilized even if only a proportion of the funds were invested in housing either in short-term financing of construction or long-term lending for mortgage purposes.

85. Participants noted the severe lack of trained personnel in housing finance work and recommended that urgent action should be taken to remedy this situation through training facilities made available in African countries probably with the assistance of expertise provided through the United Nations system or by bilateral donors. They recommended also that full advantage should be taken of United Nations and other fellowships whereby personnel could be trained in overseas institutions. Assistance from the African Development Bank could be an invaluable component in this training scheme.

86. The following sources of finance in the private sector were considered: commercial banks, building societies (savings and loan associations), insurance companies, co-operatives, housing provided by employers, and personal individual savings in whatever institutions these had been deposited.

87. Participants agreed that there were difficulties in manipulating the private market but certain incentives were discussed such as government guarantees vis a vis local government authorities, building societies (savings and loan associations), with the intention of laying down at the same time the conditions under which guaranteed loans could be provided specifically for low-cost housing.

88. The danger of encouraging employers to build houses for employees was recognized unless the tenants could become owners of the houses in due course thus avoiding such housing being tied to jobs. The conditions under which housing of this type was provided could be negotiated between either the government Ministry of Housing or with the local government authority.

89. There was a consensus that co-operative housing societies were in their infancy except in one or two countries including Tanzania and Ghana where the Governments were coming together with UNECA and the International Co-operative Housing Development Association to establish pilot projects in this field. Delegates strongly supported the movement to establish co-operative housing societies. They acknowledged that, at present, legislation concerning the co-operative movement might need some amendment to cater for these bodies, and agreed with the proposal to hold a training course in the Federal Republic of Germany for Registrars of Co-operative Societies, the majority of whom had no previous experience with housing societies.

90. Participants agreed that insurance companies operating the African countries should be persuaded to invest profits in housing together with premium moneys received through life insurance business. The investment of such premiums in housing was an ideal method since investment of this type is necessarily of a long-term nature.

91. Participants noted that deposits lodged with the post office savings banks had remained at a fairly constant level over the years and that in a good many cases these funds had been invested abroad. They considered that the managers of these funds should be persuaded to make a proportionate investment in housing in their own country.

92. The question of housing for civil servants was discussed and it was agreed that this was a legacy from the colonial era when expatriate civil servants had special contracts which included the provision of housing at subsidized rent, usually not exceeding US\$120 a year. The situation was gradually changing and governments now wished to recoup the capital invested in such housing. In Ghana it was reported that the scale of rent had been increased from $7\frac{1}{2}$ per cent of salary of the civil servants to 15 per cent of salary. As an incentive, civil servants were supported in their applications for mortgage loans to enable them to build their own houses in their home towns. In Sierra Leone for standard quarters rent has been increased to $16\frac{1}{2}$ per cent of the salary. Participants agreed also that housing allowances could replace the housing allocation to civil servants and that thereafter existing housing could be let or sold at market rates.

93. The availability of capital from overseas was considered as a further source of housing finance and the representative of the Government of the United Kingdom explained how his organization (Commonwealth Housing Corporation) was involved in providing finance for mortgage purposes in different African countries. The United States Government's Housing Guarantee Programme operated through the United States Agency for International Development was also brought to attention. It was clear, however, that reliance entirely on foreign funds could not be made, and this emphasized the necessity for mobilization of local capital for housing.

94. Closer to home, information was given concerning the establishment of the African Development Fund through the African Development Bank in Abidjan, Ivory Coast. It was intended that this fund should be operated on a soft loan basis which would preferably cover some of the requirements of capital for longer term investment in housing credit operations. The Fund could provide seed capital in the establishment of new housing credit institutions and to strengthen those already existing.

95. Participants decided to discuss the question of local authority housing since in some cases this had become a burden due mainly to the high costs of maintenance and heavy overheads paid by the councils for staff services in this field. It was suggested that one way of relieving councils of this burden would be to dispose of the dwellings by sale, preferably to present tenants. This, however, might not be a complete solution since the same staff may have to be retained to offer services, collect repayments, organize or supervise maintenance and repairs and also manage communal facilities.

96. Participants advocated tenant purchase schemes as more attractive than rental schemes for both the councils and occupiers. The contribution which self-help was able to make in terms of reducing the cost and need for funds was stressed and it was agreed that experience indicated that self-help schemes were more successful when organized in very large groups with the common objective of building their own houses. Self-help methods had been estimated as covering some 30 per cent of the costs of housing. It was, however, pointed out that before any self-help scheme is embarked upon a survey should be carried to ascertain how much time potential participants in the scheme can set aside in terms of hours per day, and how much technical assistance would be needed.

97. In regard to that part of the Working Paper referring to proposals to establish housing banks or housing mortgage banks, participants agreed that the idea of co-ordination was acceptable but that implementation might be difficult unless technical assistance was provided. It was pointed out that technical assistance in the form of expertise to assist in establishing housing banks or any other housing credit institutions could be provided either through the UN system by request to UN ECA and the Resident Representative of the United Nations Development Programme located in the country concerned, or to UN ECA which would act as a catalyst in obtaining bilateral technical assistance from donor countries and international institutions through present working arrangements and contacts in this field.

98. Participants took note of measures which had been taken by the Government of Zambia to amalgamate three building societies into one organization now known as the Zambia National Building Society under government control. The transfer of engagements took place in April 1971 and although the former societies were still working as Divisions of the Zambia National Building Society, amalgamation of the Mortgage Departments of the Societies had taken place. The objective of this type of co-ordination was to expand the activities of the societies into rural areas. The Zambia National Building Society was now working hand in hand with the National Housing Authority. Government housing for civil servants may be taken over either by the Zambia National Building Society or the National Housing Authority.

99. Participants referred also to Working Paper No. 28 entitled "Proposals for Action of Finance for Housing, Building and Planning" (Report of the Secretary-General). Participants adopted the proposals contained in the paper, and requested that the attention of the Centre for Housing, Building and Planning, UN Headquarters, should be drawn to the need for further elaboration in respect of co-operative housing.

(vii) Administrative structure and functions of housing agencies,
including the Danish non-profit housing associations

100. A representative of the Copenhagen Non-Profit Housing Association introduced the paper entitled "Danish Non-Profit Housing Associations; their possibilities of improving the quantity and quality of housing production through improvement in administration and managerial systems" (HOU/WP/26). He spoke of the various types of investors, ranging from individual builders to commercial builders and non-profit housing associations. He devoted attention to the non-profit housing associations which had been in existence about one hundred years. They provided houses at non-profit making rentals to individuals and families who cannot afford to build their own houses or flats. He enumerated some of their main characteristics, namely non-profit making activities, submission to public regulations provision of houses to a cross-section of the people, and the continuing nature of their operations. He explained their administrative and financial structure.

101. In reply to a question from participants he explained the "raison d'être" of the numerous societies numbering approximately 580. In view of the large number of societies, government policy was to screen carefully the advent of new societies. Any easing up of the housing problem was not immediately foreseeable but even if this came about, the large problem of slum clearance would still have to be resolved, and this would be a continuing process.

102. Participants took note of the fact that the procedure for housing construction was for intermediary loans to be obtained from the Banks once the building permit had been issued. On the completion of the construction, the bank loan was repaid through a mortgage made available by a housing credit institution at the going rate (currently at 11 per cent) but government guaranteed part of the loan with a subsidy to cover the interest between $6\frac{1}{2}$ per cent and the contracted interest rate of the loan. This subsidy was temporary and extended over a period of six years. Thereafter the society repaid the total subsidy over a further period of six years. It was emphasized that the Government guaranteed the loan but did not actually pay it, thereby not interfering with the free play of money supply and its use which would otherwise result in inflationary conditions.

103. Information was given that a person could become a member of a Society as soon as he had applied for a flat. He should - when moving in - make a deposit representing 6 per cent of the cost of construction of the flat which money would be refunded to him with certain adjustments based on the current cost of living index if and when he decided to leave the flat.

104. Participants questioned the idea of naming the organizations as "non-profit associations" when it was simple arithmetic that while the loan would be repaid in only about 40 years, the house would continue to fetch rent during all its life expectancy of approximately 60 years. There was, therefore, an element of profit. The explanation given was that actually a "surplus" (as was the case with co-operative societies) was left, and not a profit, and this was deliberately introduced for ploughing back in further housing construction. It was also pointed out that the cost should not be restricted to a house or flat, but all the other factors involved such as infrastructural works as well as necessary amenities such as children's playgrounds, youth clubs, community centres, etc. Then, "non-profit" in the present context was a matter of concept.

105. The societies had two functions to perform: to start and complete the construction of housing projects; and to manage them.

106. On other questions from the participants, the mortgage system was defined. According to a Danish legal enactment recently introduced there were two mortgages: the general and the special mortgage. The first was made in respect of any house and for whatever purpose. It was made to cover 40 per cent of the construction cost, at 11 per cent per annum rate of interest, and repayable in 40 years. The second was for social dwellings, covered 94 per cent of the construction cost (75 to 85 per cent in cases of private houses) at interest of 11 per cent per annum with a thirty year running time.

107. On the subject of land acquisition, it was explained that no compulsory acquisition was allowed for sites for dwellings and all purchases had to be at market value. That posed certain problems and long-term planning had to be carefully carried out in order not to leave unexploited any outlay of funds on land. With the ready and willing co-operation of the interested departments and organizations, the plan for various requirements of land at stages was not difficult.

108. As regards the day-to-day mechanics of administrative procedure, the organizational set up was spelt out for the benefit of the participants. Membership of the Board of any Society was voluntary but a small fee was paid to members. The actual work was done by the secretariat and only matters of policy were referred to the Board which met once every month or so.

109. The participants discussed the restriction placed on the number of houses produced every year since there was demand that could not be met. The reason therefor was the government subsidy involved which had to be appropriated in the country's budget and could not be unlimited.

110. Participants took keen interest in the allocation of flats and the rent system in operation. They noted that while in certain areas new flats had been vacant for considerable period, there were waiting lists for old flats. This was due to rent differentials based on cost of construction which was relatively low for the old flats. They also noted that while the rent was fixed for the various types of flats, a state subsidy was brought into play in the actual payment depending on the occupier's income and family size.

111. It was pointed out that the administrative overhead constituted only about 1.3 per cent of the overall cost of construction and afterwards a fixed amount of 170 Kroners per year was included in the rent for running the houses. Bills of rent were prepared electrically and payment could be effected through post offices or banks.

112. The delegates expressed the hope that the long and vivid discussions which the paper had engendered would prove helpful in their own housing administration.

113. Introducing the paper "Housing Administration in Ghana with particular reference to Tema Development Corporation" (HOU/WP/16) a representative of the UNECA secretariat drew attention to the concept of administration contained in the preamble, namely the policy of decentralization and the satisfactory dividends this modern concept appeared to be yielding. He further mentioned the various legislations and government machinery in housing. In giving a brief outline of the development of Tema 1951-1970 he referred to the Master Plan and resettlement housing schemes.

114. He referred to the stock of housing in Ghana and to the main administrative structure and functions of the Tema Development Corporation which are : a Chairman with his Board of Directors, Managing Director, the Development, Accounts, Administrative and Estate Sections. He highlighted the contract and direct labour procedures and also the success and shortcomings of the various sections. The government procedures for financing housing development programmes were explained.

115. Mention was made of the activities of research institutes and the application of research, and dimensional or modular co-ordination. The present housing policy was spelt out relating to measures being taken in an attempt to solve the housing problem, "inter alia" provision of infrastructure, improvement in the quality of rural housing both in methods and materials of construction, urban renewal, and family planning. The policy took into account the existing housing situation in the country, making projections on the basis of demographic surveys involving housing production and housing occupation.

116. A definition of housing was given as "the organization of the living machinery by scientific methods appropriate to cultural, biological and psychological needs of people to facilitate the creation of functional healthy, wholesome and happy surroundings or environment".

117. There was considerable discussion concerning the general implementation of the housing policy and programmes in Ghana, and in particular the structure and functions of the Tema Development Corporation. Dealing specifically with the Corporation, participants took note of the fact that the technical professions of physical planning, engineering and architecture have all been combined in the Planning Section of the Corporation. They considered that this promoted team work between the professions concerned, it made for sounder proposals being submitted to the Board of Directors, and thereby assisted also the implementation through the Planning Section to the Estates, Accounts and Administrative Sections.

118. The system of decentralization was noted. This provided for delegation of authority and appropriate responsibilities at the different levels throughout the hierarchy of the Corporation. The system of reporting at different levels improved the standards of work of the various officers concerned and avoided delays in the work at succeeding levels. It provided for the top management of the Corporation being kept fully informed on the progress of operations. The intention of the Corporation had been to establish a "middle core staff" which was essential in work of a continuing nature carried out by the Corporation. Equally important was the fact that it gave the top management time for thinking on formulation of policy and programming within the general framework of guidelines received from government.

119. Participants noted with appreciation that the Corporation had been successful in raising loans from Commercial Banks to the tune of US\$350,000 from one lender and US\$2.5 millions from another lender. This further emphasized the point made by delegates in a previous session of the Seminar that there was in fact capital available in African countries which could be drawn upon provided that negotiations were carefully carried out.

120. Participants were appreciative of the work being carried out between the Corporation, the Building and Roads Research Institute and the Housing and Architectural Faculty at the University of Science and Technology in Kumasi, Ghana. Equally, operational research was continually being carried out within the Corporation on urban planning and designs of houses in an attempt to reduce costs and offset the inflationary rise.

121. The fact that a co-operative housing society pilot scheme was being put in hand within the township of Tema was regarded as a forward step in this movement.

122. In reply to questions, information was given that the Tema Development Corporation was carrying out a policy of providing housing for workers employed by industrial firms moving into the industrial area within the township. The Corporation had established a Housing Allocation Committee and a representative of the Tema Employer's Association was represented on this Committee.

123. However, participants were somewhat surprised to hear that two uncontrolled settlements had arisen on the outskirts of the New Town. An explanation of this was given in which it was stated that the overcrowded condition was caused mainly by migrant labour who would not normally be in a position to take up normal housing provided by the Corporation.

124. Participants took note that one of the weaknesses in the administration of the Corporation was the unsatisfactory level of default in rent payments by tenants. Intensified efforts have been put in hand through the engagement of more personnel as rent collectors in the outlying Estate Offices. A factor leading to improvement in rent collection was the employment of women who it appeared had a better approach to the work.

125. Participants requested information on the resuscitation of the Roof Loans Scheme. It was stated that the Roof Loans Scheme was now administered by the Ministry of Rural Development. Loans up to £400 in value of building materials were made available to individuals through village housing societies. This loan was repayable over six years at no interest and this period was geared to expected repayments during the produce seasons. Depots for building materials were again being established in different parts of the country.

126. In regard to the general high level of competency and staff built up by the Corporation, some participants were of the opinion that advisory services could be provided by the Corporation for areas outside of Tema. However, they took note that the Corporation was unique in the sense that it carried out all the responsibilities of a new town Corporation including services which were usually the responsibility of a local government authority. It was foreseen that when the building programme was completed the Corporation would in part to be absorbed into the Tema local government authority and that other staff not required would be dispersed to other work in the country. In concluding the discussion, participants agreed that it would be of benefit to go through the working paper, which was a case study, on return to their home countries and to utilize such methods and procedures which they considered useful.

(viii) Housing management

127. A member of the UN Headquarters secretariat introduced Working Paper "Basics of Housing Management" (ST/SOA/92). The main points touched upon brought the attention of participants to the fact that the management of housing estates was a neglected field in many countries although the solution of the housing problems depended heavily on the upkeep of the existing housing stock. This was specially relevant in view of the inability of governments to produce more than 2 or 3 housing units per 1,000 inhabitants in the past decade and, therefore, it was necessary to rely on good maintenance of existing housing.

128. He explained that proper management referred to: the people inhabiting the housing estates, the sound handling of the finances required to run such estates, and the necessary maintenance of the houses. In brief, management concentrated on people, money and materials. Management was also necessary before, during and after occupancy.

129. The order in which housing management was treated at the Seminar was by referring first to materials and money and then to the important aspect of people which comprised the social aspects of housing.

130. The first point raised was the need of management to participate in the early stages of planning and design of housing projects to improve upon the problems encountered by families who had lived in previously built estates. Such feedback from tenants to policy makers and designers through management was a very useful tool for continuous improvement in the planning of housing estates. This role of housing management was considered valuable in addition to research which architects, sociologists and planners usually carry out before designing. The advantage of housing management's contribution was that of actual live experience in day-to-day dealings with the problems of tenants or owner occupiers.

131. Allocation of housing needed to be organized to correspond to the needs of families so as to provide, as far as possible, maximum satisfaction within resources available, as well as within their paying ability. In the case of slum clearance or urban renewal projects, housing management had a clear role to play in relocation of families and in managing the area to be cleared until ready for rebuilding.

132. During the occupancy period, housing management is indispensable to verify that every unit is in good order and that all services are functioning well to avoid unnecessary claims on these accounts.

133. After occupation, the main tasks of housing management, in addition to the social aspects, were the collection of rents, the maintenance of buildings and common areas, and the establishment or organization of a number of services leading to a full life in a better environment.

134. To ensure the desired objectives of housing management, it was necessary to provide the necessary financial means. This could be possible by adding the cost of management to the monthly fees or rents in a sufficient amount to guarantee good service.

135. An important service was that of helping to organize recreational activities according to local customs as well as services of a diverse nature. Such services could be, for example, the adoption of collective life insurance schemes where they are not mandatory for the protection of the family in case the wage earner dies; health insurance schemes; savings plans to make loans to tenants in cases where they may be under hardship and cannot pay their rent in time, etc.

136. Special attention was needed to problems of rent collection and the need to avoid delays in taking action to collect arrears. This seemed to be one of the main problems affecting countries represented at the Seminar.

137. He stated that it was essential for housing management to prepare an annual budget, or estimate of income and expenditures, which would serve as a planning instrument for managers as well as a control tool through which tenants could obtain information. A well prepared estimate could also serve as an explanation in cases of claims from tenants concerning unsatisfactory provision of services for which funds were not provided.

138. It was stated that housing management should look into the punctual collection of subsidies where programmes so demanded.

139. A member of UN Headquarters secretariat drew attention to the social aspects of management; The role of management prior to occupation including the social problems connected with relocation of occupants, selection of families and pre-occupancy education; The goals and purposes education as a management function, and the importance of instituting education programmes both for tenants and managers; leisure time activities for occupants; and specialized management.

140. Housing is for people, but where most governments in the world including African governments have limited resources and cannot provide housing for all people, a sound tenant selection programme in rented housing is an important matter.

141. Most governmental planning documents state that housing built by public funds should benefit the low-income group, but there is no consensus on how to identify the low-income group. Moreover, many governmental documents that state the preference of low-income groups in housing programmes do not go into detail as to how this group is identified, what its characteristics might be, or its size.

142. It was clear that in the absence of a definition any policy statement favouring low-income groups becomes mere rhetoric. In countries where the low-income groups make up the major part of the population, the question arises whether a policy as stated above promises more than it can deliver. The demands thus placed on the selection system are great.

143. The attention of participants was drawn to the fact that a questionnaire on the social aspects of housing prepared by the Centre for Housing, Building and Planning at UN Headquarters had devoted some attention to this question. According to the responses submitted by eleven countries, the following criteria were used in identifying low-income groups: the group below a certain income level, where the income level was arbitrarily determined; families who could not afford housing provided by the private market; the lower percentage of the income distribution, frequently the lower one-third being considered for government housing programmes; and large families without one bread-winner, where large is defined as a family size with six or more persons.

144. The above criteria were not meant to be exhaustive, and each country must formulate its own yardstick for identifying its low-income group. For further details on criteria useful in defining low-income groups, or any special groups to benefit from housing programmes attention was drawn to tables 1, 2, 4 and 7 of the document entitled "The Social Aspects of Housing and Urban Development in the Context of National Development Plan" (HOU/WP/19).

145. Once the policy in regard to selection of tenants was established the mechanism for implementing it could be put into operation. The main goal in operating a tenant selection process must be one for reducing favouritism and arbitrary practices. In practice this could be achieved by strict adherence to establish objectives and exceptions could not be accepted where there were insufficient grounds. In addition prospective tenants needed to be fully informed about the objectives of the project, so that they could be the judges as to the chance they had in being allocated houses in publicly sponsored programmes.

146. Once the selection process had identified the families that were to benefit from housing programmes, pre-occupancy education should start. This might take two forms: individual education, and group education. In the former type of education the individual should be provided with all the necessary information designed to ease any adjustment to living in a housing estate. This information should be given when individuals are invited for interviews. In addition, group meetings should be organized among new tenants. At these meetings key people from the housing management staff should exchange views and provide information through lectures and talks. Both tenants and staff of housing projects must be educated concerning any project. The education of the staff of housing projects was important because on them rested responsibility for ensuring success. A poorly trained housing manager would be more costly should failure occur.

147. Education of tenants should not only aim at instilling a sense of moral obligation for timely rent payment. Tenant education should have a purpose which went beyond this point. It should provide for the long-range acculturation of the new tenant. Most new comers to the African urban scene from the rural environment tended to face problems of a varied nature which if left unattended could result in the development of severe stress and strain.

148. A well trained staff should seek opportunities to provide tenant education through active participation in their activities. A well trained housing manager should be able to identify leaders among tenants and to encourage them to take a leading part in activities. The manager must be sensitive to peoples needs and aspiration. He must know when to intervene and when it is necessary to respect the legitimate right to privacy. He should give reasons for his actions. He should anticipate problems and could not afford to wait for events to develop beyond his control.

149. The attention of participants was again drawn to Working Paper HOU/WP/19 particularly tables 12 and 13 for information as to how selected countries had managed to involve the people in the operation of housing estates.

150. An important aspect of management of housing projects was related to organizing leisure-time activities. It was pointed out that a new approach was required in regard to organizing leisure-time activities reflecting the particular cultural patterns of African countries. The role of management in this regard is crucial. Management's function did not end when it had provided basic physical facilities to be used by tenants for recreation purposes, such as a club room. The most important factor was to be aware that people should

decide for themselves how they spent their leisure time. Management should provide as wide a range of choice in recreation facilities as practicable.

Supervision of recreation areas, playgrounds and all other public spaces should be adequate without becoming restrictive. It was preferable that tenants be actively engaged in deciding how and when facilities are used, and how much supervision was required.

151. Housing management included also special facilities for housing the aged, housing for the handicapped, housing for large families, student housing and workers hostels, housing provided after natural disaster, co-operative housing, etc. It would be a matter of policy how countries attempted to solve the management problems of specialized housing. While the existing programmes varied in their degree of emphasis of one type of specialized housing over another, it was clear that attention should be given to all varieties.

152. An important aim for housing management would be the avoidance of social and economic stratification, and the segregation of groups according to race, colour, creed and national origin. Housing management along with other disciplines such as social planning, physical planning and social welfare must combine their efforts.

153. Finally, privately owned housing stock could also benefit from good housing management. The public sector can play an important role in helping home-owners of limited means to anticipate problems of maintenance, etc. Manuals could be prepared and distributed free to home-owners. It is not clear that all home-owners have the means or the knowledge to do this without some assistance. Although governments in African countries cannot provide housing for everybody, modest support of this type could be a measure of their concern for home-ownership.

154. Participants agreed that in order to give the maximum satisfaction to tenants, close collaboration between housing administrators and designers was essential.

155. On the question of choosing the right beneficiaries for allocation of housing in public housing projects and in order to minimize default in paying rents, they agreed that the per capita income of the family, the amount the family had been paying in rent before moving to the new project and their punctuality in making payments should be considered.

156. Participants stressed the importance of continuous feedback from projects already constructed to the designers so that improvements could be introduced in future projects.

157. Participants agreed that direct involvement of tenants in the management of housing estates thus giving them a stake in the project would help in prompt collection of rents and better management.

Since the cost of maintenance of housing was high, the introduction of measures to reduce such costs was recommended. Hereagain, participants referred to the necessity of introducing designs and use of materials to this end.

158. Considering the importance of good housing management for the successful operation of housing projects and in view of the lack of trained housing administrators in developing countries, participants recommended that education of housing administrators be introduced in the curriculum of higher educational institutions in developing countries.

159. Participants recommended the establishment of training programmes. The educational facilities at the International Housing Institute, Fresno State College, California, USA, the Institute for Housing Management in the United Kingdom, and the experience in housing administration from the Foundation for Co-operative Housing, Washington, USA, should be utilized by developing countries.

(ix) Review of measures to mobilize domestic resources, financial and otherwise

160. A member of the UNECA secretariat invited the attention of participants to the document entitled "Review of Sources and Methods of Financing for Housing and Urban Development in Africa" (HOU/WP/27) and stated that the review would be extended to include the mobilization of human resources, in particular for self-help housing schemes.

161. Possible sources of finance for housing included commercial banks, building societies (savings and loan associations), insurance companies, co-operative housing societies and housing associations, employers, suppliers' credit, savings in kind of materials, social security schemes, credit unions, personal savings and traditional savings societies.

162. He stated that it had been accepted earlier in the discussion that the constraint in financing housing was not in the availability of capital in local money, but in the lack of measures to mobilize such capital. The International Financial Statistics published monthly by the International Monetary Fund showed a steady rise in the level of savings and time deposits lodged with commercial banks in African countries. With some fluctuations this had been the case for some years but bankers complained of the lack of investment opportunities. The fact that two subsidiaries of banks had been established in Nigeria and that they were thinking about longer term investment which included housing credit facilities, was significant.

163. Building Societies (Savings and Loan Associations) had experienced fluctuating conditions in their operations and there was definitely a need for some stabilizing factor such as injection of seed capital and training.

164. The Economic and Social Council of the United Nations had in 1970 passed a resolution in support of extending the co-operative movement including housing co-operative societies. There was a great deal of enthusiasm for the movement in different African countries at the present time and he gave some details of the actions being taken within the United Nations and the International Co-operative Movement to satisfy requests for assistance.

165. In the case of housing provided by employers, the view was that employers should provide housing wherever possible and that these houses should preferably not be tied to the jobs. Employers in present day African conditions had two alternatives, to plough back profits into the business or to expend it in other ways, or to invest it in housing for their employees.

166. He drew attention to the danger of utilizing suppliers' credit in an indiscriminate way which could lead to the build-up of a heavy debt position since most of this credit was compounded at a fairly high rate of interest on a monthly basis and it needed rapid turnover to accommodate it. This rapid turnover in the construction industry was not apparent in the majority of African countries.

167. Social security schemes should be utilized for housing credit facilities even if only a proportion of the fund was so allocated. Social security schemes demanded long-term investment for the benefit of members and here again housing was a suitable avenue.

168. Generally the management of Post Office Savings Banks in relation to economic development was not good and it was frequently found that investment of funds accumulated was made in foreign countries. A proportion of these funds could usefully be invested in housing. Insurance companies could play a substantial role in financing housing since they had available funds received from investors in the life insurance business. Although housing stock was usually insured against the risk of fire, the number of claims was low in Africa.

169. He drew attention to the need for increased measures to mobilize personal savings, for the banks to provide and extend competition to moneylenders, and for traditional savings societies to be brought into more productive use.

170. In introducing factors concerning the mobilization of human resources in the housing field and with particular reference to self-help schemes, a member of the UN Headquarters secretariat stated that for a long time to come, governments in Africa would find it difficult to provide housing, especially for low-income people, due to limited resources available to them. Increasingly it would be necessary to depend on self-help effort of individual families when it concerns the production of housing. In this respect, it was recognized that the tradition of building single houses through self-help was a well established practice in Africa. What was not available was the knowledge of organizing large scale self-help

housing projects. The experience of countries that had made substantial progress in this respect should be examined, and the experience of Latin American countries could have a lesson for public authorities anticipating large scale self-help housing programmes.

171. In particular, the applicability of self-help concepts in the urban areas should be carefully examined. In the rural areas, the rudiments of self-help systems are fully operational. In the urban areas it needed to be introduced carefully and after considerable preparation. If programme were to succeed, the services of experienced social workers would be necessary.

172. Although there were few development efforts that did not tend to the self-help approach, it was good practice to select undertakings that could bring out the co-operative spirit in people. Building of individual housing units was the type of effort which could be suitably tackled through the self-help approach. It had been recognized that when a self-help project was initiated for the first time in a community, it had to be simple in structure.

173. In selecting families, the following points had to be given careful attention: The aggregate time that the family was prepared to devote to work, the enthusiasm that a potential member had for the self-help approach, and the degree of his dedication in achieving the goal of acquiring a house; the income level of the family and disposition towards co-operation with other families. In particular, if a self-help project was expected to have a subsidy component from the public sector, the criterion on income should be strictly enforced.

174. In regard to the number of hours that families could spend on self-help projects it had to be remembered that the time of the family head engaged in other work was only part of the total sum available for working in the self-help movement. Since housing which was built through the self-help approach took longer than ordinary housing construction, it was necessary in the selection of occupiers to take into account the aggregate amount of time available from all family members.

175. Another important consideration in implementing self-help projects was technical assistance. The level of this assistance would depend on the complexity of the project and on the skill of participants. Too many supervisors and technical advisors would tend to make projects expensive and beyond the reach of the low-income family. It would be worthwhile for UN Economic Commissions as well as United Nations Headquarters to devote attention to understanding the right mix of supervision and technical assistance that was required to make self-help projects successful.

176. An important aspect of self-help projects was the organization and continuing supervision. Without a proper organization self-help projects could easily become a failure. It would mean also that participants would be disillusioned and result in a loss of confidence as to what could be achieved by self-help. Governments could play an important role in assisting the institutional organization of self-help movements by providing the

necessary organizational framework to plan and implement self-help housing projects. Governments could call on various international organizations for assistance. For example, a combined programme using aid from the World Food Programme in the implementation of self-help housing projects could be made. This form of assistance should be exploited by African governments.

177. Since African governments will have to depend largely on private initiative for self-help house construction, assistance from their side should be devoted to ensuring the efficiency of self-help movements.

178. Participants considered that in the majority of African countries, and certainly in the rural areas, there should not be too much difficulty in organizing family labour on self-help projects. In the urban areas there was always the possibility that the person intending to build a house could afford to employ some contractor to assist him. They considered also that it should be possible for government agencies to provide drawings of standard house designs for use in both urban and rural areas. In all these self-help projects it was clear that leaders for different projects should believe in what they were doing.

179. Participants considered also that projects should be fairly large so as to obtain maximum advantage from the endeavour being put into the work. Where official assistance was provided, it was thought that one architect should be able to supervise one-hundred houses at a time. This scale of work would also need three foremen for supervisory duties together with assistance from a social worker.

180. The design of houses should be according to family size. The prerequisite of obtaining land would need most likely official assistance together with assistance from the local authorities, and site boundaries and demarcation of plots would be necessary.

180. Returning to the financial sources, participants considered that in attempting to persuade managers of the different funds to invest in housing, there would need to be a body which had the full competence to undertake negotiation with the parties concerned. They reiterated that the idea of a co-ordinating body such as a housing bank or mortgage bank would be acceptable for these purposes. In their experience they had not been successful with the Ministries of Economic Planning and Finance in obtaining funds for housing from the social security schemes. It was recommended that fresh negotiations might be put in hand to convince those concerned of the necessity to increase the inflow of capital to housing. Housing was part of the construction industry which was the provider of the largest number of job opportunities (a factor which apparently had great weight in the minds of the economic planners) and the same industry played a large part in the formation of fixed capital formation in any country.

182. It was suggested that measures for housing finance should be safeguarded by including the main lines of operations in legislation under existing housing laws or in legislation establishing housing banks as was the case in some countries in the Caribbean and South America.

183. Participants noted with satisfaction that savings deposits in the Savings and Loan Association in Nigeria now stood at £2.8 millions which was a large increase over the period since 1967. In Kenya also, savings now stood at £4 millions. This appeared to be an indication that more confidence was being placed in the operations of Savings and Loan Associations as a vehicle for savings the investors knowing that their money was safe and could be withdrawn. In Kenya the housing credit institution had agreed to accept £1,200 as being the lower level in value of houses on which they would be prepared to advance mortgage loans. Participants considered this to be a big step forward in the sense that previous operations of savings and loan associations in African countries had catered mainly for higher class properties at higher values. They recognized that mortgage loans with interest at $8\frac{1}{2}$ per cent per annum were not abnormally high when it was considered that private dealings in property in present days would normally bring a good deal of profit to vendors due to appreciation in value.

184. Participants repeated their view that the allocation of approximately 2 per cent of the Gross National Product to housing was low and that this should be increased wherever possible to at least 5 per cent.

185. Although it was commonly stated that investment in low-cost housing was not profitable, participants agreed that experience showed that such investment was in fact profitable in the private sector, even when funds were obtained from moneylenders outside the usual lending institutions. It was pointed out that laws affecting moneylenders (usually old laws) were much in favour of the moneylenders and that the maximum rates of interest had gradually become standard rates. It was unlikely that moneylenders could be driven out of business but some curb could be placed on their usurious tendencies by the provision of healthy competition from other financial institutions. The fact that repayment of loans over one to two years could be expected was sufficient indication that investment in low-cost housing was to the advantage of persons who built the houses and the moneylenders.

(x) Co-ordination of research work in housing

186. The Director of the Danish National Building Research Institute introducing the subject of research drew attention to the paper entitled "Report of the Ad-hoc Expert Group on Co-ordination of Building Research in Africa" (E/CN.14/524), together with the accompanying Inventory of Building Research Institutes in Africa with some details of their programmes of work.

187. In connexion with the subject of research generally and its co-ordination, he invited delegates to consider several primary points affecting the work of such institutes.

188. Both the building research institutes and the building industry together were tools to be used in building. Therefore, when research was being discussed, people should forget the complexities which the work involved in order to dispel the idea that research is a well defined subject. The idea might be to determine how little research was in fact needed in any one institute.

189. People needed to be convinced by seeing results of research in practice. It was also necessary that research should conform the government policy and for practical purposes, projects should be undertaken which were known to be supported by government.

190. Attention should be paid to people's needs and this meant doing work which would go some way in satisfying their needs. Efforts should be concentrated on what are known as performance requirements, for example, account should be taken of what performance a building and its parts should offer and these performance factors should be stated in clear technical terms.

191. One failing of building research institutes was that they tended to undertake more than the staff could accomplish. The question of staffing was of course important but the number of staff employed in different institutes varied very much.

192. The scope of the work should not preferably include copying of what was being done in another country. What might be suitable for one country under certain conditions might not be suitable for another. For instance, there was no necessity to carry out the work leading to the construction of multi-storey buildings when it might have been better to build in the traditional way using local materials and facilities. Copying of work impaired the ingenuity of local research workers. The purchase of systems from other countries could be costly. It was preferable to benefit by home-made mistakes. Local ingenuity could not be transplanted, but in regard to other countries' work, the approaches to problem on which research was required could be utilized.

193. The whole purpose of research was not to produce voluminous reports but to show effects. It was wellknown that the majority of people would not bother to read long reports, therefore it was necessary for short and precise papers to be prepared and this would go a long way in ensuring a wider circle of readers. Some aspects of research could very well be condensed into pictorial form as visual aids to understanding.

194. There was a good deal of research which could be done to assist in alleviating problems caused by urbanization. In this respect it was preferable not to interfere unduly with well balanced cultures although they might appear to be backward. In alleviating conditions caused by overcrowding and uncontrolled settlements perhaps priority should be given to such items as potable watersupply, waste disposal including sewerage, and the preparation of a plan to cover all the measures which it was intended to take. The building process might be fourth priority. Achievement in dealing with the problems caused by urbanization would most likely be a slow and gradual process.

195. He drew attention to the repetition and duplication which was taking place in building research institutes over the world. There should be some surveillance of the activities of building research institutes to see that their efforts achieved results. There was of course a need for results of all applied research to be disseminated as widely as possible both to other interested institutes and to industry generally. Another objective of the work should be to plan for improvability.

196. In concluding the introduction he referred to the waste in time, effort and money on what were commonly known as "good ideas". These often involved the collection of data at great length which in some cases was not used to any purpose. Advance thinking was needed so as to guide the research effort into projects which would produce results and subsequently for their effect in the building industry to be seen.

197. Participants noted that public research as such is not a matter for secrecy and that the total results should be widely disseminated. The CIB (International Building Research Council) located in Rotterdam, Holland) could be used as a means to disseminate information. They agreed also that the question of international co-operation in regard to co-ordination of building research had not been carried to a satisfactory stage. The proposed establishment by the United Nations of an International Institute for Documentation would assist. Delegates noted also that CIB could assist in finding expertise to carry out work in African countries but that this Institution would not be in a position to finance such operations.

198. Participants agreed that a certain measure of control should be exercised over the activities of research institutes and these activities should be closely related to those of the construction industry. In regard to the matters discussed under the document entitled "Legislation and Governmental Machinery for Implementing Housing Policy" (HOU/WP/22), participants agreed that research institutes where established should come under the control of the Minister responsible for housing and building. Although as yet no firm definition of the duties of building research institutes had been laid down, it was clear that these institutes should also undertake work on economic and social questions as affecting housing and building.

199. On the important question of training, there was a consensus that specialist training was required since it was unlikely that architects and civil engineers would receive this type of training in their normal degree or professional courses. The participants noted that in Denmark there was a committee in the National Building Research Institute to study career training for research projects and that short seminars were conducted on specific topics among research staff.

200. Participants agreed that there must obviously be a close working relationship between research institutes and the industry, although it had to be recognized that industrial knowledge had become a very important subject and that industrial firms were not in the habit of divulging results of all specialized research work in industry. They agreed that because of the growing concentration in industry it was important not to leave all the research work to be carried out by industrial firms.

201. As affecting the actual building process, delegates took note that the British Building Research Station, located at Garston, Watford, England, was preparing for a meeting to discuss measures for organizing building sites. This meeting would take place in Nairobi, Kenya, during the first half of 1972.

(x1) Purposes and financing of pilot and demonstration projects

202. A member of the UN Headquarters secretariat presented the paper entitled "Purposes and Financing of Pilot and Demonstration Projects" (HCU/WP/18). He mentioned that governments had repeatedly advocated pilot and demonstration projects as an important step toward adopting housing improvement measures of a varied nature including technological innovations. Such projects provided opportunity for trying out new policies, methods, techniques or procedures for the improvement of housing methods, as well as producing self-confidence which is sometimes lacking in both government and the private sector. Therefore, attention of governments and private enterprise should be drawn to pilot and demonstration projects as a genuine activity to improve housing conditions.

203. Mention was made of the various resolutions adopted by the United Nations General Assembly and the Economic and Social Council which stressed the importance of pilot and demonstration projects.

204. He gave a description of the differences between pilot and demonstration projects. Pilot projects referred to experimentation, while demonstration areas showed how to do something, how to carry it out, or, in other words, a transfer of knowledge.

205. Stress was laid on the fact that such projects do not refer only to technological advancement, but to a whole range of operations such as planning, policy making, programming, building technology and materials, social and financial problems. The feedback of results to policy-makers, programmers, technological staff, and administrators, was the most important and perhaps the only reason for carrying out pilot and demonstration projects. This meant that such projects were not an end in themselves, but that their success was only valid insofar as they could influence future activities in the housing, building and planning field.

206. On the differences between pilot and demonstration projects, he mentioned that for experimentation or pilot activities, special resources would be needed to find possible solutions. In contrast, demonstration projects should be mounted using existing resources and thereafter permitting repetition of what was demonstrated. Demonstration should be only an initial step towards a larger programme, so that the benefits of the transfer of knowledge could be readily and easily utilized.

207. He referred to the assistance the United Nations family provides for carrying out pilot and demonstration projects.

208. Some indispensable requirements for successful pilot and demonstration endeavours were listed. He mentioned the following: the need to have adequate institutional mechanisms to carry out the projects; the existence of personnel trained and experienced; and the need for adequate financing.

209. A number of projects carried out with the assistance of the United Nations were described to show different objectives, procedures and settings. The projects covered examples in Ethiopia, Peru, Somalia, Thailand, Central and South America. Such projects covered self-help, design requirements, improvement of slums, financing, administration, reduction of building costs and rural housing.

210. Participants noted that in carrying out pilot and demonstration projects, aid is given by the United Nations at the request of governments. All member States pledge and contribute funds to the United Nations Development Programme, so that requests for technical assistance can be made through the Resident Representatives of the United Nations Development programme in African countries, such requests being made known to United Nations Economic Commission for Africa. This included requests made to the World Food Programme.

211. Regarding the dissemination of information on these projects already carried out, participants suggested that the results of the projects should be published to other countries.

212. Participants further suggested that results of experiments should be applied to public building schemes, thus involving both the department of public works and the executing agencies in housing.

213. Participants noted that there was a project called "Ujama" which started in Tanzania in 1967. The scheme was not showing any visible results as it was in its infancy. It involved village re-grouping of families so that people could work collectively. Assistance is given by providing mobile teams of artisans.

Adoption of report and closing session

214. The draft report contained herein was adopted.

215. The closing session was addressed by Mr. Einer Engberg, Head of Department, Ministry of Housing, Copenhagen, Denmark and Director of the Seminar.

216. Mr. Engberg expressed thanks to the participants for the high level of discussions which had taken place during the Seminar and thanked the Sub-Committee who had, in collaboration with participants, drawn up the recommendations contained in Part III of the Report. He emphasized the need for action by the participants on return to their own countries in seeking to establish adequate and efficient machinery for administration in housing. This aspect needed attention as shown from the discussions, and it was clear that intensive training was required in the field of financial management.

217. He emphasized the need to use all sources of capital particularly those which had been discussed during the Seminar. The establishment of Housing Banks was necessary to provide a focal point for the use of funds available for investment in housing; and to increase funds. He thanked participants for coming to Copenhagen for the Seminar and felt sure that the recommendations arising would give governments a good guide and indicate lines of action some of which were clearly urgent.

PART III. RECOMMENDATIONS

218. The participants having studied the contents of the Seminar proceedings decided to make the following recommendations with a view to improving housing administration.

219. The Seminar recommended that African governments should endeavour to formulate comprehensive national housing policies which take into account social, economic, financial, administrative and physical aspects of housing, and should develop long-range national housing programmes for a broad strata of the population which should attempt to provide continuity within the building industry.

220. Such policies should be taken into account when national development plans are being formulated. Allocation to housing from the Gross National Product should be not less than 5 per cent instead of 2 per cent which is at present the average in African countries.

221. From the above general statement it was recommended that:

- (1) United Nations Economic Commission for Africa in consultation with African governments should consider to establish a training institution in Africa for training in housing administration and management. [Part II, (viii)]
- (2) In order to reduce building costs African governments should consider exemption of taxes for building materials. [Part II, (i)]
- (3) The African Development Bank should be requested to establish a Fund for Housing which would provide seed capital for the establishment of new housing credit institutions, and capital to assist in the future development and extension of credit operations. [Part II, (iv)]
- (4) African Governments should seriously consider setting up machinery for streamlining and co-ordinating the channelling of funds into housing by establishing housing banks or housing mortgage banks. In this connexion, where implementation proves difficult, the UN should be requested to provide technical assistance in the form of expertise to assist in these measures. [Part II, (vi)]
- (5) African Governments should look into the possibilities of establishing co-operative and other forms of non-profit housing with a view to increasing housing production. For this purpose, training programmes should be organized in the region with the assistance of UN and bilateral donors. [Part II, (vii)]

- (6) Land tenure systems in Africa should be re-examined by governments with UN assistance, in order to provide means whereby people wishing to use land as security for loans can be assisted. [Part II, (iv)]
- (7) 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. [Part II, (iv)]
- (8) Education policy should be geared towards training local personnel with a bias to technology, finance and management in order to meet the challenge of development. [Part II, (iv)]
- (9) UN 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. [Part II, (iv)]
- (10) A concerted effort should be made by African Governments to improve rural conditions through rural improvement programmes by providing job opportunities, services and social amenities and at the same time improving rural housing so as to reduce the flow of migrants into urban areas. [Part II (ix)]
- (11) Governments should consider incentives to housing development through subsidies provided in infrastructural facilities on site and service plots, tax exemptions on interest on mortgages, mortgage guarantee facilities, and soft loans. [Part II, (vi)]
- (12) UN should undertake to organize training facilities in Africa, or arrange with bilateral donors for such facilities where African governments can send their personnel for training in housing finance matters. [Part II (vi)]

(13) African Governments should pay particular attention to housing finance and harnessing of human resources for house-building by :

- (a) looking into ways and means of mobilizing local finances for housing purposes;
- (b) providing guidance and leadership for bringing together interested parties to create favourable conditions for organizing a stable housing market and to engender confidence in local financing institutions;
- (c) Initiating measures of self-help and self-reliance as a means to guiding people's energy and thus encouraging a spirit of self-dependency.
Part II, (ix)

(14) 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. Part II, (x)

222. Participants finally recommended that country monographs that had been submitted to the Seminar be analysed, compiled and published so that information they contained could be used by interested Governments or institutions since this information was of considerable value.

ANNEX I

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ANNEX II

LIST OF DOCUMENTS

	<u>Symbol</u>
I. <u>Working Papers</u> :	
Housing Administration in Ghana with Particular Reference to Tema Development Corporation (Prepared by Mr. V. Adegwite, Ghana)	HOU/WP/16
Housing Policy Guidelines for African Countries (Prepared by Mr. N.O. Jorgensen, Kenya)	HOU/WP/17
Purposes and Financing of Pilot and Demonstration Projects (Prepared by UN Centre for Housing, Building and Planning)	HOU/WP/18
Social Aspects in Formulating Housing Policy (Prepared by UN Centre for Housing, Building and Planning)	HOU/WP/19
Provisional Agenda	HOU/WP/20
Factors Concerning Housing Administration in Relation to Current Housing Problems and Government Policies (Introductory Note for the Meeting by the Secretariat) (Prepared by ECA)	HOU/WP/21
Legislation and Governmental Machinery for Implementing Housing Policy (Prepared by ECA)	HOU/WP/22
Administrative and Organizational Arrangements for Financing of Housing (Prepared by ECA)	HOU/WP/23
The Role of the Government in the Field of Housing Programmes and Administration (Prepared by the Ministry of Housing, Denmark)	HOU/WP/25
Danish Non-Profit Housing Associations, their Possibilities of Improving the Quantity and Quality of Housing Production Through Improvement in Administrative and Managerial Systems (Prepared by Mr. N. Salicath, Denmark)	HOU/WP/26
Review of Sources and Methods of Financing for Housing and Urban Development in Africa (Prepared by ECA)	E/CN.14/HOU/64

Proposals for Action on Finance for Housing,
Building and Planning - Report of the
Secretary-General
(Prepared by UN Centre for Housing, Building
and Planning)

Symbol

E/C.3/106/
Rev.1

Report of the Ad-Hoc Expert Group on Co-ordination
of Building Research in Africa, accompanied by
Inventory of Research Institutions.

E/CN.14/524

Report of the Seminar on Housing Statistics and
Programmes for Africa, Copenhagen, Denmark,
31 August - 15 September 1966.

E/CN.14/CAS.
5/16/R1.c.1

Basics of Housing Management
(Prepared by UN Centre for Housing, Building
and Planning)

ST/SOA/92

II. Reference Papers

Africa's Strategy for Development in the 1970's

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 West African Sub-regional Meeting
on Specific Aspects of Housing Finance

E/CN.14/530

Social Aspects and Management of Housing Projects
Selected Case Studies

ST/SOA/98

Methods of Estimating Housing Needs

ST/STAT/SER.F/12

Methods for Establishing Targets and Standards
for Housing and Environmental Development

ST/SOA/76

Meeting of Group of Experts on Housing Management
and Tenant Education

ST/TAO/SER.C/61

Report of the United Nations Seminar on Financing
of Housing and Related Community Facilities for
the Arab States

ST/TAO/SER.C/72

Modular Co-ordination in Housing

TAO/GLOBAL/4

Finance for Housing and Community Facilities in
Developing Countries

ST/TAO/79

International Social Development Review, No.2

ST/TAO/SER.X/2

Rural housing - A Review of World Conditions

Symbol
ST/SOA/87

List of Information Material
Ministry of Housing, Denmark, May 1971

Housing in the Nordic Countries,
Prepared by Ministry of Housing, Denmark and
others

Current Trends and Policies in the Field of
Housing, Building and Planning 1970-71,
Prepared by Ministry of Housing, Denmark

Danish non-profit Housing with Common
Service Facilities,
Prepared by Mr. P. Grinderslev, Danish
Non-Profit Housing Association (D.A.B.)

Housing and Planning, Extract from the
book "Denmark";
Prepared by Ministry of Foreign Affairs,
Denmark

Co-operative Housing Organization, Management
and Training,
Prepared by Mr. Baldwin R.C. Banks, Chief,
Division of Housing Finance,
National Housing Authority, Monrovia, Liberia

Administration of Western Nigeria Housing
Corporation, Ibadan, Nigeria,
Prepared by Mr. S.O. Oloko, Secretary,
Western Nigeria Housing Corporation,
Ibadan, Nigeria

Setting up a national building research station
Prepared by Mr. A.F. Dady and Mr. R. Sperling
Building Research Station.

E/CN.14/539
E/CN.14/HOU/93
Annex III

ANNEX III

TENTATIVE PROGRAMME

Sunday, 19 September Arrival and registration.

Monday, 20 September

10.00 a.m. Opening statements.

10.45 a.m. Light refreshments.

12.30 p.m. Lunch.

02.00 p.m. 1) Organization of the Seminar

Chairman: :Mr. E. Engberg

2) Factors concerning housing administration
in relation to current housing problems and
government policies.

Chairman: :Mr. E. Engberg

Discussion leader: Mr. R.E. Fitchett

Rapporteur :Mr. K. Offe-Amoyaw

Working Paper :HOU/WP/21

Tuesday, 21 September

09.00 a.m. Formulation of housing policies and
integration in development plans.

Chairman :Mrs. L. Deigh

Discussion leaders :Mr. N. Jørgensen and
Mr. R. Mora Rubio

Rapporteur :Mr. B. Chabafimbi

Working Papers :HOU/WP/17 and
HOU/WP/19

12.00 p.m. Lunch

02.00 p.m. Morning session continued.

Wednesday, 22 September

09.00 a.m. Formulation of housing programmes.
Chairman: Hon. Mr. K. Ossei
Discussion leaders: Mr. E. Engberg
Rapporteur : Mr. S. Rwezaula
Working Paper : E/CN.14/CAS.5/16/R1.o.1

12.00 p.m. Lunch

01.30 p.m. Housing tour to non-profit housing estates
in Greater Copenhagen.
Guide : Mr. T. Egede.

Thursday, 23 September

09.00 a.m. Legislation and governmental machinery for
implementing housing policy.
Chairman : Mr. H.A. Shasa
Discussion leader : Mr. R.E. Fitchett
Rapporteur : Mr. S.M. Sissoho
Working Paper : HOU/WP/22.

12.30 p.m. Lunch.

02.00 p.m. Morning session continued.
Chairman : Mr. H.A. Shasa
Discussion leader : Mr. E. Moltke
Rapporteur : Mr. S.M. Sissoho
Working Paper : HOU/WP/25.

Friday, 24 September

09.00 a.m. Administrative and organizational arrangements
for financing of housing.
Chairman : Mr. S.A. Ajayi
Discussion leader : Mr. N. Jørgensen
Rapporteur : Mr. Ahmed Hashi Abdi
Working Papers : HOU/WP/23 and
HOU/WP/28.

12.30 p.m. Lunch

02.00 p.m. Morning session continued.

06.30 p.m. Reception, Town Hall of Copenhagen.

Saturday, 25 September

09.00 a.m. Sightseeing and shopping tour of Copenhagen.

Guide : Mr. T. Egede.

Sunday, 26 September

09.30 a.m. Sightseeing tour of North Zealand.

Guide : Mr. T. Egede.

Monday, 27 September

09.00 a.m. Administrative structure and functions of non-profit housing societies and other executing agencies.

Chairman : Mr. M. Barwani

Discussion leader : Mr. N. Salicath

Rapporteur : Mr. K. Sumodhee

12.30 p.m. Working Paper : HOU/WP/26

Lunch

02.00 p.m. Morning session continued.

Chairman : Mr. M. Barwani

Discussion leader : Mr. V. Adegbite

Rapporteur : Mr. K. Sumodhee

Working Paper : HOU/WP/16

Tuesday, 28 September

09.00 a.m. Housing Management.

Chairman : Mr. R.N. Mannathoko

Discussion leader : Ato Neigzy Gebremedhin

Rapporteur : Ato Shitto Mersha

Working Paper : HOU/WP/31.

12.30 p.m. Lunch.

01.30 p.m. Housing tour to non-profit housing estates in Greater Copenhagen.

Wednesday, 29 September

09.00 a.m. Review of measures to mobilize domestic resources, financial and otherwise.
Chairman : Mr. R.C.B. Banks
Discussion leader: Mr. R.E. Fitchett
Rapporteur : Mr. K. Zeitoun
Working Paper : HOU/WP/27

12.30 p.m. Lunch.

02.00 p.m. Morning session continued.

Thursday, 30 September

09.00 a.m. Co-ordination of research work in housing.
Chairman : Mr. W.W. Walabyeki
Discussion leader: Mr. P. Arctander
Rapporteur : Mr. N. Yuyi
Working Paper : HOU/WP/29

12.30 p.m. Lunch.

02.00 p.m. Purposes and financing of pilot and demonstration projects.
Chairman : Mr. W.W. Walabyeki
Discussion leader: Mr. R. Mora Rubio
Rapporteur : Mr. N. Yuyi
Working Paper : HOU/WP/18

Friday, 1 October

09.00 a.m. Adoption of draft reports of the Seminar.

12.30 p.m. Lunch.

02.00 p.m. Morning session continued.

Saturday, 2 October

09.00 a.m. Adoption of draft reports (if not completed).

12.30 p.m. Lunch.

02.00 p.m. Departure of participants.

Sunday, 3 October

09.00 a.m. until 12.30 a.m. Departure of participants.