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ECONOMIC COMMISSION FOR EUROPE

HOUSING COMMITTEE

Working Party on Development of Housing Policies

ENQUIRY ON SLUM CLEARANCE POLICIES AND PROGRAMMES

Note by the Secretariat

The Working Party on Development of Housing Policies decided at its last session in October 1955 to conduct an enquiry on slum clearance policies and programmes. The delegations of Belgium and Denmark were invited to nominate rapporteurs. It was agreed that "governments should be invited to prepare memoranda describing the policies pursued, measures taken or being considered and the experience and lessons learnt in their own country. The Secretariat was asked to make this material available to the rapporteurs and to assist them in the preparation of their reports." (HOU/WP.1/26, paragraph 7)

The Secretariat, in consultation with the rapporteurs, Mr. Bløcher and Mr. Vanderveken, have drawn up the general lines of an enquiry to indicate the kind of information which should be collected (Appendix I). The rapporteurs have drawn up "model replies" from Belgium and Denmark as a further guide to governments in preparing their memoranda (Appendix II (a) and (b)). These two model replies may not necessarily constitute the final official replies from Belgium and Denmark. It will be noted that the enquiry has been framed in such a way as to allow governments to emphasize their own particular experience. This is also evident in the model replies which follow the general lines of the enquiry but not necessarily in the order in which the questions are raised.

It would be appreciated if the memoranda required could be prepared and sent to the Secretariat by the middle of April 1956.

APPENDIX I

1. Definition and Criteria of Slums

Define slums as commonly understood in your country or described in legislative acts, distinguishing where necessary the isolated slum dwelling, urban slum areas and rural slum dwellings.

Give the official, legal or administrative, criteria of what constitutes a slum dwelling or slum area as defined above and distinct from sub-standard dwellings which are capable of being improved.

2. Character and Magnitude of Slums

What type of data is available on the character and magnitude of the slum problem? Is the information derived mainly from the general census or have special investigations been undertaken or are envisaged, perhaps by regional or local authorities? In a few countries a permanent inventory is maintained or has been started by some municipalities and regional authorities of the existing housing stock, its age, quality and nature of occupation. Describe briefly methods of investigation in your country to establish the character and magnitude of slums, to identify slum dwellings or slum areas and as a basis for drawing up slum clearance programmes.

Have scientific investigations of a socio-economic character been undertaken on the occupation of slum dwellings to determine such factors as the influence on health and the relationship of level of income and education or training of slum tenants; if so, describe briefly the method of investigation and the results obtained, including references to published material where available.

3. Slum Clearance Methods and Administrative Procedures

Give a short account of slum clearance methods and administrative procedures followed in your country. Which are the main public or semi-public bodies involved in executing slum clearance policies and programmes, distinguishing if possible the responsibility of central, regional and local authorities? Select and describe the more important experience in slum clearance work involving several approaches : complete demolition and rehousing or reconditioning of a slum area by a combination of pulling down some and improving other dwellings.

4. Public Aids to Slum Clearance

What main provisions exist or are being considered to aid slum clearance, in particular financial aids for the acquisition of slum dwellings or slum areas? To what extent have these measures been used in practice? What are the main provisions for fixing compensation and acquiring by public or semi-public authorities slum clearance dwellings?

What are the main provisions, including financial assistance, for rehousing temporarily or permanently former tenants of slum dwellings?

5. Results Obtained and Obstacles Encountered

Describe briefly the results obtained so far in slum clearance work in your country. What were the main obstacles or problems encountered which might be the subject of discussion and of exchange of detailed experience in the Housing Committee?

APPENDIX II(a)

MODEL REPLY FROM BELGIUM

Prepared by Mr. Vanderveken, Rapporteur

General

The object of the international enquiry is to permit comparison of the various methods applied and the results achieved.

The public authorities have to deal with both insanitary dwellings which can be left standing subject to the necessary improvements and slum dwellings which are not only irrevocably condemned to disappear but which should be disused in the meantime and demolished as soon as possible because of their nuisance or even danger to society. It is true, of course, that between the insanitary dwelling capable of improvement and the slum dwelling qualifying for demolition comes a whole range of intermediate grades. The dividing line between the two varies continuously depending on locality, degree of development of the population, mode of living, the country's technical sanitary resources etc.

The questions put should, therefore, elicit information on these various points.

Slum clearance campaigns conducted by the public authorities on the basis of a general body of laws and regulations can remedy the situation provided the authorities have public opinion behind them so as to provide the necessary atmosphere conducive to resolute action.

For a country wishing to proceed on these lines and obtain effective and radical results, this means conducting a preliminary enquiry combined with a general census. The identification of slum dwellings of whatever category requires the existence of centrally controllable but operationally decentralized legal and administrative machinery permitting direct and continuous contact between the authorities concerned and the prospective beneficiaries (landlords and tenants). The campaign will only produce its full social effect if other factors can operate simultaneously. On the one hand, measures to raise the social status of working-class families (family allowances, public education, general improvement of living and working conditions etc.) create the favourable atmosphere. On the other hand,

the country's financial position must allow of substantial investments in the housing sector in order to increase housing space at least sufficiently to permit the re-housing under proper conditions of families removed from slums or insanitary dwellings while also covering normal housing demand.

I. Definition and Criteria of Slums

Definition of slum dwellings

Belgium has no official definition of insanitary or slum dwellings, nor are the criteria used in identifying them laid down in any laws, general regulations or even administrative provisions.

The bodies hitherto responsible for classifying dwellings as falling short of existing requirements have had little difficulty in doing so. In some localities - industrial centres, densely populated urban areas and even country districts, where rural slums abound - insanitary dwellings are still sufficiently numerous, and constitute a sufficiently clearly-defined group⁽¹⁾, to warrant a reconditioning or replacement campaign. At one time, such dwellings were the rule rather than the exception.

Thanks to the experience so far gained, however, it will now be possible to draw up regulations governing slum dwellings as announced on behalf of the Government by Mr. Leburton, Minister of Public Health and Family Questions; the regulations will be based on the results of the various slum clearance programmes carried out to date by the local authorities, as in Antwerp, Brussels, Liège, Ghent, Seraing and Jemappes, or by national institutions such as the National Low-cost Housing Society (Société Nationale des Habitations et Logements à Bon Marché - HLEM), National Smallholders' Society (Société Nationale de la Petite Propriété Terrienne - PPT), Large Families' League Housing Fund (Fonds du Logement de la Ligue des Familles Nombreuses) and others. Meanwhile, the array of legal and administrative provisions (local regulations on housing sanitation, reports by the Central Health Board and Central Housing Board, the Royal Decree

(1) An important point to be noted is that two-thirds of the dwellings in Belgium date from before the First World War (1914-1918). The proportion in the provinces of Liège, Namur and Hainaut is as much as three-quarters and even four-fifths.

on Temporary Dwellings for Miners, the Public Health Law of 1 September 1945 etc.) will provide the data for defining the criteria and standards to be laid down for a general housing census from the standpoint of unfitness for habitation - a wider and far less subjective concept than that of poor sanitation.

Scientific basis for the definition of slums

In circles directly concerned with this social evil, more and more attempts are being made to arrive at a systematic study of the problem of slums; but for valid conclusions to be reached in such a study, it must be based on prior investigation of dwellings both from the physical standpoint (structure and materials, date of construction, living space and living area, aspect, inside arrangement and general facilities) and from the standpoint of utilization by the family now in occupation but scheduled for rehousing in another (old or new) dwelling.

If the building, apart from being decrepit or dilapidated on account of age, is too cramped, too dark and lacks the necessary minimum of amenities, it clearly ranks as a slum and needs to be demolished. However, there are insanitary dwellings which can be made larger and which can be fitted with proper sanitation and given more air and light by adapting their surroundings. Where this is the case, the authorities can take appropriate steps to improve them and so grant them at least a temporary reprieve.

A contrast with an up-to-date dwelling accommodating a family under normal conditions gives the two extremes - the slum requiring immediate demolition and the perfect dwelling, in between comes the whole gamut of dwellings capable of being improved in various ways, adapted to present-day needs and rendered habitable (using the latter word in both its material and social sense).

A further point is that if the authorities (State, provincial or local) wish to act logically, they will have to take stock of their financial possibilities and decide on the most effective way of using the available capital. In deciding whether it is more economic, especially in the long run, to demolish buildings and build new ones or try to prolong their life by a minimum amount of more or less costly reconditioning or adaptation, they will have to allow, in their calculations, for the subjective factors which also arise.

For instance, the criterion of decrepitude should distinguish between normal decrepitude (as in the case of a small house over 100 years old) and premature decrepitude (as in the case of a house eaten away by damp as a result of poor maintenance of the roofing).

Demolition will be necessary, in both cases but its urgency will depend on the degree of dilapidation and the financial means which the authorities concerned can call upon.

* * *

Various methods of taking a census of insanitary dwellings have been tried out in various areas in Belgium, the method used in each case being decided by the local authorities.

Antwerp has adopted a census-type system which shows to what extent housing conditions in the town are insanitary. Brussels applies a method based essentially on investigators' assessments and not on cut-and-dried standards. Courtrai has established a number of standards whereby values can be given to the data collected. In this case, also, the investigators' judgment is largely relied on for certain of the data (e.g. standards of lighting and ventilation).

Other census methods, including that devised by the Central Housing Board and that adopted by the National Smallholders' Society, are based on a set of indices for insanitariness worked out according to a points system. By adding up the points, the dwelling can be placed in whichever is presumed to be the proper category. The criteria adopted leave out some of the essential aspects of sanitary dwellings (such as adequate daylight).

For urban dwellings, these criteria apply to slum areas, and not to individual dwellings.

II. Character and Magnitude of Slums

Identification of slums

No official national census of slums has been undertaken in Belgium in view of the absence of definitions covering the characteristics of dwellings classed as insanitary or unfit for habitation.

Slum clearance is organized by the Government with the help of the local commune and provincial authorities, national institutions such as the HLEM, the PPT and their approved societies, the Large Families' League Housing Fund, credit societies coming under the General Savings Bank and Superannuation Fund (Caisse Générale d'Epargne et de Retraite), Patronage Committees and local Sanitary Inspector's departments.

The part played by these various bodies in the campaigns is governed by legal provisions (Law of 7 December 1953) ⁽¹⁾.

It follows that there is no rational or uniform system of identifying slums.

It is the responsibility of the local commune authorities (in practice the Burgomaster) to record and receive information concerning the existence of slum dwellings in their localities, submitted by the bodies mentioned and by private individuals in the form of reports; these reports also specify what measures should be adopted in the interests of public health. The Burgomaster's decision on the reports must be given within one month of receipt, failing which, or if the measures applied by him appear to be inadequate, the Sanitary Inspector and the reporting bodies can appeal to the Crown (Article 9 of the Law of 7 December 1953).

The Crown may, on the proposal of the Minister of Health and Family Questions, declare houses which are the subject of appeal unfit for habitation and order the Burgomaster to have them vacated and closed (by a given date).

Very often, the really active figure in identifying slums is the Ministry of Health and Family Questions' Sanitary Inspector for the area in which the slum dwelling is located. By law, however, it is the local commune authorities who are regarded as the body ultimately responsible for slum clearance.

It is they, of course, who are in closest touch with families and know what accommodation they need and how far those needs can be met.

Although the communes are not all equipped to exactly the same extent to carry out the directives of the central authorities ⁽²⁾, they can all rely on financial aid from the Government.

(1) Some of the Royal Decrees for implementing the provisions of the Law have still to be published.

(2) Belgium has 2,670 communes for a population of about 8.5 millions.

It is quite simple for each commune administration, if it has not already done so, to take a census of its housing stock. However, their classifications have still to be based on general criteria applicable to the country as a whole.

Pending such standardization, the Central Statistical Office has made an effective contribution towards it on the national level by means of a detailed questionnaire sent out in connexion with its general and partial censuses.

The issue of a building permit in Belgium is conditional on compliance with the building regulations which most local commune authorities have. In this way, safety and sanitary conditions (in other words, conditions guaranteeing fitness for habitation) are laid down which by their nature help to stave off if not prevent slum development.

There are some in Belgium who hold that no really uniform method is conceivable. However, the present concept of "sanitary dwelling" is sufficiently clear to allow directives to be framed which would be in the nature of a definite guiding line for all institutions and organs working in this field. It was this fact which enabled the Government to table a Bill (now being debated in Parliament) making provision not only for the funds for large-scale housing construction over a five-year period(1955/1960)but also for a general census to ascertain housing requirements, concurrently with a census of insanitary dwellings. Arrangements will have to be made for a slum identification system applying suitable criteria, and this will be the first task of the National Housing Institute to be set up in the near future under the proposed Law.

III. Slum Clearance Methods and Administrative Procedures

Condemnation of slums (ban on the use of insanitary premises for habitation)

In Belgium, the task of looking after public health and sanitation is one of the most important the communes have. It is their responsibility to see to the health of the community and they have statutory powers in this field.

(a) Isolated slums

Local Councils in most communes and towns of any size have issued regulations banning the use of insanitary dwellings for habitation, and the general measures to ensure that individual houses and their surroundings are sanitary and fit for habitation are laid down by the local authorities in their building regulations.

The latter, while subserving the public interest, leave the right of ownership laid down in articles 537 and 544 of the Civil Code unimpaired.

The Burgomaster of the commune has the right to issue closing orders for slum dwellings. Such action, although not based on local regulations, is a police measure having equal force and is motivated by the Decrees of 1789 and 1790 (structures in danger of collapse). It is not within the jurisdiction of the courts to rule on whether such decisions are justified.

In the case of failure by the local authorities to take action, the central authorities may act in the Burgomaster's place (by Royal Decree, issued automatically on the proposal of the competent Minister). This decision, where the Burgomaster fails within a given time-limit to carry out the order he has received, is followed up by the despatch of a special commissioner.

(b) Slum areas (insanitary blocks)

In addition, penalties may be imposed on persons having any responsibility for the occupation of condemned premises, but only where the closing order comes from the central authorities. The system applied has recently been simplified, and there is now no need to have an investigation by the Sanitary Inspector or apply to the Central Health Board for a closing order.

Slum clearance in this case covers expropriation on a zonal basis in order to recondition or improve the whole or part of an old district or develop a new one.

This power of expropriation is conferred only on towns, communes or suburban parts of communes which are subject to the street regulations.

IV. Public Aids to Slum Clearance

Acquisition and expropriation of slum property

The communes in Belgium have considerable means at their disposal and are thus responsible for promoting effective action against slum conditions.

The Legislative Decree of 2 December 1946 provides for the preparation of general and individual local development plans. These are drawn up on the basis of a survey and specify the residential areas and public highways to be constructed and the conditions attaching to structural works.

It is the communes, likewise, which decide where roads are to be laid out, see to their maintenance and install them with drainage systems and water, gas and electricity conduits. In planning, they will be mindful of the public

amenities (parks, promenades, playgrounds, nurseries, kindergartens and schools) which residential areas need in order to form an organic whole.

However, the State assumes responsibility in this field not only for highways which come directly under its jurisdiction, but also for the urban development of residential centres (garden cities or blocks of flats) built under the auspices of the HLBM and PPT.

(a) The rôle of the local authorities

Condemned dwellings may be acquired by the communes by purchase or expropriation with a view to demolition. The cost involved is very often high and this in itself is a serious obstacle to a systematic campaign.

Formerly, under the Law of 20 April 1931, the communes bore one-third of the cost of the operation, the other two-thirds being shared equally by the State and the province. Where the slum dwellers were rehoused in substitute quarters, the cost to the commune was reduced to one-quarter. Even so, the cost was heavy and had no immediate set-off, (the slums usually being bunched together on land particularly high in value), apart from which the commune was required to make the site available to a low-cost housing society free of charge for constructing new dwellings.

As for the province and State, the budgetary allocations were hardly large enough to permit sustained co-operation in this field.

* * *

Communes which are subject to the street regulations can also expropriate on a zonal basis. In such cases, they acquire a block or sector for the object often is to improve the sector by laying out roads. However the re-sale of the building land flanking the new highways never brought in enough to offset the high cost of acquiring the whole of the property, slums included.

The State accordingly realized that a financial effort was required of it. It will in future take action (under the Law of 7 December 1953) in favour of communes acquiring or expropriating slum property by paying 80 per cent ⁽¹⁾ of the

(1) A bill is now being debated in Parliament which provides for State assistance at the rate of 100 per cent.

difference between the cost of the operation and the value of the land as calculated by the Ministry of Public Health and Family Questions. In addition, the land thus made available will no longer have to be transferred free to a low-cost housing society. The commune can make use of it in the way it thinks best suited to its town-planning, or for that matter to its real estate policy.

Finally, the province no longer has to intervene, although it can always do so by providing subsidies in special cases where communes experience financial difficulties.

(b) The rôle of the national institutions (HLEM and PPT)

The Law of 7 December 1953 authorizes the HLEM and PPT, as an extension of their statutory duties, to acquire or expropriate blocks of slum dwellings with a view to demolition.

Both bodies are empowered to construct new dwellings themselves to replace slums; but whereas the administration of HLEM houses has to be entrusted or handed over to an approved society, the PPT is allowed to administer its own houses.

The same Law authorizes the approved societies of the two bodies to acquire and expropriate slum property. In practice, they will always act in agreement with the local authorities concerned but can start work without that agreement in the event, for example, of the authority failing to act.

The Law specifies that in that case the State will shoulder the cost of interest and depreciation on the sum representing the difference between the acquisition or expropriation price and the Minister's valuation.

It also specifies that the State will bear the cost of the site over and above the amount normally allocated by the building societies (for example, the cost of the site for a one-family house must not exceed an average of one-tenth of the building cost, except in large towns, where the proportion is increased to one-eighth).

Construction of new dwellings to replace demolished slum property

The funds for constructing HLEM, PPT and Large Families' League Housing Fund dwellings are provided by these national institutions themselves, which issue loans which are part-subscribed by the State⁽¹⁾.

(1) Law of 15 April 1949, which is due to be superseded by a new Law at the beginning of 1956.

Under the Law of 7 December 1953 loans issued by any of these institutions are guaranteed by the State, subject to the institution concerned undertaking in advance to earmark a percentage of the money raised for the purpose of financing the construction of accommodation to be let or sold to slum dwellers. The percentage, which is determined annually by the competent Ministers, must be at least 20 per cent. for 1955 and subsequent years.

Another principle embodied in Belgian legislation is that new advances by these national institutions to the approved societies can be made conditional on an undertaking to use part of them for constructing houses or flats of a type approved by the national institution concerned and reserved in the first instance for occupants of slums scheduled for demolition or closure or of overcrowded premises which may or may not be located in one of the areas where the society operates.

To facilitate the task of the approved societies, which are permanently faced with the question of the profitability of the buildings to be erected on slum-cleared sites, the new Law provides for additional State aid.

In future, State guarantees will be extended to loans granted by credit organizations for the construction and purchase of other dwellings by slum-dwellers, or for improving and reconditioning slums and installing sanitary facilities (Article 13 of the Law of 7 December 1953).

Finally, the HLBM and PTT will also be able to grant advances for essential furnishings for dwellings built by them or their approved societies for re-housing slum-dwellers. Furnishings is understood as meaning "essential furniture, bedding and household utensils".

Assistance to families removed from slums

The bodies engaged in slum clearance usually keep case histories of the composition, income and mode of living of slum families, this material being compiled at the request of inspectors or social welfare workers from the local authorities or the HLBM, PTT or Large Families' League. A certain amount of screening is carried out by these means with a view to taking into account, when rehousing slum families, the prospects of each family's adapting itself to the old or new dwelling offered it in exchange.

A removal grant of 2,000 francs is given to heads of households moving to sanitary dwellings from slums which have been declared unfit for habitation by the Crown or the Burgomaster or with a view to the demolition of which the State has agreed to share in the cost of acquisition or expropriation or to make a demolition grant.

This is granted to private owners who consent to the demolition of their slum premises but does not cover the demolition of acquired or expropriated premises or temporary dwellings forming part of a block belonging to a single landlord. It amounts to 80 per cent. of the difference between the market value of the property plus cost of demolition and the market value of the site, up to a limit of 30,000, 25,000 or 20,000 francs, depending on the number of inhabitants in the commune.

Finally, families removed from slums can obtain contributions towards rent payments, as they rank as needy persons and so come under the Public Assistance Boards which function as legal entities in every Belgian commune.

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SLUM CLEARANCE RESULTS IN BELGIUM

Sector: National Low-Cost Housing Society (HLCM)

The following table shows the results achieved in each province as at 31 December 1955 with the aid of the capital specially earmarked by the HLCM for slum clearance and, accessorially, for housing construction to meet normal demand.

Provinces	Number of slum dwellings for which the Society received closing orders	Results			
		Slum dwellings expropriated or acquired for demolition	Slum dwellings closed	Slum dwellings demolished reconditioned	Slum dwellings demolished in order to make way for the construction of dwellings to meet normal demand
Antwerp	565	-	124	220	233
Brabant	206	297	155	85	-
West Flanders	282	71	16	111	209
East Flanders	384	277	42	40	15
Hainaut	821	6	160	339	120
Liège	369	134	81	407	36
Limbourg	61	-	10	-	76
Luxembourg	-	-	2	16	3
Namur	34	-	6	27	6
Totals	2,722	785	596	1,245	698
				2,081	

These figures are drawn up on the basis of the data supplied to the Society by some of its approved societies.

As will be seen, closing orders were issued by Burgomasters for 2,722 slum dwellings, of which 353 have been closed and 654 demolished; which the HLEB gave various of its approved societies authorization to acquire the sites of 785 slum dwellings scheduled for demolition, of which 134 have so far been closed and 90 demolished.

In addition, slums closed and demolished without any prior measures being taken total 109 and 501 respectively. To this must be added the 698 slum dwellings demolished to make way for the construction of dwellings intended to meet normal public requirements, making a total of 1,943 slum dwellings demolished and 596 closed.

Finally, 138 slum dwellings were reconditioned. It should also be noted that large numbers of slum dwellers were rehoused by the HLEB's approved societies in the houses expressly built on the strength of "slum credits" as well as in their other dwellings.

The returns due to come in to the HLEB in 1956 will enable it within a few months to provide exact figures in this connexion.

* * *

As regards the clearance of industrial hutments, the figures recorded at 31 December 1955 are as follows: demolition orders by Collieries and Burgomasters for 1608 units, of which 31 have been closed and 225 demolished.

Thus the total number of slum dwellings and hutments affected by measures taken within the framework of the slum clearance campaign is 6,561. Total 6,561

(In application of the law of 7 December 1953; the actual period covered is the second half of 1954 and the whole of 1955).

APPENDIX II(b)

MODEL REPLY FROM DENMARK

prepared by Mr. Bløcher, rapporteur

Before the individual questions are answered, a few general remarks about the development in Denmark will be made.

Throughout many years the right of the public authorities to take action for the improvement of the housing conditions was based on sporadic provisions in sanitary regulations, fire regulations, building regulations, etc. These provisions often varied from one local area to another.

After the first World War a conscious housing policy was gradually developed as to the new building by means of modern building regulations, town planning acts, financial aid to housing, etc., and in this connexion it was recognized that a modern legislation aiming at an improvement of the conditions of the existing houses was necessary. By an act of 31 May 1939, on house inspection and clearance of slum quarters rules about these matters applying to the whole country were passed.

The replies to the questions asked are based on the rules of the said act. It should, however, be mentioned that experience has shown that the act is not adequate and sufficient in all respects. A committee appointed by the Ministry of Housing is therefore preparing proposals for the revision of the act. The work of the committee, however, is not so far advanced that at the present time an account can be given of the amendments which may be expected to be proposed.

I. Definition and Criteria of Slums

In Denmark a distinction is made between the isolated slum and slum areas.

1. The Isolated Slum

A slum house or dwelling is so to speak defined in two stages. First, the act lays down what requirements shall be complied with, in order that a dwelling can be considered satisfactory. Second, it lays down in which way the dwelling shall differ from these requirements in order to be considered slum. The requirements are based on two considerations, namely firstly consideration of the inhabitants' physical and mental health, and secondly consideration of the inhabitants' safety in case of fire.

In order that a dwelling shall be deemed sanitarily satisfactory it must comply with the following minimum requirements:

- (a) give protection against dampness, cold and heat;
- (b) give satisfactory access to day-light;
- (c) give satisfactory access to renewal of the air of all rooms, all residential rooms, including kitchens, having to be provided with one or more windows which can open direct to the open air;
- (d) contain facilities for sufficient heating.

Further, it is required that the individual flats shall

- (e) have facilities for the supply of good and sufficient drinking water;
- (f) have proper discharge for waste water; and
- (g) have satisfactory access to the W.C. or, if the installation of a W.C. has not been ordered, to securely arranged closets.

This enumeration is not exhaustive, but it covers the most important matters which are taken into consideration.

In order to be satisfactorily protected against fire the arrangement of the individual flats and rooms and the access to them shall be so arranged that persons staying in the house in question shall not thereby be exposed to special danger in case of fire.

A dwelling is considered slum if it is dangerous and injurious to health to live in it, or if it is especially dangerous to stay in it in case of fire. It is not defined in details when such a danger shall be deemed to exist. The decision is made on the merits of the individual case.

Accordingly, a slum dwelling may be defined as a dwelling substantially differing from one or more of the requirements laid down in order to consider a dwelling satisfactory with a view to health and the protection against fire, so that the continued use must be considered insecure.

The above rules are the same for towns and rural districts, but the administrative procedure varies, see below re question III.

2. Slum Areas

A slum area is defined as an area sanitarly dissatisfactory or dangerous in case of fire, in which a better arrangement of the building conditions is required. By the definition of slum areas importance is also attached to the fact whether unhealthy conditions or danger of fire exists, but the judgment of the individual case differs from the judgment of the isolated slum. Thus, it is not required that all individual dwellings within the area are slum dwellings according to the definition under a.

On the other hand, according to the act in force it is not sufficient that the area is socially defective, e.g. on account of lacking recreation areas, or objectionable from a town planning view, e.g. on account of inadequate traffic conditions, if nevertheless the area cannot be considered sanitarly dissatisfactory or liable to catch fire. In such cases attempts at improvement of the conditions must be made according to other rules, e.g. according to the town planning legislation. The difference between the slum clearance legislation and the town planning legislation is in this respect especially that Government financial aid may be granted to the local authorities for the carrying through of slum clearance plans, whereas Government aid cannot be granted for improvements made under the town planning legislation.

The Scientific Basis of the Definitions of Slum

In Denmark scientific investigations proper of substantial importance to these questions have not been made. This is felt to be a definite disadvantage, and we should be greatly interested in learning of investigations in other countries.

At present we build in practice on experts' estimate.

II. Character and Magnitude of the Problem

Methods for the Calculation of the Number of Dwellings Unfit for Human Habitation

This question has been thoroughly considered in Denmark, and a number of possibilities for calculating the number of dwellings unfit for human habitation have been examined - both the number of dwellings accumulated on account of previous neglect and the current number of dwellings owing to the continual obsolescence of the housing stock.

The Age of the Houses

It has been considered to lay down a general rule about obsolescence of dwelling houses, according to which it should be possible to demand houses above a certain age demolished without a concrete examination of their condition. A rule of this kind exists in the Copenhagen Building Code of 1939. Under this rule it may be demanded that a house, which is 100 years old, shall be altered so as to comply with the requirements which the Building Code in force at this future time may lay down. The rule, however, can only be applied to houses, which will be 100 years old after 2039. So far it has not been deemed advisable to introduce such a rule for slum clearance purposes for the following reasons:

In the first place it is often difficult to ascertain the age of the old houses.

In the second place the quality of a house at the time of its construction is of the greatest importance to its life.

In the third place the current maintenance and a later modernization will play a great part.

Therefore, it would be necessary to allow for a very long time limit, which would reduce the practical importance of such a rule. This may be illustrated by means of the survey of the age of the houses in Denmark (excluding rural districts) given below (in thousand units):

Period of construction	Number of houses	Number of houses to be demolished per year
1	2	3
Before 1900	270	6.0
1900 to 1915	145	9.7
1916 to 1930	140	9.3
1931 to 1935	87	17.4
1936 to 1940	88	17.5
1941 to 1945	47	9.4
1946 to 1950	66	13.3
1951 to 1955	90	18.0
Total	933	

If the time limit is fixed at 100 years, and if it is assumed that houses built before 1900 shall be demolished before 2000, the average annual demolition rate is shown in column 3. It is not likely that the slum-clearance problem is so great in this country, and it would hardly be possible to comply with a slum-clearance programme of this magnitude. At present 20,000 to 23,000 flats are constructed annually in Denmark. For the time being it would hardly be realistic to assume that as great a number of flats as stated in column 3 can be taken from the current construction for re-housing purposes, or that it will be possible to increase the building capacity - as to manpower, materials, and financing - by this number.

Facilities

Danish houses are rather well provided with elementary facilities such as installations of water, gas, electricity, and W.C. Such matters will therefore hardly give a practicable criterion for the calculation of the number of houses in Denmark unfit for human habitation. To this must be added that other criteria are most likely more important in connexion with the judgment of whether a dwelling is unfit for human habitation, e.g. its access to daylight, the occurrence of dampness etc.

Individual Judgment

According to the act in force the decision of whether a dwelling or a house is unfit for human habitation is made on the basis of an expert judgment of the dwelling or house in question. So far such judgments have only been made to a limited extent and not in a sufficient degree to make it possible on this basis to calculate the total number of slum-dwellings. Gradually we shall probably get so much knowledge by experience that it can form the basis of a tolerably reliable total estimate. At present it is supposed that there are between 50,000 and 60,000 dwellings (excluding the rural districts), corresponding to about 6 per cent of the total number of dwellings.

III. Slum Clearance Methods and Administrative Procedures

Methods for the Improvement of Slums

(a) Isolated slums

According to the act in force a distinction is firstly made between remediable and irreremediable defects.

If the defects are remediable, the owner may be ordered to repair the house, so that the condition which is dangerous to health or involves danger of fire ceases to exist.

If the defects are irremediable, a closing order may be made (condemnation). The defects are deemed to be irremediable not only if improvements are technically impracticable, but also if the improvement would not bear a reasonable ratio to the expenses involved.

Secondly, a distinction is made as to whether the danger is immediate, or whether it is less pronounced.

If the danger is immediate, the use shall be prohibited at once or subject to a very short notice.

In other cases a time limit is fixed which cannot be less than twelve years. This limit is objectionable from an expert view, as it makes the system too rigid.

Administrative Procedure: An order for the remedy of defects or a closing order may be given by local housing inspectorates for each municipality. The decision of the local inspectorate may be appealed to a central housing inspection board.

The members of local housing inspectorates are generally the members of the sanitary board supplemented with special building experts.

The members of the central agency, the Housing Inspection Board, are the chief medical officer of the Danish Health Department as chairman, two judges and two experts (an architect and a builder).

Housing inspectorates, however, only exist in towns and urban districts. In the rural districts the decisions are made by the local sanitary boards, and the decisions of these boards may be appealed to the Ministry of Housing.

Compensation: An order for the remedy of defects or a closing order does not entitle the owner of the house to compensation. Such action is considered a general regulation of the limits of the right of property.

Other Uses of Closed Premises: A closing order is only to the effect that the premises must not be used for dwelling purposes or for people to stay in. If another use of the premises does not involve danger to health or danger of fire - e.g. the conversion of a dwelling into a workshop or the conversion of a workshop into a store room - such use cannot be prohibited. This is often considered objectionable, as the new kind of use may be troublesome and decrease the value of the neighbouring houses. The same is true if a house is unused after condemnation.

(b) As to Slum Areas

If an area must be considered a slum area according to the definition under question I.2, the council of the municipality may agree on a slum clearance plan for the area with the effect that the houses of the area may be expropriated, see below re question IV.

So far only one large slum clearance plan has been carried through under the 1939 Act. This clearance was carried through as a total clearance with demolition of all houses within the area. Consequently we have no experience as to other kinds of slum clearance, e.g. demolition of the internal areas of blocks, conversion and modernization of houses unfit for human habitation etc.

The slum clearance plan is prepared and agreed upon by the council of the municipality, but the plan must be approved by the Housing Inspection Board.

If Government aid is desired for the carrying through of the plan, the plan must also be approved by the Ministry of Housing.

The plan is carried through by the municipality which then sells the cleared areas for the construction of new houses or keeps them for its own purposes, e.g. for the extension of streets, the laying out of parks, the construction of schools, libraries, etc.

IV. Public Aids to Slum Clearance

Expropriation of Slum-Areas

As already mentioned, the 1939 Act authorizes the expropriation of private houses in case of slum clearance. The limitation of the right to expropriation is based on the Danish Constitution of 1953 which provides as follows:

"The right of property is inviolable. Nobody can be bound to surrender his property, unless public welfare so requires. It can only take place according to law and against compensation in full".

It is thus provided firstly that expropriation can only be made, if public welfare so requires, and secondly that expropriation can only be made against compensation in full.

As to the first question the 1939 Act provides that the municipality may demand the surrender of the sites and houses necessary for the carrying through of the slum clearance plan, if they cause substantial danger to the inhabitants' health or danger of fire. Besides the municipality may demand houses so situated

in relation to the above-mentioned houses as to make it necessary to dispose of them with a view to a satisfactory carrying through of the intended arrangement of the building conditions.

As mentioned, only one slum clearance plan has been carried through as a total clearance with demolition of all houses. It has therefore not been decided in practice to which extent expropriation may take place out of regard to conversions etc. It has not been decided, either, to which extent areas may be expropriated, the value of which may be supposed to rise as a result of the clearance (apart from a rule to the effect that if only the surrender of part of a property is demanded, the compensation for this part shall be reduced by the increase of the value of the remaining part of the property).

As to the second question: What shall be understood by compensation in full the following will be mentioned. It is general practice in case of expropriation in Denmark that the compensation shall be equal to the value of the property on the market, i.e. the price which a sensible purchaser would pay. As guidance in fixing the compensation taxation valuations may be used, other purchases within the area in question etc. In the 1939 Act it is provided that in fixing the compensation regard shall be paid to the condition, situation and the other nature of the property and to possible condemnation orders, and no regard shall be paid to possible improvements which might have been done after the making of such orders. The above provisions do not mean, however, that the ordinary valuation has been changed, as a sensible purchaser will take such matters into consideration too.

There are not many leading cases from which it may be laid down how practice is as to the fixing of compensation in case of expropriation for slum clearance purposes, but in connexion with the above large slum clearance the compensation was fixed on the following lines:

If the house had been closed without notice being given, only compensation for the value of the site was paid, but not for the value of the house (apart from the value of the house, if it was put to another use, e.g. store room).

If the house had been closed subject to a certain number of years' notice, the compensation for the value of the house was fixed with a view to the number of years allowed.

In case of expropriation the administrative procedure is as follows:

As mentioned the municipality marks the bounds of the slum clearance area, i.e. the area within which expropriation may be made. This marking of the bounds shall be approved by the Housing Inspection Board.

The expropriation of the individual house is also made by the municipality. The question whether the compulsory purchase of the individual house is necessary may by the owner be placed before the Ministry of Housing for decision.

The size of the compensation -- if the municipality and the owner cannot agree -- is fixed by special valuation boards. The boards have a chairman and four members. The chairman, and two members, are appointed by the Ministry of Housing and two members by the President of the High Court. The members shall have the necessary knowledge in the building field. If the municipality or the owner is not content with the compensation fixed, they are entitled, before six weeks, to bring the question of the compensation before the valuation board again, and the board will then discuss the question again. In this case the board will be joined by two High Court judges.

Finally, any question of the lawfulness of the expropriation order and the size of the compensation may, under the Danish Constitution, be brought before the courts.

Financing of Slum Clearance Plans

The 1939 Act (as amended in 1941) contains provisions about Government aid to the municipalities for the carrying through of slum clearance plans. The authority of the Government to grant Government aid was, however, limited to certain financial years, and is not in force at present. The provisions are to the following effect: The Government and the municipality in question divide the loss arising in connexion with the slum clearance in equal parts. The loss is defined as the difference between the value of the area before clearance with addition of the slum clearance expenses (demolition expenses, compensation to tradesman etc.), and the value of the area in a condition fit for rebuilding.

The municipality may obtain a loan from the Government to cover its share of the loss.

Loans for the rebuilding of the area are granted according to the ordinary acts about Government aid to housing. The 1939 Act, however, authorized the

Government to grant Government loans also for the construction of office and business premises in slum clearance areas, but this authority does not exist any more.

Provision of Re-housing

When the 1939 Act was passed, there was a certain reserve of dwellings in this country. It was therefore assumed that alternative accommodation could be provided according to the "promotion principle". This assumption proved to be wrong. In the first place, unoccupied dwellings were not to be found among the cheapest dwellings, and consequently it became necessary for the municipality to grant rent subsidies for a limited number of years. In the second place, the reserve disappeared very rapidly, and therefore it became necessary to secure alternative accommodation beforehand either in houses owned by the municipality or by agreement with non-profit housing societies.

In whatever way the question of solving the problem of providing alternative accommodation is attempted following slum clearance, it is generally agreed that the authorities should avoid transferring the inhabitants of a slum clearance area to another area, since it is desirable to spread the inhabitants of the former slum area over several communities.

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DEC 2 1956

ECONOMIC COMMISSION FOR EUROPE

HOUSING COMMITTEE

Working Party on Development of Housing Policies

NOTE BY THE SECRETARIAT COMMUNICATING
A REQUEST FROM THE GREEK GOVERNMENT

It will be recalled that the Greek delegation to the Housing Committee took an active part in the project relating to the housing problem in the less industrialized countries. The Working Party at its last session agreed that "the request by the Yugoslav and Turkish delegations, and other less industrialized countries who might subsequently make a similar request, that a small mission should be sent to their countries should be endorsed" (HOU/WP.1/26, paragraph 11(a)). Such a request has now been received from the Greek Government.

The Working Party will wish to consider this request and especially the timing of such a visit. Detailed arrangements can then be made in the same way as for the visits to Turkey and Yugoslavia.

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ECONOMIC COMMISSION FOR EUROPE

HOUSING COMMITTEE

Working Party on Development of Housing Policies

EUROPEAN HOUSING TRENDS AND POLICIES IN 1955

Note by the Secretariat

June 1956
Burroughs 97
PART I
Report to Secretariat
due June 15th

At its last session, in October 1955, the Working Party on Development of Housing Policies discussed a skeleton of a survey of European housing trends and policies in 1955. It was agreed that following normal practice Part I should consist of a discussion of the main trends in 1955 and Part II of a somewhat fuller treatment of selected problems of a more long-term character, discussion of which was, however, likely to be of current interest; the problems provisionally selected were:

- (a) the private financing of housing;
- (b) co-operative housing and its relation to Government policy; and
- (c) some aspects of state planning in relation to house construction (HOU/Working Paper No. 26, paragraph 6).

This document, which is a provisional version of the survey, has been drawn up in accordance with the wishes of the Working Party, except that in the time available it has not been possible to treat the third special topic suggested.

Parts I and II of the paper are circulated separately, in order to give delegates as much time as possible to examine at least the first part. It is hoped that the Working Party will concentrate its discussion on the principle issues discussed in the survey and that comments and corrections of a more minor character, and particularly of a statistical nature, will be transmitted to the Secretariat in writing either before or during the meeting.

The paper will be thoroughly revised in the light of comments received in writing and the discussion at the eighth session of the Working Party and will then be generally released, following normal practice, on the responsibility of the Secretariat.

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The following symbols have been used throughout:

- .. = figure not available
- = nil or negligible quantity
- * = Secretariat estimate

(1) To be issued separately as HOU/WP.1/Working Paper 3/Add.1

PART I : THE MAIN TRENDS IN 1955

CHAPTER I

THE LEVEL OF AND TRENDS IN BUILDING ACTIVITY

The level of house-building

During the year 1955 about 3.5 million dwellings were completed in Europe⁽¹⁾, compared with about 3.35 million in 1954, an increase of approximately 5 per cent. The increase was, however, lower than that of about 12 per cent between 1954 over 1953. The improvement of the housing situation in Europe as a whole, which became apparent during the course of 1954, has thus continued. In many countries, however, dwelling construction is still far behind that required to improve the over-all position⁽²⁾. It can be estimated that rather less than 1 million dwellings out of the 3.5 million built contributed to an easing of the housing situation⁽³⁾.

Dwelling construction for the years 1953 to 1955, together with dwelling output per thousand inhabitants for the last two years, is shown in Table 1⁽⁴⁾. The average number of dwellings completed per thousand inhabitants was about 5.3 for Europe as a whole, compared with 5.2 in 1954. While practically all countries participated in the 1954 increase, only some were responsible for that

(1) Including the whole of the USSR and Turkey.

(2) Compare estimates of requirements given in the European Housing Situation, ECE, Geneva, January 1956, (E/ECE/221).

(3) The average number of dwellings per thousand inhabitants for the whole of Europe is about 237. The annual population increase being about 7 million, 1.6 million dwellings are needed for housing the additional population at an unchanged number of persons per dwelling. A further 1 million is required for current replacement needs, leaving only 0.9 million dwellings for amelioration of the housing situation.

(4) Dwellings completed are only one factor in measuring house-building activity, the other major factor being dwellings under construction, which is not shown in the Table. Moreover, the two need to be related to existing housing situation and demographic trends in evaluating the adequacy of the level of house-building.

Table 1
Dwellings Completed from 1953 to 1955

Country	1953	1954		1955	
	In thousands	In thousands	Per thousand inhabitants (a)	In thousands	Per thousand inhabitants (a)
Albania	..	..	..	..	..
Austria	38.0	41.0	5.9	50.0*	7.2*
Belgium	39.2	44.9	5.1	42.0*	4.8
Bulgaria	..	..	..	25.0*	3.4*
Czechoslovakia	35.0	37.5	2.9	48.0	3.7
Denmark	21.3	23.3	5.3	24.0	5.4
Finland	29.0	31.0	7.4	30.0*	7.2*
France	115.5	162.0	3.8	205.0	4.6
Eastern Germany	37.0	42.0	2.5	..	..
Greece	48.3	44.7	5.7	..	..
Hungary	16.0	25.3	2.6	30.0*	3.1*
Ireland	11.9	10.5	3.6	9.3*	3.2*
Italy	149.0	175.0	3.7	220.0*	4.6*
Netherlands	63.0	71.0	6.7	63.0*	5.9*
Norway	35.1	35.4	10.4	33.4	9.8
Poland(b)	58.0	57.0	(5.2)	59.0	(5.4)
Portugal(b)	16.9	..	..	..	..
Romania(c)	7.2	8.4	(2.3*)	16.5	(4.5*)
Spain(b)	20.7	26.9	(2.3)	25.0	(2.2)
Sweden	52.6	58.0	8.0	54.0*	7.5*
Switzerland	29.0	36.0	7.3	37.0*	7.5*
Turkey(b)	..	54.0	(10.0)	..	..
USSR	1,100.0	1,270.0	5.9	1,375.0	6.4
United Kingdom	330.3	357.4	7.0	327.0	6.4
Western Germany	487.0	510.0	10.3	510.0*	10.3*
Yugoslavia	41.2	34.5	2.0	..	..

Source: Quarterly Bulletin of Housing and Building Statistics for Europe, ECE, Geneva, Vol. III, No. 4.

Notes: As a rule, data refer to new and reconstructed units and those units made available by alteration and conversion, which represent only 1 to 5 percent of new and reconstructed dwellings.

Figures given between brackets are based on an incomplete coverage for dwelling construction.

(a) As a rule the population data refer to the situation mid-year 1954.

(b) Only urban areas.

(c) For the account of, or with credits from, the State.

of 1955. Thus, the number of houses finished rose considerably in a few western European countries such as Austria, France and Italy and in some eastern European countries, particularly in Czechoslovakia and Hungary. In Poland and the USSR the relative rise was somewhat lower. The almost hundred per cent rise in Romania is perhaps partly due to the more ample supply of building materials, which has made it possible to complete the large number of dwellings that had been under construction for some time. In a number of countries output of dwellings appeared to be at the same level as in the previous year, for example in Denmark, Finland, Western Germany and Switzerland; there was a downward trend in Belgium, Ireland, the Netherlands, Sweden and the United Kingdom. Western Germany and Norway were still in the lead with an annual output of about ten dwellings per thousand inhabitants, followed by Austria, Finland, Sweden and Switzerland, where there were about 7 to 7.5 dwellings completed per thousand inhabitants. The United Kingdom, where dwellings completed fell by about 8 per cent, and the USSR, where completion rose by about the same percentage, were both at the same level of 6.4 dwellings per thousand inhabitants. The Netherlands experienced a considerable drop, which brought down its output per thousand inhabitants to only slightly above the European average. Housebuilding activity was about this average in Denmark and in the urban areas of Poland (it being apparently substantially below in the rural areas). Residential building in Belgium, France, Italy and Romania was somewhat below the European average per thousand inhabitants, while Bulgaria, Czechoslovakia, Hungary, Ireland and Spain were lagging behind.

Statistics of the number of dwellings authorized or begun and under construction for those western European countries for which this information is available show an expanding rate of house construction in such countries as Italy, the Netherlands (where the 1955 drop seems to have been only temporary), Norway, Spain and Switzerland. Stabilization of residential activity is a striking feature in Ireland, Sweden and Western Germany but there is a pronounced downward trend in Belgium, Denmark and the United Kingdom.

In eastern Europe considerable expansion of housebuilding is being planned for the coming years. During the period of the sixth Five Year Plan (1956 to 1960) the USSR aims to build an average of 41 million m² floor space yearly, compared with an average annual output of 30 million m² during the years 1951 to

1955, i.e. an increase of almost 40 per cent. Romania plans to build during the 1956 to 1960 period on the average about 0.5 million m^2 yearly, compared with an average annual figure for the last five years of 430,000 m^2 . The extent of planned expansion is particularly striking in Hungary, where it is intended to build about 52,000 dwellings in 1956, as against 30,000 in 1955. In Czechoslovakia the 1956 plan for State dwelling construction appears to be 9 per cent above the 1955 output. According to the 1951 to 1955 plan in Eastern Germany, housebuilding should have reached an annual average of 1.82 million m^2 and will, according to the plan for 1956 to 1960, attain an average output of 2.40 million m^2 per annum. Considering that output has been falling short of plans, the target for the coming years would appear to be all the more considerable⁽¹⁾.

Type of dwellings built

There appears to be considerable diversity in the types of dwellings built during recent years in Europe. In some countries the one- or two-family houses predominate, in others the multi-family house, while in a few cases variety seems to be the rule. From Table 2, which supplies a breakdown by type of dwellings completed⁽²⁾, it appears that in Austria, the Netherlands, Sweden and Switzerland the majority of new dwellings are of the multi-family type. Almost all dwellings built in the urban areas of Poland and the USSR are stated to belong to this category. On the other hand, the one- or two-family house predominates in Belgium, Hungary, Ireland, Norway, Turkey, the United Kingdom and Western Germany. It is noteworthy that the two-family house appears to be particularly in favour in Norway and Western Germany, where it accounts for the majority of dwellings built. In Denmark the one- and multi-family houses account for about equal shares of the total.

(1) The degree of fulfilment of investment plans in housing in eastern Europe in recent years is as follows (in percentages): Albania 81; Bulgaria 103; Czechoslovakia 82; Eastern Germany 81; Hungary 91; Poland 85 and Romania 112. The figures for Bulgaria and Poland include also schools, hospitals, public buildings etc. and trade. For further details see Economic Survey of Europe in 1955, ECE, Geneva, 1956 (E/ECE/235).

(2) Separate figures for urban and rural areas are not available for most countries. In rural areas, one or two-family dwellings are normally to be found. The usefulness of drawing comparisons of types of dwellings being built based on figures for total construction is therefore lessened.

When considering developments since 1948, some countries show a more or less fixed distribution among the types of houses built, while in others certain changes of proportion are to be noted. In Austria, Hungary, Sweden and the United Kingdom, multi-family houses have accounted for a growing share of the annual total; the opposite seems to be the case in Denmark, while in Norway two-family houses have been in favour. In most of the other countries the relative proportions remain more or less constant.

The reasons for the predominance of one or other type and for changes in recent years are not discussed in this annual review. It is evident, however, that such factors as the institutional basis of the housing policy, living habits and the availability of land and its prices determine to a large extent the types of houses being built.

Table 2
Dwellings Completed, Classified According to their Structure, 1948 to 1955
(in percentages of total house building)

Year	Austria			Belgium		Denmark (a)		Hungary		Netherlands			Norway			Sweden			Switzerland		Turkey		United Kingdom			Western Germany		
	I	II	III	I	II + III	I	II + III	I	II	III	I	II	III	I	II	III	I	II	III	I	II + III(b)	I + II	III	I	II + III	I	II	III
1948	34	17	49	72	28	38	54	..	..	..	..	..	..	..	..	..	21	73	..	93	7	..	..	..	..	..	..	..
1949	39	18	43	71	29	32	62	..	..	..	..	..	..	20	6	74	19	73	..	87	13	..	..	..	..	..	..	..
1950	36	14	50	72	28	34	61	23	..	..	..	..	..	22	6	72	18	73	..	83	17	..	..	..	..	..	..	..
1951	40	14	46	72	28	42	55	38	..	..	..	..	..	30	6	72	19	69	..	80	20	..	..	..	..	..	..	..
1952	28	12	60	72	28	43	54	44	..	..	..	..	..	22	4	81	17	68	..	80	20	..	..	..	..	35	44	21
1953	30	12	58	72	28	48	49	54	13	..	..	33	..	..	3	82	15	70	..	77	23	..	..	..	..	35	45	20
1954	29	13	58	71	29	54	43	44	16	..	..	80	..	..	3	78	14	74	..	77	23	..	..	..	..	36	46	18
1955	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..

Source: National statistics and information directly supplied to the Secretariat by the authorities.

Note: I means: in one-family houses
II means: in two-family houses
III means: in multi-family houses

(a) Excluding dwelling-units forming part of a farm, dwelling-units for agricultural workers, dwellings in prefabricated buildings, those in buildings principally for business purposes and dwelling-units created by conversion, as follows: 1948: 8% 1952: 3%
1949: 6% 1953: 3%
1950: 5% 1954: 3%
1951: 3%

(b) Excluding dwellings in buildings for residential and business purposes and in other buildings partly used for dwelling purposes, as follows: 1948: 6% 1952: 15%
1949: 8% 1953: 15%
1950: 9% 1954: 12%
1951: 12% 1955

For further explanatory notes see next page.

NOTES (Table 2)

Austria The figures on multi-family houses include dwellings located in non-residential buildings; the number of such dwellings is insignificant.

Denmark The figures refer to dwellings built in urban areas and principal rural areas.

Norway The figures on multi-family houses include dwellings located in mainly non-residential buildings; the number of such dwellings is very low compared with the total number of dwellings completed: 4.2% in 1950, 4.8% in 1951 and 4.8% in 1952.

Sweden The figures on multi-family houses include dwellings located in mainly non-residential buildings; the number of such dwellings is insignificant (less than 1 per cent).

United Kingdom The figures are based on dwellings built by local authorities for which such information is available.

Size of dwellings

In the course of recent years, some changes have taken place in the size of dwellings currently built. In countries such as Austria, Denmark, Finland and Western Germany, a tendency to build larger dwellings is to be noted; the opposite seems to be the case in Switzerland and to some extent the United Kingdom⁽¹⁾. Changes are shown in Table 3, which gives the number of dwellings completed, classified according to size and measured in terms of rooms. It should be stressed that this type of information is ill-suited to inter-country comparison and should consequently be interpreted with great care. The concept of a room, for example, is not the same for all countries. Moreover, in order to make size comparisons, information is required on the average size of the rooms (in square metres and cubic metres) and on the extent of service and circulation space. The information shown allows therefore only rough comparisons to be made and may indicate certain general trends. It would appear⁽²⁾ that the Netherlands, Belgium, Denmark, Ireland, Switzerland and the United Kingdom build the largest dwellings in Europe. In these countries four and five-room dwellings appear to be the most common form of new housing. According to building authorizations, the average number of rooms per dwelling currently built in France is about four. Three and four-room dwellings account for the largest share in Western Germany, Norway, Bulgaria, Sweden, Italy and apparently in the USSR, while Yugoslavia builds mostly three-room dwellings. Two and three-room types prevail in Austria, Finland and Poland; and one and two-room in Hungary and Greece. It is not possible within the scope of this document to discuss how far the size of dwelling built in each country is a matter of policy. Nevertheless the rôle played by such factors as the urgent character of the over-all housing shortage, the level of building costs and the composition of households is evident.

(1) Information for the United Kingdom applies only to a section of local authority housebuilding. The over-all picture may therefore be somewhat different.

(2) Based on Table 3 and supplemented with other information available to the Secretariat.

Table 3

Dwellings Completed, by Number of Rooms, 1948 to 1955
(in percentages of total house building)

Year	Austria						Denmark						Finland										Greece						Hungary						Italy					
													Towns & market towns					Rural districts																						
													6 and more					6 and more																						
	1	2	3	4	5	6 and more	1	2	3	4	5	6 and more	1	2	3	4	5	6 and more	1	2	3	4	5	6 and more	1	2	3	4	5	6 and more	1	2	3	4	5	6 and more				
1948	..	..	..	..	..	..	5	21	45	22	7	12	35	32	12	6	3	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
1949	..	..	..	..	..	..	7	20	43	23	7	10	35	32	14	6	3	3	21	39	18	16	3	..	..	..	..	..	..	..	..	..	..	..	..	..	..
1950	..	..	..	..	..	..	3	18	43	28	8	10	33	31	15	8	3	5	22	34	18	17	4	..	..	..	..	..	..	..	..	..	..	..	..	..	..
1951	..	..	..	..	..	..	4	14	43	27	12	14	27	31	15	10	3	5	21	34	17	17	6	..	..	..	..	..	..	..	..	..	..	..	..	..	..
1952	27	39	24	6	2	2	5	12	45	27	11	15	22	32	17	10	4	7	22	35	17	16	3	..	..	..	..	..	..	..	..	..	..	..	..	..	..
1953	23	38	27	7	3	2	4	13	42	30	11	10	25	33	17	11	4	7	20	34	16	19	4	..	..	..	..	..	..	..	..	..	..	..	..	..	..
1954	18	41	29	7	3	2	4	11	41	31	13	16	25	33	15	8	3	6	20	32	16	20	6	..	..	..	..	..	..	..	..	..	..	..	..	..	..
1955							6	13	39	29	13													..	..	..	..	..	..	..	..	..	..	..	..	..	..

Year	Netherlands					Norway					Poland					Sweden					Switzerland					United Kingdom					Western Germany					Yugoslavia				
	1 2 3 4 5 6 and more					1 2 3 4 5 6 and more					1 2 3 4 5 6 and more					1 2 3 4 5 6 and more					1 2 3 4 5 6 and more					1 2 3 4 5 6 and more					1 2 3 4 5 6 and more					1 2 3 4 5 6 and more				
1948
1949
1950
1951
1952
1953
1954	-	-	7	20	47	26
1955	-	-	6	18	48	28

Source: National statistics and information directly supplied to the Secretariat by the authorities.

Note: As a rule considered as rooms are: bedrooms, dining rooms, living rooms, habitable attics and kitchens; in those cases where the kitchen is not counted as a room in the original statistics, a unit has been added to the number of rooms. In view of the diversity of definitions and in the actual size of the rooms, the above data should be carefully interpreted.

For further explanatory notes see next page.

NOTES (Table 3)

Austria : rooms refer to "room units", i.e. rooms of at least 15 m² floor space, rooms of less than 15 m² being considered as half room-units. For the sake of simplification the following changes have been made to the original statistics:

- 1 room = $\frac{1}{2}$ to 1 room-unit
- 2 rooms = $\frac{1}{2}$ to 2 room-units etc.

The figures for 1952 refer to the period 1 June 1951 to 31 December 1952.

Denmark : The figures refer to urban areas, including principal rural areas.

Finland : for the sake of simplification the following changes have been made to the original statistics relating to towns and market towns:

- 1 room = 1 room or kitchen
- 1 room and kitchenette
- 2 rooms = 1 room and kitchen
- 2 rooms and kitchenette
- 3 rooms = 2 rooms and kitchen
- 3 to 5 rooms and kitchenette (the figures for these series are insignificant)
- 4 rooms = 3 rooms and kitchen etc.

The figures for rural districts are based on authorizations.

Italy : Data refer to newly-built dwellings in residential buildings (i.e. for 1954, 146 thousand dwellings out of total of 177 thousand dwellings)

Poland : dwellings built by the "Central Administration for town building" ("ZOB").

Sweden : for the sake of simplification the following changes have been made in the original statistics:

- 1 room = 1 room with or without cooking facilities
- 1 room with kitchenette
- 2 rooms = 2 or more rooms without kitchenette (figures are insignificant)
- 1 room and kitchen
- 3 rooms = 2 rooms and kitchen etc.

Switzerland : towns with more than 2,000 inhabitants.

United Kingdom : dwellings built by local authorities for which such information is available; the original information was expressed in number of bedrooms; to these figures two rooms, i.e. one living-room and a kitchen, have been added for the sake of comparison with other countries.

Yugoslavia : for the sake of simplification the following change has been made in the original statistics:

- 1 room = 1 flatlet.

Category of builders

Some changes in the relative contributions made by various builders have become apparent in recent years. The most striking feature is the increasingly important rôle played by the private builder in a number of western as well as eastern European countries.⁽¹⁾

In Czechoslovakia State-aided private dwelling construction rose from 14 per cent in 1953 to almost double in 1955, the share taken by State-built dwellings decreasing accordingly. In France, private persons building dwellings with the help of subsidies accounted in 1951 for 10 per cent only of the total number of dwellings built. This percentage rose to about 47 by 1955. In Western Germany, private builders were responsible for 55 per cent in 1953 and 64 per cent in 1954. In Hungary, State-built dwellings amounted to 55 per cent in 1953 and only 25 per cent in 1955, leaving a greater share to private building with subsidies (10 per cent in 1953 and 25 per cent in 1955), or without subsidies (35 per cent in 1953 and 50 per cent in 1955). In the Netherlands, private persons (almost all of them building dwellings with the aid of subsidies), are currently building almost 40 per cent of all dwellings, as against only 16 per cent in 1948. In Switzerland, almost half of all new dwellings are built by private persons, compared with 33 per cent in 1949. In the United Kingdom, dwelling construction for the account of local authorities fell from 83 per cent in 1948 to 60 per cent in 1955; the share of private owners rose from 16 per cent to 36 per cent over the same period. Some of the underlying financial measures responsible for these changes are described in Chapter II.

Investment in building

With few exceptions, expansion of house construction in recent years has apparently gone hand in hand with an increase in output of non-residential building and other construction work. In the following paragraphs the trend of construction in recent years is briefly reviewed on the basis of investment data (as mainly illustrated by Tables 4 to 7)⁽²⁾; in particular, the contribution

(1) The information supplied in the following paragraphs is based on official national statistics. A detailed comparative study of dwellings built, according to the category of housing agency, is not undertaken in this report.

(2) Investment data for 1955 were generally not available when this provisional version was prepared. Should they become available for the final version they will of course be incorporated and, if necessary, particular developments will be taken into account.

of construction to total investment; and the relative importance of residential and other building within total investment in the form of construction.

In western European countries investment in new dwellings during the last two years has been a little less than half investment in total construction, with the exception of Western Germany where dwellings accounted for about 60 per cent, and the Netherlands, Norway and Sweden, which were somewhat under the western European average⁽¹⁾. If 1950 to 1953, however, are considered it will be seen that for most western countries these percentages were lower, except in the Netherlands, Norway and Sweden, where the share of housing has fallen. In eastern European countries investment in dwellings appears to have accounted for a smaller share of total investment in construction, priority having been given to non-residential building and other construction projects in connexion with the industrialization policy pursued in these countries.

While the share of building and construction work in total investment appears to have remained more or less stable in the individual countries, it has varied from country to country. In the majority of western European countries about 50 per cent of total investments are devoted to building and construction work. The Netherlands and Denmark appear to invest somewhat less in this sector (around 40 per cent) and Sweden and Greece more (over 60 per cent).

An average of about 25 per cent of total investment is directed towards dwellings in western Europe, compared with about 10 to 15 per cent or less in eastern European countries. However, investment in building and construction work as a percentage of total investment is of about the same order as in western Europe; e.g. 43 per cent in Czechoslovakia (1949 to 1953), 51 per cent in Romania (1951 to 1955) and over 60 per cent in Poland (1955)⁽²⁾.

(1) In these three countries, housebuilding in terms of dwellings completed per thousand inhabitants has however been above the average European level in recent years (see Table 1).

(2) Sources: Czechoslovakia: 1949 to 1955 Plan; Rudé Právo, Prague, 25 February 1951.
Romania: 1951 to 1955 Plan and Plan Fulfilment.
Poland: Nowe Drogi, Warsaw, No. 2, 1955.

Table 4
Investment in Construction and Dwellings as a Percentage
of Total Gross Fixed Investment

Country	Construction						Dwellings						Dwellings as percentage of construction					
	1950	1951	1952	1953	1954	1955	1950	1951	1952	1953	1954	1955	1950	1951	1952	1953	1954	1955
Austria	55	57	49	49	48	..	21	18	19	23	21	..	38	33	39	47	45	..
Belgium	55	55	50	55	56	..	23	21	20	24	25*	..	42	39	39	44	44*	..
Denmark	42	41	40	42	42	..	17	17	16	17	17	..	40	41	39	40	41	..
Finland	..	..	..	..	..	..	..	26	27	30	27	..	..	..	..	..	..	..
France	49	50	51	50	52	..	15	18	21	22	25	..	31	37	42	44	46	..
Greece	61	63	70	73	68	..	31	30	32	35	32	..	52	48	45	48	46	..
Italy	..	..	..	..	..	..	16	17	20	21	23	..	..	..	..	..	..	..
Netherlands	44	42	43	46	42	..	17	16	16	18	16	..	41	39	38	39	38	..
Norway	46	47	49	49	47	..	18	18	20	18	17	..	38	39	41	38	35	..
Portugal	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Sweden	58	58	61	62	63	..	24	23	22	22	24	..	42	41	36	36	38	..
Turkey	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
United Kingdom	47	44	50	52	48	..	18	17	25	26	24	..	38	38	50	50	50	..
Western Germany	47	46	45	47	47	..	22	23	25	26	28	..	45	50	56	56	61	..

Source : Based on Economic Survey of Europe in 1955, ECE, Geneva 1956 (E/ECE/235), pages 57 to 63.

Table 5

Index Numbers of the Volume of Gross Fixed Investment
in Selected Western European Countries, 1950 to 1955

(1950 = 100)

Country	Total						Construction						Dwellings											
	1950	1951	1952	1953	1954	1955*	1950	1951	1952	1953	1954	1955*	1950	1951	1952	1953	1954	1955*	1950	1951	1952	1953	1954	1955*
Austria	100	115	111	100	131	159	100	118	105	96	118	..	100	108	108	108	115	143	..	..	..	..	..	..
Belgium	100	90	86	92	97	..	100	92	82	93	101	..	100	106	110	109	121*	..	100	106	110	109	121*	..
Denmark	100	98	101	108	116	..	100	94	96	109	117	..	100	89	93	109	122	..	100	89	93	109	122	..
Finland	100	111	119	117	130	145	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
France	100	106	102	103	112	121	100	108	104	104	117	129	100	128	139	147	175	203	100	128	139	147	175	203
Greece	100	79	73	84	101	..	100	80	81	100	112	..	100	77	74	94	130	..	100	77	74	94	130	..
Italy	100	111	123	130	138	157	..	..	..	..	..	..	100	110	142	154	179	..	100	110	142	154	179	..
Netherlands	100	95	101	108	122	..	100	93	98	114	114	..	100	94	100	106	112	..	100	94	100	106	112	..
Norway	100	101	104	112	118	123	100	109	117	122	126	..	100	106	120	128	126	125	100	106	120	128	126	125
Portugal	100	103	111	123	130	138	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Sweden	100	99	100	115	129	134	100	96	105	123	137	..	100	90	91	107	124	123	100	90	91	107	124	123
Turkey	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
United Kingdom	100	98	93	111	116	129	100	97	107	122	128	..	100	101	123	156	158	143	100	101	123	156	158	143
Western Germany	100	106	109	126	141	163	100	105	104	128	139	153	100	115	128	158	187	..	100	115	128	158	187	..

Source: Based on Economic Survey of Europe in 1955, ECE, Geneva 1956, (E/ECE/235), pages 57 to 63.

Source: Based on Economic Survey of Europe in 1955, ECE, Geneva 1956, (E/ECE/235), pages 57 to 63.

Table 6

Index Numbers of the Volume of Gross Fixed Investment
in Czechoslovakia, Eastern Germany, Hungary, Poland, Bulgaria and the USSR
(1950 = 100)

Country	Total					Building and Construction					Housing					Schools, hospitals and public buildings (a)				
	1951	1952	1953	1954	1955	1951	1952	1953	1954	1955	1951	1952	1953	1954	1955	1951	1952	1953	1954	1955
Czechoslovakia	..	..	..	..	..	110	131	150	161	167	..	..	..	..	..	..	..	..	..	..
Eastern Germany	127	150	177	158	177	155	162	168	165	169	143	171	229	171	186	154	115	154	154	115
Hungary	135	164	173	122	108	142	172	177	150	..	120	140	200	220	..	129	143	286	214	..
Poland	125	155	177	181	184	127	149	156	..	..	186	214	264	321	329	123	86	127	155	164
Bulgaria	123	143	159	169	183	..	..	..	..	..	76	96	98	151	..	108	97	129	145	..
USSR (b)	112	125	129	148	157	..	..	..	..	..	123	131	146	200	192	..	..	..	..	..

Sources : - Based on Economic Survey of Europe in 1955, ECE, Geneva 1956, (E/ECE/235), pages 229, 240, 242, 243, 245 and 247.

- Czechoslovakia: Podnikova, Organizace, Prague, No. 6, 1954, p. 211. Rudé Právo, Prague, 3 February 1955 and 15 February 1956 (Plan fulfilment reports)

(a) Excluding administrative and public buildings for Eastern Germany.

(b) State investment only.

Table 7

Investment in Housing and Other Social Capital as Percentage of Total
Gross Fixed Investment in Eastern European Countries, 1950 to 1955

Country	Housing						Schools, hospitals and public buildings ^(a)					
	1950	1951	1952	1953	1954	1955	1950	1951	1952	1953	1954	1955
Albania	..			10.0			..	..	..	..	..	..
Bulgaria	14	9	10	9	13	..	4	4	3	3	4	..
Czechoslovakia			10.0*(b)		..	..	..	..	..	..	..	..
Eastern Germany	13	15	15	17	15	14	5	6	4	4	5	3
Hungary	5	5	4	6	9	..	7	7	6	12	13	..
Poland	7	10	9	10	12	12	11	11	6	8	9	10*
Romania(c)	..			3.3			..	..	..	..	..	..
USSR(c)	12	13	12	13	16	14	..	..	..	..	..	..

Source: Based on Economic Survey of Europe in 1955, ECE, Geneva 1956, (E/ECE/235), pages: 221, 240, 242, 243, 245 and 247.

(a) Excluding administrative and public buildings for Eastern Germany.

(b) Estimate for the years 1949 to 1953.

(c) State only.

Expanding activity in the whole of the building and construction industry experienced by most western European countries has been made possible partly by a greater supply of labour. It appears that the increase in building workers has been particularly significant in, for example, Austria, Western Germany, Finland and France. In the first two, however, there have been complaints concerning labour shortage and this might hamper a further expansion of the building industry (see Table 8). In these countries, therefore, and in those where seasonal unemployment is rather high, renewed attention is being paid to possibilities of reducing unemployment during the winter season.⁽¹⁾

⁽¹⁾ In this connexion it should be reported that Sweden has to a considerable extent solved the problem of winter building and achieved a substantial reduction in seasonal unemployment in the building industry.

Table 8
Changes in Employment and Unemployment in the Building Industry in
Selected Western European Countries

Country	Employment (a)		Unemployment (b)		
	Percentage increases over the corresponding period of the previous year		Percentages of wage- and salary- earners (c)		
	1954	1955	1953	1954	1955
Austria	2	10	..	2.9	1.5
Belgium	3	3	8.9	6.3	4.5
Denmark	1 (d)	..	4.1	3.6	5.8
Finland	12	10	..	..	..
France	6	7	0.7	0.6	0.4
Netherlands	7	2	2.3	1.8	1.0
Norway	4	- 3	0.7	0.6	0.7
Sweden	2	..	2.1	1.7	1.9
Switzerland	5	5	0.1	0.1	-
United Kingdom	1	1	2.0	1.6	1.2
Western Germany	7	5	5.6	3.5	1.1
Yugoslavia	11	4	..	..	..

Sources: Economic Survey of Europe in 1955, ECE, Geneva 1956, (E/ECE/235), page 11.
- Quarterly Bulletin of Housing and Building Statistics for Europe, ECE, Geneva.

- (a) Employment data for 1954 refer to the whole year; for 1955 to the months for which data are available.
- (b) Unemployment in the normally lowest month of each year. Austria: Applicants for work; France: unsatisfied applicants for work.
- (c) Denmark and Sweden: unemployment as a percentage of workers insured against unemployment.
- (d) Man-hours worked.

CHAPTER II

RECENT CHANGES IN FINANCIAL POLICY AFFECTING HOUSING

There have been important changes in the financial conditions applicable to house building in many European countries in 1955; sometimes these changes were introduced in 1954 and in most cases the general trend continued in the early part of 1956. The common feature of these changes has been an attempt to obtain a greater financial contribution to house building from prospective occupiers of dwellings in the form of either an initial investment or annual payment, or both. In some countries where the possibilities of drawing upon the contributions of the prospective occupiers had been utilized only to a limited extent earlier, as has generally been the case with urban house building in eastern European countries, the primary objective seemed to be to channel private savings for the purpose of increasing house building, which in many of these countries was relatively low compared with needs. In other countries, particularly in the United Kingdom and Denmark, the nature of the financial changes was part of policy of curtailing demand for housing and indeed in general. Since the upward trend of rents of pre-war dwellings has been relatively slow in these countries, the greater contributions being required of occupiers of new dwellings (account being also taken of charges carried by owner occupiers) generally tend to make more pronounced the irrational character of the housing market with its different categories of varying price levels (whether rents or annual charges) frequently unrelated to standards and amenities. This has been partly due to increased charges on each category of new dwellings, whether owner-occupied or rented and both in the private and public sectors, and partly to the increasing importance of the categories of occupiers of dwellings carrying the highest charges, such as owner-occupiers and members of co-operative housing societies.

Strains on the economy led to considerable increases in the interest rates on the market in many western European countries. Table 9 shows how this was reflected in the Central Bank discount rates in those countries which changed their rates in the course of 1955 or the beginning of 1956.

Table 9

Changes^(a) in Central Bank Discount Rates in 1955 and Early 1956

(rate in percentages given at periods indicated)

Country	Beginning of 1955	end of				
		I Quar- ter 1955	II Quar- ter 1955	III Quar- ter 1955	IV Quar- ter 1955	I Quar- ter 1956
Austria	3.5	3.5	<u>4.5</u>	4.5	<u>5.0</u>	5.0
Belgium	2.75	2.75	<u>2.75</u>	<u>3.0</u>	3.0	3.0
Denmark	5.0	5.0	<u>5.5</u>	<u>5.5</u>	5.5	5.5
Federal Republic of Germany	3.0	3.0	3.0	<u>3.5</u>	3.5	<u>4.5</u>
Netherlands	2.5	2.5	2.5	<u>2.5</u>	2.5	<u>3.0</u>
Norway	2.5	<u>3.5</u>	3.5	3.5	3.5	3.5
Sweden	2.75	<u>2.75</u>	<u>3.75</u>	3.75	3.75	3.75
Turkey	3.0	3.0	<u>4.5</u>	4.5	4.5	4.5
United Kingdom	3.0	<u>4.5</u>	4.5	4.5	4.5	<u>5.5</u>

Source: Official financial statistics.

(a) Figures representing a change from the previous quarter are underlined.

Interest rates on long-term loans are higher, sometimes considerably, than discount rates, the latter indicating the level of interest rates in the short market. Mortgage and other long-term loans accordingly carried higher interest rates than those shown in Table 9. The difference between discount rates and interest rates on long-term loans with the best security varied considerably between countries. It was high in Austria and Turkey, from 4 to 5 per cent in Western Germany, but only 0.5 to 1 per cent in most of the other countries listed. Changes in long-term interest rates in some of the countries which have had the greatest changes, together with changes in subsidies are discussed below.

In the United Kingdom the interest rate on State loans to local authorities by and large followed the market rate on long-term bonds. It stood at 3.75 per cent at the beginning of 1955, 4 per cent in March, 4.25 per cent in July, 4.5 per cent in August, 5 per cent in September and 5.25 per cent in January 1956. From October 1955 subsidies were also reduced for new houses built by local authorities in England and Wales from £22 to £10 annually, except in special cases such as building

for slum dwellers, building of high flats or by new town corporations. The Government also announced that it proposes to abolish in the course of a year or so the remaining £10 subsidy on dwellings provided by local authorities for general needs and to carry through similar reductions in Scotland. The reduction in subsidy, together with the increase in interest rate, will lead to a considerable increase in the annual net capital charges, which for an average house costing about £1,500 would go up from about £41 to more than £72. The resulting increase would bring the rent of such a house to about 20 per cent of the income of an average worker. After abolition of the remaining subsidy another 2 per cent or so of the worker's income would be required to cover the rent. The local authorities own, however, a stock of about 2.75 million dwellings. If they spread the increased charges on new dwellings over the entire stock, the average annual rent of a council house should not need to be increased by more than about £1 to £1. 10s annually, assuming that local authorities build about 100,000 dwellings annually not benefiting from special subsidies. This should not cause undue social hardships for several years, since the rents on local authority houses are relatively low. The Government has also recommended municipalities to introduce differential schemes so as to graduate rents on their estates according to the needs of tenants. The main question is therefore rather to what extent local authorities will continue to build for general needs when annual charges for new dwellings are so high. There may be difficulties, for example, for some local authorities which own a relatively small stock of houses in successfully spreading the increased charges, although provisions have been made to continue the same subsidy as granted to new town corporations (£24 per house annually) in the most important of these cases. The local authorities have also been asked to raise their loans preferably in the market instead of from the Exchequer, and have done so to a considerable extent.

For privately financed dwellings, in March 1956, the total annual charges on the average £1,500-house, including rates and repairs, would take some 22 per cent of the average income of a worker, and in this sector there are no possibilities of spreading the charges on an old stock of dwellings. This will probably tend to limit privately financed house building to the relatively better off. A considerable fall in total house building seems therefore a likely consequence of the reduction in subsidy and the increase of interest rates, the extent of the fall depending mainly on the line taken by local authorities.

In Denmark the system of public financial aid to house building was completely revised by new laws of October 1954 and April 1955. Since 80 to 90 per cent of new dwellings benefit from the system of subsidies (in spite of a gradual reduction of the amount of loans to be annually available for house building from the State during the period 1955 to 1958), developments in the field of financing can best be described by relating them to changes in the system of subsidies. The system of private mortgages on high priorities and public loans for the remainder was retained. The interest rate on State loans for new dwellings, which under the old system was about 2 per cent (varying slightly according to categories of dwellings), was henceforth to follow in principle the market rate at which the State could raise funds; at present it is 6 per cent. As compensation, an annual subsidy was introduced, fixed per m² gross floor space up to a maximum dwelling size of 85 m². The subsidy may be sufficient to offset the increase in interest rate on the State loan, in the categories with the lowest building costs, providing building costs are kept down to the 1955 level, but rent is bound to be higher where this is not accomplished. The high interest rate paid on additional building costs should act as an incentive to greater efforts to reduce costs. Non-profit-making housing associations continue to be given somewhat more favourable conditions than private builders, both with regard to the amount of subsidy and the initial contribution from owners. The requirement for initial investment has been raised, however, to about twice the previous amount for all categories; for non-profit-making associations, which form the most important group, it is now generally 6 per cent of costs.

A new category of "semi-subsidized" dwellings was also introduced. Building projects not receiving a subsidy are entitled to a State loan on second mortgage at 4.5 per cent interest (compared with the market rate of about 6 per cent). The relevant rules are such that in practice an initial investment of 30 per cent of costs will be required from owners of such dwellings. Up to 27.5 per cent of total funds available for State loans for housing may be used for this category of building. These projects may consist of dwellings up to 130 m² gross floor space. They are subject to less public control owing to the limited subsidy which they receive. Considering the high initial investment required and the relatively large dwelling permitted, this semi-subsidized category of dwellings is likely to benefit mainly better off people and may lead to a less economical use of public funds than appears possible.

Repayment of Government loans for housing from now on need not start until 1971, the date when all subsidies are to be abolished, since it is considered that as long as dwellings are subsidized repayment to the State would be inconsistent. A plan has been established for the gradual abolition, during the period 1967 to 1971 of subsidies on dwellings built in the years 1955 to 1959; State loans will then be required to be repaid over forty-five years.

In Sweden the rise in interest rates did not lead to important changes in the financial charges for house building, since the overwhelming part of new dwellings benefit from State loans and subsidies, the rules on which have not been changed, except for the subsidy paid by the State to offset rising interest rates on private first mortgages or subsidized dwellings. The maximum interest rate guaranteed in this case was raised by 0.5 per cent for dwellings built before 1951. The interest rates on private mortgages were, however, raised but the resulting additional charges are carried by the State according to its previous guarantee. This increased considerably the burden of subsidies carried on the State budget and, if the higher level of interest rates remains and the rents now established of new subsidized dwellings are held, a gradual increase in the amount of subsidies carried in the State budget will be required. It is probably one of the main reasons why in December 1955 a governmental committee was appointed to consider possibilities of reducing or abolishing the general housing subsidy and relying wholly or mainly on special subsidies according to the needs of occupants. In the reasons given for establishing the committee⁽¹⁾, it may be that a somewhat over optimistic picture has been drawn of the improvement of the housing situation in Sweden in the post-war period⁽²⁾. On the other hand, little was said about the possible consequence if this course is followed of a splitting up of prices in the housing market nor of the role of general subsidies in the shift towards

(1) Post och Inrikes Tidning, Stockholm, 21 December 1955.

(2) Compare the limited progress found in Sweden in The European Housing Situation, E/ECE/221, Geneva, January 1956.

larger dwellings required in Sweden⁽¹⁾. In order to limit investment per dwelling in subsidized house building, specific rules on maximum building costs per dwelling have been introduced.

In Norway a governmental committee reporting in October 1955 suggested inter alia a scheme of gradual reduction of subsidies similar to that introduced in Denmark and an increase of the interest rate on State loans for housing from 2.5 to 3.5 per cent. In December 1955 an agreement was reached between the State and the credit institutions on the credit policy to be followed in 1956 and 1957. One of the main aims of the agreement was to secure for the State necessary funds for housing loans without inflationary effects.

In the Netherlands the interest rate on State loans to municipalities and non-profit-making associations under the Housing Act (covering slightly more than half of new dwellings) was lowered at the beginning of 1955 from 4 to 3.5 per cent, which had been for some time the approximate market rate. Towards the end of the year a marked increase took place in general rate of interest. This increase had not, by February 1956, affected interest rate on State loans for housing, but has affected builders not receiving State loans (although for the overwhelming part receiving State subsidies), representing some 40 to 50 per cent of house building.

In the Union of Soviet Socialist Republics the predominance of State construction continues, but steps have been taken to speed up the construction of owner-occupied one-family houses. Data on percentage increases in sales of building materials to private persons compared with percentage increases in production of such materials, indicate that the part played by private house building has been rising recently. A big increase is also, however, foreseen for State house building during the next five years, so that it is difficult to foresee which sector will develop relatively faster. The maximum State loan per dwelling is now 25,000 roubles⁽²⁾, compared with 10,000 to 15,000 earlier for most categories, and the draft five-year plan 1956 to 1960 envisages various measures to encourage the

(1) The Government had also asked the former chief of the Bank of Sweden, Mr. Lemne, to investigate whether State loans for housing could be abolished and replaced by a system of State guarantees of private loans. Mr. Lemne in his report of November 1955 came to the conclusion that at least for the present such a reform could not be recommended. [P.M. angående införande av kreditgarantisystem på bostadsområdet (P.M. concerning establishment of a system of credit-guarantee for house building), Stockholm, November 1955 (revised)]

(2) Information supplied by the USSR authorities.

building of owner-occupied houses⁽¹⁾.

In other eastern European countries also private house building seems to play an increasing role. In Bulgaria, the Eastern Zone of Germany and Hungary decrees of late 1953 or early 1954 providing for an extension of State credits and other steps to stimulate private house-building are now showing results. In Eastern Germany the part played by private and co-operative housebuilding increased from one-fifth in 1954 to about one-third in 1955, and in Hungary private house building (including the part which is subsidized) passed from slightly above one-half to about three-quarters of the total. In Czechoslovakia the number of private dwellings started in 1954 increased sharply compared with 1953, and a similar increase in completions was expected in 1955. Private building in that country now covers more than half of total house construction, a proportion which up to recently was much lower. In Romania, State credits for private house building increased from 70 million leis in 1954 to 140 million in 1955, but private house building with State loans still represents a relatively small sector compared with State house construction and especially compared with private house building without State credits. This is also the case in Poland, when 1955 was, however, the first year in which State credits for private and co-operative house building were of any importance at all.

(1) It is prescribed that "everything possible shall be done to help workers, employees and members of co-operative farms to start building their own houses with their personal savings and by means of loans from the State and the co-operative farms."

CHAPTER III
RENT POLICIES IN WESTERN EUROPE ⁽¹⁾

In this chapter the general rent level at the end of 1955, compared with the cost of living, is reviewed, together with recent changes in rent regulations. For a more detailed discussion of the rent control systems in the majority of western European countries, reference should be made to an earlier report. ⁽²⁾

Many western European countries have in the course of 1955 taken further steps to decontrol rents or to raise them within the existing system of control to a more economic level. It would appear that this course has been facilitated partly by a slackening of tension on the housing market, combined with a rise in the general income level.

The level of rents for most western European countries in 1953 and at the end of 1955 is shown in Table 10.

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- (1) No recent changes are to be reported for eastern Europe, where the institutional basis of the rent policy is quite different from that of western Europe. For information on rent policy in eastern Europe see: European Housing Progress and Policies in 1953, ECE, Geneva, August 1954 (E/ECE/189), pages 47 and 48; and the European Housing Developments and Policies in 1954, ECE, Geneva, August 1955 (E/ECE/HOU/54), pages 9 and 10.
- (2) European Rent Policies, Geneva, August 1953 (E/ECE/170).

Table 10

Index Numbers of Rent and Cost of Living (Excluding Rent) in 1953 and 1955
(1938=100)

Country	1953		December 1955 (a)		Ratio of			
	Rent	Cost of living excluding rent	Rent	Cost of living excluding rent	B/A	D/C	C/A	D/B
	A	B	C	D				
Austria (b)	334	668	334	721	2.00	2.26	1.00	1.08
Belgium	256	405	323	409	1.58	1.27	1.26	1.01
Denmark	120	219	136	246	1.83	1.81	1.13	1.12
Finland	494	1,178	697	1,147	2.38	1.65	1.41	0.97
France	945	2,639	1,204	2,665	2.79	2.21	1.27	1.01
Greece	1,170	4,365	1,800	5,398	3.73	3.00	1.54	1.24
Italy	990	5,798	1,317	6,157	5.86	4.68	1.33	1.06
Netherlands	115	285	146	325	2.48	2.23	1.27	1.14
Norway	102	221	113	230	2.17	2.04	1.11	1.04
Sweden	125	210	144	232	1.68	1.61	1.15	1.10
Switzerland (c)	114	178	122	182	1.56	1.49	1.07	1.02
United Kingdom	122	252	132	277	2.07	2.10	1.08	1.10
Western Germany	112	169	122	175	1.51	1.43	1.09	1.04
Yugoslavia (d)	135	987	180	1,126	7.26	6.26	1.32	1.14

Sources and notes:

- Rent: The indices have been taken from the official national statistics for the following countries: Austria, Federal Republic of Germany, Finland, Greece, the Netherlands, Norway, Sweden and Yugoslavia. The indices for the other countries have been obtained by applying to the 1952 index given in European Rent Policies (E/ECE/170) Table 1 (the figures of which have subsequently been amended in Government Comments on European Rent Policies, ECE, December 1953, p.10. (E/ECE/IM/HOU/76)): Denmark, France, Italy, Switzerland and the United Kingdom, the ratio obtainable in official statistics, between on the one hand, 1952 and 1953 and, on the other hand, 1952 and 1955. In the case of Belgium, however, the ratio applied has been based on the indices published by the Institut de Recherches économiques et sociales, Université de Louvain.
- Cost of living (excluding rent): The indices have been taken from official national statistics, except for Belgium, for which the index published by the Institut de Recherches économiques et sociales, Université de Louvain, has been used. The rent component has been removed by the use of the weights officially employed for the compilation of the general index. These are as follows: Austria: 4.2; Belgium: 10; Denmark: 8.7; Federal Republic of Germany: 10; Finland: 5.6; France: 4; Greece: 13; Italy: 2.5; the Netherlands: 8; Norway: 8.7; Sweden: 8.6; Switzerland: 13; United Kingdom: 7.2; Yugoslavia: 2.5.

(a) October 1955 for Belgium, January 1956 for Denmark, and November 1955 for Italy.

(b) April 1938 = 100

(c) August 1939 = 100.

(d) 1939 = 100.

The following may be noted:

- (i) since before the war, rents have increased eighteen times in Greece, thirteen times in Italy, twelve times in France, seven times in Finland, somewhat more than three times in Austria and Belgium, and almost twice in Yugoslavia. The increases in the other countries were less pronounced, ranging from 13 per cent in Norway to 46 per cent in the Netherlands;
- (ii) the cost-of-living index (excluding rent) is in all cases much higher than the rent index, although the relation between the two varies considerably between countries: the cost-of-living index is more than six times the rent index in Yugoslavia, almost five times in Italy, three times in Greece but only 1.3 in Belgium;
- (iii) the ratio between cost of living (excluding rent) and rent has been decreasing since 1953, except in Austria, where it increased, and Denmark and the United Kingdom, where it remained stable. Between 1953 and the end of 1955, rents as a rule increased more rapidly than the cost of living, reducing the gap between the two indices.

It should be kept in mind however that for most countries the rent indices refer only to pre-war generally rent-controlled, dwellings and for the others to rent for such dwellings and for newly built, not necessarily rent-controlled, houses (e.g. in Denmark, Switzerland and the United Kingdom). The figures should therefore be taken merely as an illustration of certain general trends and comparisons between countries should not be too narrowly drawn.

Recent developments in western European countries are reviewed in the following paragraphs.

In Denmark, the Act of 14 April 1955 amended the Landlord and Tenant Act and applies to more than half of the existing dwelling-stock. The provisions regarding rent increases have been substantially changed, the landlord now being authorized to make certain increases to cover higher running and maintenance costs. For this purpose dwellings are classified in two groups, i.e. those rented on or prior to 1 September 1939 and those rented between that date and 31 December 1948. The increases permitted during 1955 for dwellings in the first group are 15 per cent above the 1939 level. From 1 April 1956 19 per cent, and from 1 April 1957 onwards 23 per cent above the 1939 level will be permitted. In the case of flats with central heating, the percentages are 16, 20 and 24 respectively. If by

agreement the tenant has assumed the landlord's responsibility to effect internal repairs, each of the above-mentioned percentages are reduced by 10 per cent.⁽¹⁾

In cases where the landlord is responsible for internal repairs, a special repairs account is established for each dwelling, to which he has to credit an amount corresponding to 10 per cent of the rent paid on 1 September 1939. Rent increases for the second group of dwellings are somewhat smaller, thus reducing the existing gap between rents for old and new dwellings.

Special rules apply to dwellings built before 1890 in towns of a certain importance. Rent increases of only 10 per cent in 1955, 13 in 1956 and 15 in 1957 above the 1939 level (11, 14 and 16 per cent in the case of flats with central heating). As regards payment of higher rent on account of improvements to these old dwellings, the Act contains certain limitations to the landlord's right to make conversion, alterations, etc. If the total rent increase owing to improvements made after 1 September 1939 are expected to exceed 50 per cent of the rent paid at that date, the landlord must obtain permission before carrying out the work. This authorization may be refused if the work is deemed unwarranted, due regard being paid to the situation, nature and other conditions of the dwelling.

In the Federal Republic of Germany, the Law of 27 July 1955 has revised existing rent legislation and applies to about half of the dwelling-stock. The general objective of the reform is apparently to raise rents towards an economic level and to reduce the area of control. The rents of dwellings ready for occupation before 20 June 1948 have been raised by 10 per cent, corresponding to an increase of about 1 per cent in the cost of living. Provision is made for higher increases in the better equipped dwellings, in which case an increase between 15 and 20 per cent may be allowed. The law also extends the possibility of free negotiation of rents between landlord and tenant. Should the above-mentioned increases not suffice to cover repairs, a higher rent may be asked,

(1) Besides the general increase of 5 per cent above the 1939 level, a further increase up to 7 per cent (for certain large dwellings up to 10 per cent), had been approved in 1951 by the rent control committees, for repairs of dwellings leased before September 1939, if a clause to that effect existed in the agreement between landlord and tenant.

taking into account, for example, the rise in building costs since 1936. If no private agreement can be reached, there is recourse to the control authorities. Dwellings which became ready for occupation between June 1948 and the end of 1949 and were financed by public aid are subject to a rent increase as a compensation for higher running costs; the other dwellings in this age group have been freed from control.

Since the new law came into force, 1 August 1955, and up to October of that year, rents for dwellings built before 1924 had increased by about 7 per cent, and for those built between 1924 and 1948, by 10 per cent.⁽¹⁾ In order to meet possible hardships in the lower income groups as a result of the increased cost of living, the Federal Government will, during the three subsequent years, grant an annual sum of DM 13 million for distribution among the Länder.

In Finland, according to a law of 20 December 1955, rents for dwellings built before 1 June 1939 were to be increased by 25 per cent as from 1 January 1956 onwards. Rents for dwellings built between 1939 and 1948 are to be increased according to a sliding scale ranging from 23 to 3 per cent, depending largely on the age of the dwelling. Moreover, provision is made for free negotiation between landlord and tenant on possible rent increases beyond these limits. It should be noted that only a small section of the dwelling-stock is still rent-controlled, control having been abolished in a large number of localities since April 1954. In October 1955 the Bureau of Social Research carried out an inquiry covering twenty-eight localities in which housing controls had been abolished either in April 1954 or in July 1955.⁽²⁾ In the former group the rents of stove-heated dwellings completed before 1949 had increased, between March 1954 and October 1955, by 37 to 40 per cent and those with central heating by 27 to 45 per cent. In the second group the rise in rents between October 1954 and October 1955 was 7 to 14 per cent and 7 to 9 per cent respectively.

(1) It should be remembered that a 10 per cent rent increase came into force in 1952, applicable to property built before April 1924.

(2) Social Tidskrift, Helsinki, Nos. 11 and 12, 1955, pages 404 to 407.

In Italy the Law of 1 May 1955 extends existing tenancy agreements until the end of 1960 and at the same time decrees an annual cumulative rent increase of 20 per cent. This legislation applies to a considerable section of the old rented dwellings. Controlled rents were extremely low in 1954; on an average they accounted for only 2.3 per cent of a worker's budget. It has been officially estimated that this percentage will have risen to about 5.4 by 1964. The system of freeing dwellings from rent control with a change of tenancy is still in force, however, and is likely to lead to a higher rent expenditure in an increasing number of cases, owing to increased mobility as the gap between controlled and free rents closes.

In the Netherlands, where the majority of all rented dwellings are still under control, a further 5 per cent rent increase for pre-war dwellings took place as from 1 September 1955, thus reducing the rent gap between pre-war and post-war dwellings. A point worth noting is that all rent increases during recent years have been compensated by wage increases and reductions in taxes and rates, or both.

In Sweden the Government decided on a general increase in rents, effective from 1 October 1955. Rents for dwellings built before 1942 were increased by 9 per cent in and around Stockholm, and by 14 per cent in the rest of the country. For privately financed housing built since 1942, the increases are 7 to 10 per cent in the Stockholm area and 9 to 14 per cent in the rest of the country.

In December 1955, the Government of Switzerland provisionally prolonged until the end of 1960 all existing rent legislation originally due to terminate by the end of 1956. This measure was endorsed by a referendum of March 1956. Thus, dwellings built before the end of 1946 are still rent controlled. Provisions for the gradual decontrol of rents between now and 1960 will be made before the end of 1956. The rent level of newly built dwellings is considerably above that of rent-controlled dwellings. It appears from a recent investigation undertaken in the Canton of Basle that on an average rents for newly built dwellings are 60 per cent above those for old dwellings⁽¹⁾.

(1) Bouw, Rotterdam, 14 January 1956, page 43.

In the United Kingdom it would seem that only a limited number of landlords availed themselves of the provisions of the 1954 Housing Repairs and Rent Act, affecting about one-third of the total dwelling-stock, which allowed a rent increase mainly for the purpose of carrying out repairs. Privately owned dwellings built after August 1954 had been freed from rent control by the same Act, but most of these are in any case occupied by the owner. The recent reform of the system of housing subsidies to local authorities and its possible effect on rents of council houses is discussed in Chapter II of this report. As shown, the increase in rents, if spread over the entire stock owned by the local authorities, is not expected generally to cause immediate social hardships. Such a revision of council rents would affect at most 2.75 million dwellings. The scope for such a policy may however differ greatly from one local authority to another, given the varying relationship between the existing housing stock and future building programmes of unsubsidized dwellings. The Government has also recommended to local authorities the introduction of differential rent schemes. The purpose of this policy would appear to be to combine the adjustment of rents on pre-war and post-war dwellings with an alignment of rents according to the ability to pay.

These Government measures may bring council rents still more out of line with those of privately owned dwellings. In this connexion, the Government is considering a review of the operation of the Rent Acts, which affect about 7 million dwellings.

In pursuance of the Law of 1948, amended by the Decree of August 1953, rents in France are being raised at six-monthly intervals, until such time as they will have reached a level considered as providing a normal return on house property. Despite these periodic increases, rent as a percentage of family expenditures is still only about 4 per cent.

In Belgium, only a very small part of rented dwellings remains subject to control and it is planned to decontrol all dwellings by the end of June 1957.

In Yugoslavia, although a considerable increase of controlled rents has taken place, the percentage of rent expenditure in a worker's budget remains extremely low.

CHAPTER IV
BUILDING PRICES AND COSTS

Table 11 illustrates the trend of building prices in ten western European countries and of building costs in four. The former are as a rule based on an "index house" of one kind or another and are essentially weighted averages of wages and material prices, i.e. input prices. Hence they do not reflect any changes in the productivity of building operations or in the quality and size of the houses actually built. Since in most cases, however, the type of index house is being reviewed regularly, it may be considered that the input-price series constitute a reliable tool for measuring the general trend of building costs. The other indices show actual building costs and are series of output prices. Hence, they also take into account certain changes in productivity (not always of labour and not necessarily the same in all countries). In the case of Belgium and Switzerland, real costs are applied to a residential building considered as typical, while in the case of the Netherlands houses currently built are taken as a basis for calculating the indices. From this table it appears that in almost all countries for which figures are available, except Belgium, building costs increased during 1955. When considering separately the trend of material prices and of wages, however, material prices have been increasing only slightly (in Italy they went down) compared with a considerable rise in wages. The only countries which experienced marked increases in material prices, apparently mainly due to the higher prices of sawn timber and structural steel, seem to be the Federal Republic of Germany and Switzerland. The rise in wages which in many countries continued in 1955 was by no means solely confined to the building sector, but shared by industry generally. It was a consequence of the rapid industrial upswing experienced during the last two years in most western European countries and the accompanying investment boom, and hence the full employment, or near-full employment in building.⁽¹⁾

(1) See Chapters I and II.

Country	1951	1952	1953	1954	1955	1955			
						I	II	III	IV
Building prices:									
Austria (December 1949 = 100)									
Total	151	166	166	170	177	173	176	176	183
Materials	155	170	168	168	171	169	172	172	171
Wages	144	162	163	173	185	180	181	181	198
Denmark (1948 = 100)									
Total	133	140	134	135	140	139	140	140	141
Materials	137	141	131	130	135	133	134	135	137
Wages	125	138	142	148	153	151	152	154	154
Finland (1951 = 100)									
Total	100	103	101	101	103	101	102	104	105
Materials	100	104	101	98	96	96	96	96	97
Wages	100	103	99	105	113	108	110	117	116
France (1948 = 100)									
Total	164	185	179	177	184	181	183	186	190
Western Germany (1949 = 100)									
Total	110	117	113	114	123	117	124	125	124
Materials	111	121	113	114	124	121	124	126	126
Wages	115	124	127	130	139	130	140	143	144
Italy (1948 = 100)									
Total	112	119	120	124	126	128	125	124	125
Materials	107	113	110	113	114	117	114	111	112
Wages	122	131	141	147	152	151	151	152	154
Norway (1948 = 100)									
Total	110	127	129	127	135		133		136
Portugal (1st qtr. 1949 = 100)									
Total	93	93	88	88	..	89	89	89	..
Materials	92	92	86	84	..	85	84	85	..
Wages	97	96	96	97	..	100	100	101	..
Sweden (1 January 1950 = 100)									
Total	133	138	135	134	138	135	138	139	140
Materials	144	146	138	136	140	137	139	141	143
Wages	119	129	133	133	135	133	135	135	135
United Kingdom (1st qtr. 1955 = 100)									
Materials	..	97	96	97	102	100	101	103	104
Wages	..	88	93	97	104	100	104	105	105
Building costs:									
Belgium (1st semester 1950 = 100)									
Total	116 ^(a)	106	99	92	..		86		..
Netherlands (3rd qtr. 1948 = 100)									
Total	92	96	92	96	..	104	104	109	..
Switzerland (1948 = 100)									
Total	97	103	101	99	101		100		102
United Kingdom (1st qtr. 1955 = 100)									
Total	..	100	97	98	102	100	102	104	105
Source: Quarterly Bulletin of Housing and Building Statistics for Europe, ECE, Geneva.									
(a) Second semester.									

The percentage changes of material prices and wages in western Europe during 1954 and 1955 as compared with the preceding year are shown in Table 12.

Table 12

Changes in Material Prices and Wages in Western Europe, 1954 and 1955
(in percentages over previous year)

Country	Materials		Wages	
	1954	1955	1954	1955
Austria	-	+ 1.8	+ 6.1	+ 6.9 (a)
Belgium	+ 4.1	+ 1.6	+ 5.8	+ 4.7 (a)
Denmark	- 0.8	+ 3.8	+ 4.2	+ 3.4
Finland	- 3.0	- 2.0 (b)	+ 6.1	+ 7.6 (b)
France	-	+ 0.7 (b)	+ 4.1	+ 4.5 (b)
Italy	+ 2.7	+ 0.9	+ 4.3	+ 3.4 (b)
Netherlands	..	..	+ 12.5	+ 4.9 (b)
Norway	- 1.6	- (b)	+ 6.3	+ 3.3 (b)
Portugal	- 2.3	+ 1.2 (b)	+ 1.0	+ 3.1 (b)
Sweden	- 1.4	+ 2.9	-	+ 1.5
Switzerland	+ 0.9	+ 11.8	..	..
United Kingdom	+ 1.0	+ 5.2	+ 4.3	+ 7.2
Western Germany	+ 0.9	+ 8.8	+ 2.4	+ 6.9

Sources: Table 11 for Austria, Denmark, Italy, Portugal, Sweden, the United Kingdom and Western Germany. National statistics on wholesale prices and wages for the other countries.

(a) First two quarters of 1955.
(b) First three quarters of 1955.

Since Belgium seems the only European country where building costs went down, despite price increases in both materials and wages, it may be useful to give some details of the reduction achieved. It should be noted that these index numbers refer to costs per square metre for dwellings (one-family houses and flats) built by the Low Cost Housing Society⁽¹⁾, which is responsible for a growing sector of house-building in Belgium (almost one-quarter of new dwellings in 1955). Between 1950 and the first semester of 1955 the real cost of this type of dwelling decreased by about 33 per cent. Taking into account only current

(1) Société nationale des Habitations à Bon Marché.

prices, it appears that net costs per square metre in 1950 and 1955 amounted to B. fr. 2,797 and 2,488 respectively for a one-family dwelling (i.e. a decrease of 11.3 per cent), B. fr. 2,908 and 2,421 for a flat (i.e. a decrease of 16.7 per cent).⁽¹⁾ On the average, the decrease was thus of the order of 14 per cent. The quality and amenities of dwellings built by the Society increased considerably, moreover, over this period of six years. When comparing real costs for these dwellings, i.e. taking into account the increase in nominal prices for materials (14 per cent) and labour (23 per cent) over the period considered, the decrease would be of the order of 30 to 33 per cent. The following substantial reduction in costs seems to be obtained: 12 per cent due to an improved conception of the plans i.e. elimination of useless space, lighter structure, better choice of materials; 11 per cent attributed to specific progress in productivity on the site, wider competition and standardization of tenders; and 10 per cent due to the progress achieved by the building industry in general. It should perhaps be emphasized, however, that no attempt is or can be made in this report to compare the level of building costs in Belgium with other western countries.

Building productivity in eastern Europe

In the USSR increases in building productivity over the preceding year in recent years is reported to be as follows:⁽²⁾

		<u>%</u>
1951	-	10
1952	-	7
1953	-	4
1954	-	8
1955	-	10

A further 10 per cent rise in productivity is planned for 1956, together with a 2.8 per cent reduction in building costs. Similar information for Czechoslovakia, Hungary and Poland shows considerable increases in productivity for the first two countries but a more moderate one in the case of Poland as can be seen from Table 13.

(1) Official rate: U.S. \$ 1 = B. fr. 50.

(2) Economic Survey for Europe in 1955, ECE, Geneva, 1956, (E/ECE/235) pages 168 and 183.

Table 13
Index Numbers of Output per Building Manual Worker ^(a)
(1949 = 100)

Year	Czechoslovakia	Hungary	Poland
1950	..	119	..
1951	..	139	..
1952	125	126	..
1953	142	136	..
1954	153	151	118
1955	170	..	..

Sources: Czechoslovakia - Plan Fulfilment Reports, - Podniková organizace, No. 6, 1954, p. 211. - Statistický zpravodaj, No. 2, 1950 - Plánované hospodárství, Nos. 1 and 2, 1955.			
Hungary	- Economic Bulletin for Europe, Vol. 7, No. 2, ECE, Geneva, August 1955, page 90. - Table 7.		
Poland	- Economic Survey of Europe in 1954, ECE, Geneva, 1955 (E/ECE/194), Table 24, page 38, - Table 7.		

(a) Output per employed person for Poland.

During the years 1954 and 1955 the USSR witnessed a decisive change in its construction policy. Two important congresses of Soviet architects were held, one at the end of 1954 and another at the end of 1955, and two decrees (August 1954 and November 1955) of the Central Committee of the Communist Party and of the Council of Ministers, laying down new regulations for the building industry, have been issued. The main criticisms during the congress were that building costs were much too high, especially that too much attention was given to exterior decoration and that the building sector was lagging in productivity behind the other industrial branches of the economy. Fresh impetus was given to the

introduction of modern building methods and of new materials. A considerable programme aiming at the increase of prefabricated ferro-concrete elements was expected to make it possible to pass on to industrial methods. Thus, during the sixth five-year plan (1956 to 1960) the output of reinforced concrete structures and components is planned to increase by 480 per cent ⁽¹⁾, entailing an expanded cement production. ⁽²⁾ The use of large prefabricated units is considered in the Soviet Union as leading to wide possibilities of economy in building costs, especially in the use of steel and timber, of increased productivity and hence of rises in workers' earnings. The elaboration of model plans is considered an important factor in applying industrial methods. It has been stated that, of the country's 1,100 architects' offices, only 152 were reported as working partially on the elaboration of model plans. In 1953, only 12 per cent of industrial building was carried out according to model plans.

(1) The actual output of pre-cast concrete sections was as follows (in millions m³): 1952: 1; 1954: 3; 1955: 5; 1960: 28 (planned), of which 7 million m³ pre-stressed structures.

(2) A 145 per cent increase is planned during the period 1956 to 1960, i.e. an output of 55 million tons in 1960; 68 per cent of this increase is planned to be obtained by new plants and 32 per cent through better organization of production and utilization of existing production capacities.

2:30 - Room 8

2:30 - Yugo

4:30 - Turkey

4:30 - USSR

8:15 - Dinner Le Sen -

9:30 - Room 8 - ^{Private} Housing Finance

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ECONOMIC COMMISSION FOR EUROPE

HOUSING COMMITTEE

Working Party on Development of Housing Policies

EUROPEAN HOUSING TRENDS AND POLICIES IN 1955

(Provisional version)

Addendum

Herewith as Addendum 1 is Part II: "SOME LONG-TERM PROBLEMS"

CHAPTER V

PRIVATE FINANCING OF HOUSING

Hitherto the Housing Committee has been primarily concerned with various aspects of the public financing of housing. This chapter discusses some aspects of the private financing of housing. The current importance of the problem is apparent partly from the fact that a number of countries in both eastern and western Europe are giving more emphasis to private house-building and partly because recently restrictions have been placed on the availability of credit facilities and interest rates have been increased in several western European countries.

Information on the private financing of housing is much less complete than that available on public financing. This adds to the difficulties of making a satisfactory analysis. Moreover, the basic concepts differ from country to country, which makes international comparisons still more difficult. The private element in the financing of house-building can be that the builder or prospective owner is a private person or company, or that the capital invested is made available from private savings either provided by the builder or by loans from private persons or institutions. In fact much public investment in housing is based on private savings, since State funds are frequently raised by open-market borrowing. The present analysis is, however, limited to the more direct forms of private investment in housing by the prospective owner or by loans made available from private institutions or private persons directly interested in house construction.

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Part II

Categories of private builder

The three main categories of private builder in Europe are: owner-occupiers; private persons or institutions constructing for the purpose of letting in the open market; and industrial or other enterprises building houses for their own employees.⁽¹⁾

Since the war owner-occupiers have been quantitatively the most important category. As to houses built for letting, this category is virtually prohibited in eastern Europe and has been hampered in western Europe by the risks inherent in the difference between the current cost of new dwellings and low controlled rents. Moreover, State subsidies and other preferential treatment have been granted to houses made available by public or semi-public bodies and to owner-occupied houses. Houses built by enterprises for their own employees do not seem to have played an important part in Europe since the war.

The predominance of owner-occupied houses rests largely on the fact that almost all rural houses are owner-occupied. This is the case, for example, in Turkey where nearly three-quarters of all houses are owner-occupied houses built in rural areas, and in the USSR, where the proportion is more than one-third. In all the less industrialized countries rural housing, virtually always constructed by owner-occupiers, accounts for a predominant share of total house-building.

In the more industrialized countries private house-building is beginning to account for an increasing proportion of the total. In the United Kingdom, for example, until recently private house-building played a modest part. Recently, however, more than one-third of total new house-building is accounted for by private building. Most of this is likely to be for owner-occupation. In the Federal Republic of Germany some 60 per cent of new dwellings for which a building authorization was granted in 1954 were built for the account of private persons. Only 6 per cent of new dwellings built by private firms were for letting. Owner-occupied dwellings, including two-family houses, have also been a predominant feature of Norwegian housing.

Sources of capital

In the rural districts of the USSR an overwhelming proportion of new owner-

(1) Housing co-operatives are not considered here since they are discussed separately in the next chapter. Nor is building by contractors for sale considered as a separate question, since the provision of finance in this case depends mainly on the individual buyer of the house.

occupied one-family houses are built without loans from the State or State institutions, although something is made available by co-operative farms for their members. It seems likely that the vast majority of rural dwellings are built entirely with the private means of the owner, with his own labour or that of his neighbours. This seems also to be the case with the majority of new owner-occupied dwellings built on the outskirts of towns. The same applies by and large to new owner-occupied houses in Poland and Romania, in most of eastern Europe and in Finland. On the other hand the number of new dwellings financed in this way is negligible in Sweden and less than 10 per cent of new dwellings in the United Kingdom, the Federal Republic of Germany, Denmark, Norway, the Netherlands, France and Belgium. In Europe as a whole roughly one-third of all new dwellings are built without loans or subsidies from public authorities and in addition without loans from private financial institutions.

In Europe as a whole a distinct majority of all families appear to have a family income insufficient to meet the annual cost of a new dwelling of reasonable minimum standards. This serves to illustrate the difficulty most families have of saving sufficient to finance a new dwelling with their own means. Some families, particularly in rural areas, may receive some help in the form of labour from their neighbours and may well also have easy access to local materials, but these relative advantages are not likely significantly to change the over-all picture. It is evident that houses built largely or wholly by the owner-occupiers are of a modest standard. In Greece, for example, the vast majority of dwellings consist of only one room, with sometimes a kitchen in addition, and no modern amenities. The same is true generally of Turkey. In Finland, where, in contrast to other Scandinavian countries a large number of dwellings are built wholly by the self-help of the owner, the standard of rural dwellings in respect to both size and amenities is much below the general level in Scandinavia. Indeed, in almost all countries the standard of rural housing is well below that of urban housing, despite the relatively stable population.

The European countries where funds provided by private finance institutions for new house-building appear to play the most important part are Denmark, the Federal Republic of Germany, the Netherlands, Sweden, Switzerland and the United Kingdom. In the Federal Republic of Germany, funds provided by private institutions have been increasing rapidly during recent years and in 1954 represented some

43 per cent of total investment in new housing.⁽¹⁾ The principal agencies participating were the special mortgage institutions, accounting for about three-eighths of the total, followed by real estate savings institutes and savings banks, each accounting for about one-quarter. The first, and to some extent the second of these groups raise their funds by the sale of bonds or by accepting savings deposits on a sufficiently long-term basis to enable them to grant medium or long-term loans for house-building. This is also the case with life insurance companies, which accounted for some 10 per cent of total direct investment in housing by private credit institutions.

In Sweden the overwhelming bulk of the contribution from private sources is in the form of loans on first and second mortgage, with the State granting loans on third mortgage, together with a subsidy. This contribution accounts for about half the total investment in housing, while loans from credit institutions to non-subsidized dwellings represent probably less than 5 per cent.

In the United Kingdom the most important sources of private finance for house building are the building societies, which were originally co-operative societies of borrowers and prospective borrowers saving to build new houses but which now operate mainly as savings banks, investing their funds in mortgages. In the Netherlands some 40 to 50 per cent of private loans for house construction are granted to private persons and institutions building with the aid of a State capital subsidy but obtaining the remainder of the capital required from other sources.

Other countries where loans from private finance institutions are relatively important are Denmark, accounting for some 25 to 30 per cent of total investment in house-building and with loans from credit institutions on first and second mortgages; and Norway, mainly loans on non-subsidized dwellings granted by commercial banks, savings banks, credit institutions and life insurance companies. In Belgium only some 10 per cent of total investment in housing comes from private financing institutions. In France and Italy loans from private institutions are on a very modest scale, since the large financial institutions dealing in housing loans are controlled by the State and operate by and large under the directives of Government authorities.

Investment by employers in house building is more important in the Federal

(1) "Bulletin des Presse und Informationsamtes der Bundesregierung", Bonn, 16 April 1955.

Republic of Germany than elsewhere but this is to be accounted for partly by the post-war distortions in the geographical distribution of man-power.⁽¹⁾ During 1954 some DM 1 million (rather less in 1955) was invested in housing on a non-recoverable or non-interest-bearing basis by persons or companies in a position to deduct part of this investment from their taxable income. It seems clear that the overwhelming part was contributed by employers in order to house their own employees. The DM 1 million represented some 11 per cent of total investment in housing.

In France a law which came into force on 9 August 1953 imposed on employers with more than ten employees the obligation to invest in housing each year 1 per cent of the total wage bill. This does not, however, represent more than 2 to 3 per cent of total investment in housing. In Italy there is a similar obligation but it goes much further in directing the investment. All employers other than in agriculture are compelled to pay 1.2 per cent of the wage bill into a national housing fund (Ina-Casa) and their employees pay 0.6 per cent of their earnings. A considerable contribution is also made by the State. The manner in which this contribution by employers and employees is directed into house construction means that it is a form of public investment financed by what amounts to a special tax.

In Yugoslavia some 10 per cent of the total wage bill of all public enterprises is set aside to finance house construction. This on the face of it large amount is required in view of the fact that it is the main source of housing finance since rents are very low, barely accounting for repairs and maintenance and making no contribution to interest on and amortization of capital.

In Sweden some 3 per cent of new dwellings are on account of employers building for their employees. Investment by employers is however very limited since State loans and subsidies are made available for some two-thirds of dwellings built in this way. In Norway the employers' investment is mainly in the form of a capital subsidy or a personal loan in the form of a partial contribution to the relatively high initial investment required from owner-occupiers and members of housing co-operatives. It is granted both for subsidized and non-subsidized dwellings.

Interest and amortization rates: access to subsidies and loans

The rate of interest is probably more important in the case of private house-

(1) Investment by State-owned enterprises in the USSR and other eastern European countries is regarded as State investment and not considered in this context.

building than in other major sectors of the economy. In countries with a relatively low rate of interest, i.e. some 3 to 4 per cent, a shift of some 1 per cent accounts for a change of some 20 per cent in annual costs and therefore rent.⁽¹⁾ In countries where the rate of interest is high, i.e. 7 to 8 per cent, such a shift results in a variation of annual cost and accordingly of rent of some 10 per cent. There is a marked difference between the rate of interest on private and public mortgage loans.⁽²⁾ In practice the differences in charges are even greater than those of interest rates, since private mortgage loans are frequently subject to a number of additional charges of a legal or semi-legal character. Public loans are normally exempt from such charges or are subject to them to a much smaller extent. For private loans these legal and semi-legal charges may be roughly estimated at some 5 per cent in Austria and Switzerland, 5 to 10 per cent in France, 10 per cent in Belgium and 10 to 20 per cent in Italy.⁽³⁾

The next question of major importance in the financing of private building is the extent to which there is access to subsidies. In most European countries public housing is directly subsidized or is in receipt of a low interest rate on public loans. Privately financed dwellings, on the other hand, attract no subsidy and are financed on the open market at higher rates of interest.⁽⁴⁾ Normally, in countries with a comprehensive system of State loans on favourable terms and subsidies, non-subsidized privately financed housing for letting is not practicable on a substantial scale; frequently this is also the case with non-subsidized owner-occupied houses.

Some countries grant State assistance to all categories of builder; some only to public or semi-public agencies including co-operatives and non-profit-making organizations; others again pursue a policy somewhere between the two,

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- (1) In this connexion the rate of depreciation of the house is taken into account but not the rate of amortization of the loan, which is frequently a good deal higher than technical depreciation.
- (2) See European Housing Progress and Policies in 1953, Geneva, August 1954, (E/ECE/189), Table 8. The differences set out there still by and large obtain and have become if anything rather more marked, since market rates have gone up in most countries, while interest rates on public loans for housing appear to have been raised only in the United Kingdom and Denmark.
- (3) See Methods and Techniques of Financing Housing in Europe, Geneva, March 1952 (E/ECE/IM/HOU/38).
- (4) See European Housing Progress and Policies in 1953, (E/ECE/189), page 39.

granting preferences to owner-occupied dwellings over private buildings for letting. The countries where general subsidies and State loans are available to all categories of builder are Austria, the Federal Republic of Germany, Finland and Sweden, but even in these countries there are differences in the kind of subsidy offered to various categories of builder. In the Federal Republic of Germany the promotion of owner-occupation is one of the main aims of housing policy. Prospective owner-occupiers are therefore granted capital subsidies and entitled to a State loan, in addition to the general subsidy, provided a certain minimum amount of saving is contributed by the prospective owner-occupier, who also benefits from preferential treatment with regard to tax exemption.

In France preferential treatment is given to semi-public agencies. In Belgium and Italy subsidies are granted only to semi-public agencies. In Denmark and Norway a distinction is made from the point of view of the granting of subsidies to owner-occupiers as distinct from private builders constructing houses for letting. Relatively cheap State loans are however available to all categories of builder in these two countries.

The United Kingdom appears to be the only European country with an extensive scheme for the public financing of housing where subsidies are generally not available to private builders, including owner-occupiers.⁽¹⁾ A scheme providing a partial Government guarantee of loans to owner-occupiers up to a high proportion of total cost has recently, however, been introduced.

In the USSR, owner-occupiers, and in most other eastern European countries co-operatives also, are entitled to State loans and subsidies. The financial charges carried, however, are generally higher than the rents of dwellings built on State account. Thus in the USSR interest on State loans, together with a tax on building of 1 per cent of the value of the house, means that annual charges are higher than the rent of a similar State-owned flat. In the Eastern Zone of Germany the situation is somewhat different since State loans for owner-occupiers and housing co-operatives are extended on an interest-free basis.

The rate of repayment required on mortgage loans for house construction varies widely, and is normally considerably higher than the technical depreciation rate. The owner therefore normally increases his equity in a house as the loan

(1) There are exceptions in the case of subsidies to farm houses, which are quantitatively unimportant, and certain housing schemes in Northern Ireland.

is progressively paid up. Normally, repayment periods of more than forty years are rare. Periods of between five and twenty years are relatively frequent. In Italy, for example, the maximum repayment period appears to be thirty-five years. State loans to owner-occupiers of most eastern European countries are repayable over twenty-five years; in the USSR the period is ten years. On the basis of a maximum loan of roubles 25,000 and taking into account taxes and ground rents, annual financial charges are of the order of roubles 3,000 to 3,500. This compares with an annual rent on new State-owned flats of some roubles 500 to 800.

The initial investment required from the owner seeking a mortgage on a privately financed dwelling is almost always considerable, usually 25 to 30 per cent of initial cost.⁽¹⁾ This is partly owing to the fact that rents of pre-war dwellings are controlled at a low level and this increases the risk on private loans for the new housing estates. In Denmark, for example, the total amount likely to be obtained on first and second mortgages for new dwellings amounts to no more than 30 to 40 per cent of costs. In Sweden, on the other hand, it is 60 to 70 per cent. The reason lies in the much greater discrepancy between the rents of old and new dwellings in Denmark. The higher rates of interest obtaining also tends to limit the percentage of costs which can be covered by private loans. In Belgium low controlled rents account for a very small part of the total housing market and therefore can have little or no bearing on the risks obtaining on private loans. Nevertheless, first mortgage loans for housing rarely exceed 40 per cent of building costs; second mortgage loans are rare and the rate of interest on them virtually prohibitive. In contrast, the situation in this respect is quite different in Switzerland, where interest rates are lower and prices more stable and the private capital market well developed. Private first and second mortgage loans up to or even more than 70 per cent of costs are readily available; even third mortgages can be obtained, so that some 90 per cent of cost can be covered. Another exception is the United Kingdom which has recently introduced a scheme of State guarantees for private loans up to 90 per cent of cost and even higher.⁽²⁾ Even when State loans are available it is not uncommon for the investment required from the private owner (except in the case of co-operatives)

(1) This compares unfavourably with the United States of America, where, in 1954, the average loan ensured by the Federal Housing Administration (a State agency ensuring against loss of principal but with no money available to lend and in a position to pay no subsidy) was some 83 per cent of the value of the property.

(2) This scheme cannot be compared with the United States scheme referred to in the previous footnote, since in the United States there is no State guarantee and the cost of the insurance is charged to the borrower.

to be some 25 to 30 per cent. This is the case in Bulgaria, Denmark, both Eastern and Western Germany, Hungary and Norway. The percentage which has to be covered by a private owner is lower, no more than about 15 per cent, in Sweden. In the case of the USSR the initial investment required appears to be considerable.

The high proportion of the annual charges on dwellings financed by loans accounted for by interest and amortization of principal makes it essential to have some guarantee against too frequent and too great changes in the terms of loans. For some mortgages the terms are fixed throughout the entire repayment period; for others they may be changed at short notice. The fixing of terms over a long period is generally considered to imply additional risks for the creditor, unless the situation at the time when the loan is raised is particularly in his favour.

The possibility of private financing institutions granting loans with an interest rate fixed for a long period in advance is linked to the manner in which these institutions raise funds. Institutions accepting deposits on short-term or on demand, such as savings banks or commercial banks, are in a difficult position in this respect. The institutions which appear to be best fitted to make long-term arrangements for house construction are those which raise their funds on the open market by means of long-term bonds, in addition to life insurance companies and those administering pension funds. Taking these factors into account, it appears that the countries best fitted to raise loans for house construction without serious risk of changes in the rate of interest or the rate of repayment are Denmark, the Federal Republic of Germany, Sweden and Switzerland.

[In the final version it would appear desirable to add something on the general factors influencing private investment in housing, and perhaps also some brief conclusions.]

1. Individual differences in housing costs in different countries
2. Economic situation without loan - mortgage
3. Difference of organizational structures of insurance companies
4. Difference of experience incentive for private financing

CHAPTER VI

CO-OPERATIVE HOUSING AND ITS RELATION TO GOVERNMENT POLICY

This chapter is confined to a discussion of the traditional or conventional housing co-operative, but in order to establish proper perspectives it would be useful at the outset to indicate briefly the other main forms of non-profit housing organizations. No firm line of demarcation exists, there being many variations in and combinations of different non-profit housing organizations, but a criterion might include such main factors as whether some investment is required from the occupier or prospective occupier; who is responsible for repairs and maintenance; and whether the tenant is a member of the society and has a voice in its management.

Apart from house-building directly by or for the account of public authorities, three or four main groupings of other non-profit organizations may be discerned at present. The most important of these are the semi-public organizations, usually referred to as social housing organizations. Generally, they are established under special government legislation and fully backed by central or local government credits. As a rule tenants are not members of the society and do not have a direct voice in its management. Typically, no down or prepayment is required and the tenant is not responsible for repairs and maintenance. Examples of this increasingly important category of house-building are the municipally sponsored building co-operatives in Denmark and Sweden, the moderate rental housing societies, Société Nationale des Habitations et Logements à Bon Marché in Belgium and "Habitations à Loyer Modéré" (HLM) in France, and the Housing Associations in the Netherlands. Some of these housing organizations may employ partially particular co-operative techniques, and some of the approved societies affiliated to the aforementioned Belgian and French housing organizations are essentially of a co-operative character. Like the housing co-operatives, these organizations are non-profit-making and facilitate large scale and continuity of house building operations. They have the advantage of being able to allocate dwellings according to specific needs and of charging different rents based on a fixed criterion. They do not require a down payment and can therefore reach lower income groups. The main disadvantages are that little initiative is expected from the tenant and there is

a bigger financial drain on the State, the tenant not being required to save and invest in his housing either as an initial contribution or later on for repairs and maintenance.

A second category is the building producers' co-operative, which frequently takes the form of a joint stock company. Their main purpose is to provide building trade workers with employment. Tenants are not members and do not have a voice in the management. Examples of this type of housing organization are the Workers' Co-operative Building Societies in Denmark, Co-operative Building Producers' Societies in Italy, National Builders Association (SR) in Sweden and Union of Social Building Enterprises in Switzerland.

A third group are the building credit societies, essentially co-operative financial institutions. They pool individual savings and make them available in the form of loans or mortgages to members who wish to buy or build houses. Examples are the Building Societies in the United Kingdom and the Société de Crédit in Belgium.

A fourth group may be added, concerned with aided-self-help organizations. Their main feature is a contribution in the form of labour from the prospective occupier. They are of little importance in the more industrialized countries which have developed co-operative and social housing organizations, although a few exist in Norway, Sweden and the United Kingdom, but may be particularly suitable in the less industrialized countries, some of which are now considering the adaptation of this form of house-building organization. In many countries, notably in Scandinavia, several types of non-profit housing organizations in addition to co-operative housing societies exist side by side, but generally there appears to be no conflict in the activities since each caters for a separate housing market based on different income groups and housing needs.

It is not possible on the basis of available data to evaluate precisely the relative importance of the co-operative housing sector in different countries compared with total house construction and compared with other housing agencies, namely central or local government, semi-public and non-profit-making, owner occupiers and private building for letting. The reason lies partially in what is meant by co-operative housing, since many types and combinations of these exist and some of them are sometimes not easily distinguished from semi-public and other non-profit housing organizations. Statistics are generally

not regularly published separately for co-operative housing and most frequently are grouped together with all forms of non-profit housing organizations, including sometimes the public sector. Moreover, some of the housing co-operatives are not of a continuing nature or when the completed dwellings pass into the ownership of the occupier, separate figures are no longer kept. Some indication is, however, available for certain countries as to the percentage of the housing stock owned by or the percentage of total building accounted for by the activities of the more important housing co-operatives in a particular year. Other indications of their growth are given in figures on the number and membership of societies.

Before the second war, co-operative housing rarely accounted for more than 10 per cent of total housing activity and generally considerably less in any country in any particular year. In Sweden, it represented 10 per cent of urban house building between 1924 and 1933, but this increased to 12 per cent between 1939 and 1948 and in recent years it has been about one-fourth of total urban house-building. Moreover, in Sweden, co-operative housing, together with other non-profit housing organizations, has been responsible for the greater part of the increased house construction in recent years. At present, as a proportion of total house-building, co-operative housing accounts for about 20 per cent or more in Norway (about 40 per cent in Oslo) and Sweden, more than 15 per cent in Denmark, about 10 per cent in the Federal Republic of Germany, less than 5 per cent in Austria, Belgium, Finland, France and Italy, and generally less than 1 per cent in the eastern European countries where it has been initiated, except in Eastern Germany where in 1955 it was reported to account for some 15 per cent. In recent years interest in co-operative housing has increased in most eastern European countries, except the Soviet Union. Thus, for example, the 1956 plan for Eastern Germany envisages that co-operative housing should account for 18 per cent of total dwelling construction compared with 15 per cent for 1955 mentioned above and 7 per cent for 1954. In Poland, housing co-operatives were introduced in 1954 on a small scale and mostly on an experimental basis confined to one-family houses, but this is planned to be considerably expanded in the current year. In Bulgaria and Hungary, State loans for co-operative housing were made available by a Government decree of June 1954 and summer 1950 respectively.

In the remainder of this chapter the development of co-operative housing is discussed, its main characteristics described and its relative advantages analysed, particularly in relation to government housing policy.

Development of co-operative housing

The need for organized action by the housing consumer, first mainly through associations to represent tenants' interests and later more directly by forming housing co-operatives, arose in the second half of the nineteenth century and continued in the ensuing period, which was marked on the one hand by a persistent housing shortage and overcrowding, fluctuating and speculative house-building and an unfavourable rent/income relationship, and on the other hand by a lack of public responsibility, intervention being mostly in the hands of local authorities and philanthropic associations and confined to a piecemeal approach. The history of the co-operative housing movement is very uneven; attempts before the first world war were not of a continuing nature and most of them did not survive. Action was often initiated and supported by co-operatives in other fields which had had a longer history, such as producers' and marketing co-operatives, consumers' co-operatives, especially tenants' associations, and by trade unions. Apart from administrative and technical difficulties, the lack of adequate financing prevented the housing co-operative movement from spreading and reaching the lower income classes most in need of housing.

Co-operative housing gained momentum during and immediately after the first world war and in the 1920s and 1930s in the Scandinavian and a number of western European countries but, as has been noted, rarely reached more than 10 per cent of total house-building in any country for any year before the second world war. The adoption of more or less comprehensive if not long-term housing policies, and especially the granting of government aids to house-building after the second world war in many countries gave a major impetus to a rapid growth of co-operative housing, as well as to other non-profit-making housing organizations, which made it possible to reach somewhat lower income groups and therefore widen the basis for participation in co-operative housing. Experience shows a more rapid development in what may be called "better-off" countries, which pursued a subsidy policy designed to provide adequate housing for the greater majority of the population, and in particular in countries which had given special recognition and aids to co-operative housing. Thus, as shown

earlier in this chapter, co-operative housing in a more strict sense of the term has developed furthest in Sweden, Norway and Denmark. The pattern of development differs even in the Scandinavian countries, where it has made the most substantial progress and is related partly to national customs and traditions, in particular, whether, at least in the larger urban centres, the form of occupancy was mainly tenancy, as in Sweden, or house ownership, as in Norway. Where a strong pattern of owner occupancy existed, as in the latter country, people were accustomed to making a substantial initial down payment and carrying responsibility for maintenance. Co-operative housing has spread even to smaller towns and requires a less centralized organization in Norway. Where rented dwellings were relatively more predominant, as in Sweden, the great preponderance of housing co-operatives have been in larger urban areas, most housing projects have been of multiple dwelling types, housing co-operatives have generally exacted a low down payment and the organization has become of a centralized character.

The importance of State financial assistance in the growth of co-operative housing may be illustrated by developments in two countries. In Switzerland, there has been no consistent period of Federal support to house-building, but in 1950 Federal housing subsidies ceased altogether, although some cantons and municipalities continued cheap loans or subsidies. In that year co-operative housing accounted for nearly one-fourth of total house-building, but in the following years there was a sharp drop both in the number of dwellings built by housing co-operatives and as a percentage of total house-building, which declined to 19 per cent in 1951 and 13 per cent in 1952. In Denmark, a comprehensive Town Planning Act was enacted in 1938 and in the same year an Act adopted providing for public subsidies for dwellings suitable for large families. In that year housing co-operatives built about 3 per cent of total residential construction, but in the following years there was a sharp increase in activity, and between 1945 and 1950 they built 15 per cent of all dwellings constructed.

On this criterion it may appear surprising, on the face of it, that co-operative housing has not developed further in some of the more industrialized countries in western Europe, such as Belgium, France, the Netherlands and the United Kingdom. The main reason is that other forms of public and non-profit

housing organizations have been developed on a large scale; in the United Kingdom the local authorities, and in Belgium and France the semi-public organizations "Société Nationale des Habitations et Logements à Bon Marché" and the HLM.

Conversely, the least development of co-operative housing is to be expected in countries where government subsidy policy is confined to helping the lowest income groups to obtain housing and where public and semi-public agencies are by far the more important. In Italy, for example, co-operative housing accounted for only 3 per cent of total building activity between 1945 and 1950 and still plays a small role. A part of this covers multi-dwelling houses built by Ina-Casa and sold to housing co-operatives formed by this semi-public agency. Some of the other Italian housing co-operatives are mainly for present and retired State employees.

It is sometimes suggested that co-operatives may provide the solution to the housing problem in the less industrialized countries. The historical development of co-operative housing in Europe does not bear this out. Co-operative housing is in fact a relatively advanced form of housing organization which presupposes the existence of some private savings, an adequate urban land policy and a tradition, including education and experience, in the co-operative movement. In the present stage of economic development, it would appear more suitable for most of the less industrialized countries to develop public and semi-public agencies and aided-self-help housing schemes as the main form of housing organization, apart from the private sector. Some of the techniques and advantages of co-operative housing may usefully be introduced, especially in relation to aided-self-help housing, such as joint purchase and ownership of building land, bulk procurement of building materials and supplies, greater responsibility on the part of tenants for repairs and maintenance and in rural areas common efforts for improvements such as water supply and sewage disposal.

In the eastern European countries house-building in the urban centres has generally been the responsibility of public authorities and in the rural areas of private owner-occupiers. Co-operative housing has been introduced on a small scale in the past year or two and a considerable expansion is planned for the forthcoming years. In Eastern Germany it is reported to account already for some 15 per cent of total house-building. In the Soviet Union on the other hand it appears to play virtually no part at all. The main reason why attempts are now

being made to encourage co-operative housing, and indeed to expand private house-building in these countries appears to be to increase the total amount of house-building, with some assistance from but not the full burden borne by the State, and perhaps also to siphon off increased purchasing power in a direction considered to be socially desirable.

Relative advantages and limitations of co-operative housing

Co-operative housing can be regarded as a device to combine some of the advantages of both owner-occupied and rented houses. Like the former, co-operative housing engages the initiative of the occupiers, of prime importance in connexion with repairs and maintenance of dwellings but also instrumental in channelling savings of prospective occupiers into house-building which might not otherwise be available for this purpose. The quality and cost of maintenance of co-operative housing has generally been found satisfactory compared with privately rented housing, the maintenance of which is sometimes inadequate, and with public housing the cost of maintenance of which tends to be high since tenants have less feeling of responsibility.

External repairs and maintenance are carried out as decided by elected boards, the cost of work being met by the society out of the rent account or passed on to the members. Internal repairs, however, are generally the responsibility of the occupier who may derive the same advantage as the private owner-occupier from improvements to his dwelling or the consequence from its neglect by, for example, the value of the house in case of possible sale. The society may, for instance, take into account the state of repairs of a dwelling in allowing some increase in the resale price beyond the original contribution and amortization payments. This could hardly be arranged for rented dwellings. Sometimes payments are reduced for those dwellings whose maintenance costs have been kept low, but this requires that maintenance records be kept separately for each dwelling. If necessary, careless occupiers are controlled by the board. In some cases it may also be found advantageous to let the occupiers carry out certain outside repairs and maintenance work and perhaps also some of the administrative work, and thus reduce overhead expenses. Moreover, like owner-occupied dwellings, co-operative housing removes the rent problem from partisan conflict and provides for security of tenure.

Compared with private owner-occupied dwellings individual initiative has less scope and there is less freedom to enjoy the full rights of owner-occupation, especially, as will be shown later, in the sale of the house. Mobility of labour is obviously greater both for the privately rented dwellings and the public and semi-public housing sector. Co-operative housing societies generally have a less firm financial basis than public and semi-public agencies. Depending upon the size of the down payment and the monthly charges, co-operative housing unlike the public and semi-public sector is frequently not within the reach of lower income groups. Moreover, the latter has the advantage of being able to allocate dwellings according to needs and charging a differential rent based on a fixed criterion. Co-operative societies are generally slower in reaching policy decisions which if the organization is democratically run must take their course in the general assembly of the national federation.

Actual construction of co-operative housing is usually left to private contractor firms, sometimes to building producers' co-operatives and in the eastern European countries to State enterprises. When on a sufficient scale, co-operative housing generally has the advantages in the organization of building activity usually ascribed to large-scale building, particularly in the application of accumulated experience in new housing projects and in the possibility of applying the principles and techniques of mass maintenance. The economies which should accrue from these advantages and the fact that co-operative housing eliminates much of the speculative profits should lower housing costs to members. These are also some of the reasons for public support of this form of housing organization. State and municipal authorities find it easier to deal with a few large housing organizations than individual house-builders. Moreover, housing co-operatives generally aim to raise housing standards and pursue wider social objectives in the provision of community facilities and in good town planning, which are also normally objectives of government policy. In Sweden, for example, the National Association of Tenants' Savings and Building Societies (HSB) has been instrumental since the war in the provision of larger and better equipped dwellings and greater community facilities. In many countries the attaining of proper standards is a condition of government aid.

Much of the discussion in past reports of the Housing Committee⁽¹⁾ on financial aid to housing made available directly or indirectly by different governments also applies to co-operative housing, but certain aspects particular to co-operative housing are raised in this chapter. Co-operative housing societies generally benefit from special legislation or regulations applicable and public assistance available to non-profit-making housing organizations, the effect of which is to reduce the ultimate housing costs to their members. In Belgium and France, for example, co-operative housing societies come within the framework of "moderate rental" or "cheap housing" legislation and receive low interest loans from government-supported institutions. In many countries housing co-operatives are eligible for larger State or State-guaranteed loans, of longer duration and at lower rates of interest than those obtainable by private builders, as for example in the Scandinavian countries. Interest in the early years of part of State loans is sometimes reduced or amortization delayed or dispensed with altogether, as in Denmark, France and Norway, or loans granted free of interest as in Hungary and the Eastern Zone of Germany. In some countries housing co-operatives are exempt from certain taxes, such as property or municipal taxes in Austria, Denmark, Italy and Norway, minor corporation taxes in the Federal Republic of Germany, and registration, legal and building taxes in Bulgaria. Rent subsidies further reduce housing costs for large families in most Scandinavian countries. Moreover, urban land policies pursued in a number of countries have enabled municipalities to purchase land outside the built-up areas, generally well served by public utilities, for long-term lease or sale at advantageous terms to housing co-operatives and other non-profit housing organizations. This is the case for example in Copenhagen, Oslo, Stockholm, Zürich, some towns in the Netherlands, and in most eastern European countries where housing co-operatives have been initiated. It is done not only as a means of reducing housing costs, but for purposes of carrying out city planning.

(1) There was a brief discussion of the role of co-operatives in relation to other non-profit-making bodies engaged in house construction in the report, *Methods and Techniques of Financing Housing in Europe*, ECE, Geneva, 1952 (E/ECE/IM/HOU/38), pages 54 to 56.

- *European Housing Progress and Policies in 1953*, ECE, Geneva, August 1954 (E/ECE/189), Sections II and IV.
- *The European Housing Developments and Policies in 1954*, ECE, Geneva, August 1955 (E/ECE/209), Part II, Section 2.

A member's liability is limited to the amount he has contributed or committed himself to contribute to the co-operative housing society in order to meet the requirement of "down payment". If it is desired that co-operative housing organizations should function on a large scale and reach a wider group of the population, it is essential that the initial investment required of the prospective occupier should be within his means. The right amount which would be low enough to be afforded by the majority of people seeking a new dwelling will naturally vary considerably between countries, depending upon the general level of income and employment and perhaps also the possibility of the prospective occupier finding extra employment to cover such an additional expenditure. Down payments do not exceed 5 to 6 per cent of building costs in Denmark, Norway, Sweden and some cantons of Switzerland, but are usually higher in the Federal Republic of Germany, generally upwards of 15 per cent in Finland and France, and considerably higher in Bulgaria, Hungary, Eastern Germany and Poland. Frequently, therefore, additional State financial assistance by way of direct loans or guaranteed loans would be necessary for lower income groups to qualify. In Eastern Germany, for example, the initial payment may be made in one lump sum or in fixed monthly instalments. In Finland, a recent development allows the initial payment to be spread where necessary in monthly instalments over ten years. In Norway, municipally guaranteed loans are available for part or the whole of the down payment to people who need them. In Zürich the municipal authorities contribute about 10 per cent of the down payment.

The principle that the initial investment of the occupier should not be too high obviously applies equally to the purchase of a co-operative dwelling by a change of occupancy, a matter particularly difficult to achieve in a period of rising prices. The question of the resale price of a co-operative dwelling and how a new buyer may finance the initial payment has not yet been satisfactorily resolved. There are, however, some general safeguards against speculation and undue profits. Sale of a member's equity or property is usually permitted only with the approval of the co-operative society, as in the Scandinavian countries, and if government aid was originally involved approval is also required by an appropriate government or local agency, such as the Ministry of Housing in Denmark and the Housing Bank in Norway. In Italy a co-operative dwelling built with State financial assistance may not be resold during the first ten years.

Mention was made earlier in this chapter of the role of co-operative housing as a device for stimulating and collecting savings from members for house-building. In Sweden, for example, parent societies serve as branch offices in a banking system incorporated in the National Association of HSB Societies. The main purpose of these savings is to meet requirements of down payments or prepayments, but local societies have found them useful in helping short-term financing at low costs during construction, as in Norway and Sweden. The organizing of the savings system and the rules which may be established in this connexion are of some importance. In some countries a minimum deposit must be regularly made over a period of time as a condition for coming in turn for the allocation of a completed dwelling, as in Denmark. In Bulgaria a State loan is granted after savings in the State Investment Bank have accumulated up to 30 per cent of the amount of the loan requested. Public authorities might consider whether, on the one hand, existing rules encourage savings and, on the other, how to prevent co-operatives which obtain public financial assistance from putting up requirements for savings which only better-off people could afford to meet. In Norway it is proposed that house co-operatives should not be allowed to accept funds from prospective tenants before building and financing plans are approved by public authorities as a measure to ensure the soundness of proposed housing projects in which members' funds are invested.

The organization in countries where housing co-operatives are responsible for a significant sector of house-building frequently follows a pyramidal structure. In Sweden, for example, (and the pattern is broadly similar although less centralized in Norway, and to some extent in Denmark and Finland) the HSB operates at the national level and renders all kinds of assistance to its chapter societies. This covers technical functions such as research and development, planning, architectural and engineering services; legal and administrative matters, including contacts with governmental and semi-public agencies, and advice and help with organizational problems, especially in establishing new housing co-operative societies; and financial and economic questions, including bulk procurement of materials and supplies either directly from the manufacturers or through subsidiary manufacturing enterprises in which the societies participate or own outright, such as factories prefabricating staircases, windows, doors and kitchen fittings. Similar services may also be provided by managerial and consultant institutions such as the

"Arbejderbo" in Denmark, established with the support of co-operative and other non-profit housing organizations and trade unions. In Finland, this is the responsibility of the Housing Department of KK (Central Co-operative Union).

On the regional or local level some of these functions are carried out by what are sometimes described as "parent" societies, composed of occupiers and prospective occupiers and perhaps also municipalities, trade unions and other organizations. Each member exercises a single vote irrespective of the number of shares held. The main tasks of the parent society are to initiate building projects in a particular area, obtain building sites, perform certain bookkeeping and banking functions, including the collection of savings from members, and carry out general supervision of their offspring. Dwellings completed are allocated usually on the basis of seniority of membership. In the eastern European countries functions comparable to those carried by a parent society may be the responsibility at least initially of the local authorities, as for example a specially constituted office of the city authorities of Sofia in Bulgaria⁽¹⁾. The "daughter" societies, which are separate legal entities, own and manage a single housing project when completed. Its relationship with the parent society is generally laid down in contract.

An important management problem arises in the relative influence of occupiers and prospective occupiers who may have conflicting interests. Those who have already obtained a dwelling may generally be inclined to favour a less active house-building policy by the society than would be the desire of members who are still on the waiting list and also of course of public authorities who would have little interest in ad hoc co-operative housing societies as a possible instrument of government housing policy and organizers of house-building activity on a large scale. The solution successfully applied in some countries is that representatives of members who have not yet obtained a dwelling should at all times form the majority in the management of the parent society and the national organization. Such a provision is sometimes incorporated in the statutes of the society, as is the case of the Oslo Co-operative Housing Society, OBOS, but may also be a condition of

(1) By a decree of June 1955 such an office was to be established and be responsible for "assisting citizens by enrolling them in housing co-operatives, applying for State-owned sites for house-building, preparing plans and estimates, obtaining loans from the Bulgarian Investment Bank and providing full information concerning co-operative and individual house-building".

government aid or special recognition by the public authorities, as in Denmark. Moreover, in Denmark societies are obliged to use their surplus funds for the construction of new houses but may also use them for the modernization of existing dwellings.

The conclusion may be reached that co-operative housing cannot replace but can play a useful intermediate part between the public and semi-public agencies on the one hand, and private house-building, both rented and owner-occupied, on the other. The further expansion of co-operative housing depends partly on the size of the public and semi-public sector and the extent to which this sector can combine some of the merits of co-operative housing; and partly on the degree to which co-operative housing can serve as an instrument of government policy. The principal measure of encouragement to co-operative housing is public aid, direct or indirect, of the kind described earlier in the chapter. It appears desirable that such aid should not be restricted to any one social or economic group since this would lead to co-operative housing becoming segregated housing, although obviously individual societies must often have common interests and a considerable degree of social cohesion. Public aid is generally subject to compliance with certain technical standards, level of amenities, maximum building costs, number of rooms, or m² of floor space, and maximum rents.

Since in some countries co-operative houses, in return for certain advantages, are used as an instrument of government housing policy, some degree of public control and supervision of this form of housing organization is usual. It is common in most countries where there is a substantial housing co-operative sector for the appropriate government agency to review and approve the statutes of the co-operative society, regularly audit their books or appoint the auditors, and participate in the management of the parent society and the national association. The object of government intervention in this connexion is to ensure the soundness of housing projects in which public funds and those of occupiers and prospective occupiers are invested and to safeguard the non-speculative and non-profit-making character of the co-operative housing organizations. An important problem however which arises in this connexion is how to maintain the initiative of individual members and local societies when the tendency is for the administration of the organization to become very centralized and the government influence in management to become dominant.

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6 April 1956

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ECONOMIC COMMISSION FOR EUROPE

HOUSING COMMITTEE

Working Party on Development of Housing Policies

HOUSING IN THE LESS INDUSTRIALIZED COUNTRIES OF EUROPE

Note by the Secretariat

As was recalled in the report of the seventh session of the Working Party on Development of Housing Policies, "the Secretariat's provisional report on 'Housing in the Less Industrialized Countries of Europe' (HOU/77) put forward three categories of recommendations: first, those which individual governments in the less industrialized countries could themselves consider; secondly, certain types of action which these countries might usefully take co-operatively and in agreement with each other; and thirdly the possible contribution which the Housing Committee could make to assist these countries in developing and expediting their housing programmes." (HOU/WP.1/26, paragraph 8).

At that session the Working Party confined itself to the third category, basing itself on the fact that the delegations of Yugoslavia and Turkey stated that they would welcome an expert mission from the Housing Committee to examine what might be done to help them in developing and expediting their housing programmes. The decisions of the Working Party at its seventh session were as follows:

- "(a) the request by the Yugoslav and Turkish delegations, and other less industrialized countries who might subsequently make a similar request, that a small mission should be sent to their countries should be endorsed;
- (b) every effort should be made to arrange that the mission should proceed to Yugoslavia and Turkey in sufficient time to report to the next session of the Working Party and preferably between the middle of February and the end of March 1956;
- (c) the terms of reference of the mission should be:
 - (i) to set out precisely on the basis of the wishes of the Governments receiving the mission the types of international assistance required;
 - (ii) to propose ways and means of affording such assistance;

- (d) Governments of countries willing to nominate suitable officials who could participate, who should preferably be from among those normally attending the Housing Committee, should inform the Secretariat by the end of November 1955 of their nomination. The Secretariat, in agreement with the Governments receiving the missions and the Governments of countries willing to provide participants, should arrange the composition of the missions. An endeavour should be made to ensure that some of the participants in the missions would proceed to both countries." (HOU/WP.1/26, paragraph 11).

Subsequently expert missions were formed and proceeded to Yugoslavia and Turkey from 11 to 31 March 1956 and draft reports by the expert missions to Yugoslavia and Turkey are being circulated separately, as Addendum 1 and Addendum 2 to this document.

In considering these reports the Working Party should bear in mind the following points:

- (i) a detailed outline, the conclusions and the recommendations of each report were discussed and agreed upon by the expert mission concerned at the end of its tour and before it dispersed;
- (ii) since it was not practicable in the time available for the expert missions to adopt the full text of their reports before circulation to the Working Party, each report has been prepared by the secretary of the mission as a draft, on the basis of the detailed outline and conclusions as agreed and with the aid of detailed notes submitted by each member of the group. The draft reports are however being circulated simultaneously both to members of the mission and to the Working Party on Development of Housing Policies;
- (iii) each mission will meet in Geneva on 14 May to examine the draft report and to make such amendments and additions as it considers necessary. These will then be incorporated as necessary in a corrigendum which will be prepared the same day and circulated to the Working Party the following day. The Working Party will then be invited to discuss both the draft reports and the corrigendum on 15 May with a view to reaching conclusions and making recommendations to Governments;
- (iv) at the meeting of the Working Party the Yugoslav and Turkish delegations should be invited to express their views on the report relating to their respective countries;

- (v) it is suggested that thereafter interested Governments should report to the November session of the Housing Committee on the action they have taken or are taking on the basis of the reports.

While the primary purpose of the two expert missions was to examine possibilities of international aid to the countries who are seeking such aid for the purpose of promoting their housing programmes, at the request of the authorities concerned each report sets out a number of recommendations on matters wholly within the purview of the Yugoslav and Turkish Governments. It has not been possible so far to consider the other type of question which arises, referred to in the first paragraph of this note, namely, "types of action which these countries might usefully take co-operatively and in agreement with each other". In this connexion the attention of the Working Party is drawn to two points.

First, the following passage from the report to the eleventh session of the Economic Commission for Europe of the Expert Group on Economic Development of Southern Europe deals with housing and in its first part draws attention to possibilities of collaboration between the Committees concerned.

"In housing, we have taken advantage of the existence of the Housing Committee, within the Economic Commission for Europe, and of the fact that its Working Party on Housing Policies has recently begun to devote considerable attention to the housing problems of the less industrialized countries of Europe. We have particularly recommended to the Working Party that it continue its investigation of the possibilities of specialization and co-ordination of production of building materials, and that it give attention to the establishment of common documentation and research facilities among the countries of the region. We consider that the visits of experts from countries outside the region, which are being organized under the auspices of the Housing Committee, will be beneficial in providing guidance on the technical improvements necessary to our building and our building materials industries, and also in advising us as to ways in which international co-operation could be organised. Definite arrangements are being made for a small mission of experts from the Housing Committee to visit Turkey and Yugoslavia in March 1956. The mission is to set out, on the basis of the wishes of the Governments receiving the mission, the precise types of international assistance required and is to propose ways and means of affording such assistance." (E/ECE/233/Add.1, pages 140 and 141).

Secondly, the Working Party's attention is drawn to HOU/WP.1/Working Paper No. 2, which records a request from the Greek Government that a small expert mission should be sent to Greece along the same lines as those sent to Yugoslavia and Turkey. If such a mission is sent to Greece, and when it has reported, it should also be possible for the three Governments primarily concerned and the Working Party to examine possibilities of co-operative action.

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25 April 1956

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ECONOMIC COMMISSION FOR EUROPE

HOUSING COMMITTEE

Working Party on Development of Housing Policies

*Belgian delegation
acknowledged presence of UNTPA
Geneva representative of UNTPA
at meeting and made note of
close collaboration & cooperation
of UNTPA to work of
Housing Committee -*

HOUSING IN THE LESS INDUSTRIALIZED COUNTRIES OF EUROPE

Addenda

With reference to HOU/WP.1/Working Paper No.4, attached herewith are
Addenda 1 and 2⁽¹⁾: "Draft Reports of the Expert Housing Missions to Yugoslavia
and Turkey".

- 1- Accept and support report
2. Recommend to UNTPA to coordinate & support.
- 3 - Create separate ad-hoc working parties for further work.
4. Recommend to all govts bilateral tech. assistance
with yugo & turkey.
- 5 - Housing Committee to continue endorsement -

(1) The following correction should be made to the English text only of
HOU/WP.1/Working Paper No. 4, page 3, paragraph 3, of which the last line should
read "possibilities of collaboration between the countries concerned."

*Contains draft Reports - Yugoslavia
Turkey*

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25 April 1956

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ECONOMIC COMMISSION FOR EUROPE

HOUSING COMMITTEE

Working Party on Development of Housing Policies

Draft Report of the Expert Housing Mission to

YUGOSLAVIA

Addendum

SECTION I

THE SCOPE OF THE VISIT

The expert mission consisted of the following members:

Mr. VAN DER MEER (Netherlands), Chairman
Mr. BATH (United Kingdom)
Mr. BLOKHINE (Union of Soviet Socialist Republics)
Mr. BONNOME (France)
Mr. PAQUAY (Belgium)
Mr. RINALDI (Italy)
Mr. TRAUTMANN (Hungary)
Mr. TRIEBEL (Federal Republic of Germany)

The mission was accompanied by a member of the ECE Secretariat.

The mission assembled in Belgrade on Sunday 11 March and concluded its work on Tuesday 20 March. The principal organizers of the mission were:

Mr. D. STEFANOVIC
Chef de la Section de l'Habitat de l'Institut économique de Serbie
BELGRADE

Mr. M. MAKSIMOVIC
Chef de la Première Section de l'Institut d'essais
et de recherches sur les matériaux et les constructions,
BELGRADE

In addition, the following were the principal officials with whom discussions were held at various stages of the tour:

- Mr. M. BAJLON, Arhitektonski fakultet, Beograd (Faculty of Architecture of Beograd University).
- Mr. S. BJELIČIĆ, generalni sekretar Stalne konferencije gradova Jugoslavije, Beograd (Secretary General of Standing Conference of Towns of Yugoslavia).
- Mr. O. BOJOVIĆ, generalni sekretar Savezne građevinske komore, Beograd (Secretary General of Federal Building Chamber).
- Mrs. N. BOŽINOVIĆ, Državni sekretar za poslove opšte uprave i budžet FNRJ, Beograd (Secretary of State for General Affairs and Budget).
- Mr. M. DERMASTIA, predsednik Okrajnog Ljudskog odbora, predsednik Stalne konferencije gradova, Ljubljana (Mayor of Ljubljana, President of Standing Conference of Towns of Yugoslavia).
- Mr. J. DRAUŠNIK, potpredsednik Narodnog odbora kotara Zagreb (Vice-Mayor of Zagreb).
- Mr. J. FINCI, Direktor Zavoda za stanbenu izgradnju NR BiH, Sarajevo (Manager of Housing Institute, Sarajevo).
- Mr. V. HOLJEVAC, predsednik Narodnog odbora kotara Zagreb (Mayor of Zagreb).
- Mr. V. IVKOVIĆ, Mesno sindikalno veće, Beograd (Secretary of City Trade Union Council of Beograd).
- Mr. Lj. KOJO, predsednik Gradskog veća Sarajeva (Chairman of City Council of Sarajevo).
- Mr. Z. KOVACEVIĆ, direktor Urbanističkog zavoda Sarajeva (Manager of Town Planning Institute of Sarajevo).
- Mr. S. LACAN, predsednik Narodnog odbora opštine Sisak (Mayor of Sisak).
- Mrs. M. LAZAREVIĆ, Hidrotehnički Institut, Beograd (Interpreter).
- Mr. M. MARIĆ, Narodni odbor kotara Zagreb (City Architect, Zagreb).
- Mr. M. MINIĆ, predsednik Narodnog odbora sreza Beograd (Mayor of Beograd).
- Mr. M. NENADOVIĆ, predsednik Stalne komisije za urbanizam SNO Beograda (Chairman of Standing Town Planning Committee of City Council of Beograd).
- Mr. G. NOVAKOVIĆ, predsednik Narodnog odbora sreza Sarajeva (Mayor of Sarajevo).
- Mr. D. PEJČINOVIĆ, načelnik Odeljenja za komunalne poslove Narodnog odbora sreza Beograd (Manager of City Engineers Department of Beograd).
- Mr. B. PEJOVSKI, Sekretarijat za investicije Saveznog izvršnog veća, Beograd (Secretariat of Investments of Federal Executive Council).
- Mr. B. PETERČIĆ, Urbanistički zavod Sarajeva (Town Planning Institute of Sarajevo).
- Mr. B. PETERIČIĆ, direktor Urbanističkog zavoda Beograda (Manager of Town Planning Institute of Beograd).
- Mr. R. PLEJIC, Državni Sekretarijat za inostrane poslove, Beograd (State Secretariat of Foreign Affairs).
- Mr. B. RAŠICA, Savez društava arhitekata Jugoslavije, Zagreb (Union of Architects of Yugoslavia).

Mr. I. SENJANOVIC, Pretsednik Narodnog odbora kotara Split (Mayor of Split).
Mr. H. STOJANOVIC, generalni sekretar Saveza urbanista Jugoslavije, Beograd
(Secretary General of Union of Town Planners of Yugoslavia).
Mr. M. TODOROVIC, član Saveznog izvršnog veća, Beograd (Member of Federal Executive Council).
Mr. B. TOMIC, potpretsednik Narodnog odbora sreza Beograd (Vice-Mayor of Beograd).
Mr. D. VEKIC, Pretsednik Narodnog odbora opštine Zenica (Mayor of Zenica).
Mr. M. VILČEK, šef Protokola Narodnog Odbora sreza Beograd (Chief of Protocol of City Council of Beograd).
Mr. B. ŽEŽELJ, upravnik Instituta za ispitivanje građevinskog materijala, Beograd
(Chief, Institute for Research of Building Materials).

The principal places visited are set out below. It should be emphasized that although there are occasional references to rural housing, the mission was concerned almost exclusively with the urban housing problem.

11 to 13 March - BELGRADE

Discussions with Federal officials and in particular the Permanent Conference of Towns and Urban Municipalities of Yugoslavia and the Chamber of Building and the Municipality of Belgrade. In addition, a brick and tile factory, a concrete factory, the housing of a large national building enterprise and various housing projects in or near Belgrade were visited.

14 and 15 March - ZAGREB

Discussions were held in the Municipality of Zagreb. A brickworks, a metal products factory, a wood working factory, a prefabricating housing factory and a factory producing prestressed concrete products were visited, in addition to various housing sites in and around Zagreb. Houses in and on the way to SISAK, near Belgrade, were also visited and discussions were held with the Municipality. A steel tube factory was also visited.

16 March - ZENICA

A visit was paid to the principal Yugoslav steel plant at Zenica, and also to the Municipality and housing sites in the town.

17 March - SARAJEVO

A visit was paid to the Municipality of and housing sites in and around Sarajevo.

18 to 20 March - BELGRADE

Final conferences were held in Belgrade. On 19 and 20 March there was a final meeting with Federal officials and with Mr. M. Todorovic, a member of the Federal Executive Council, respectively. During this period the mission met to agree the detailed outline and conclusions of its report.

SECTION II

THE HOUSING PROBLEM IN YUGOSLAVIA⁽¹⁾

A. The Existing Stock and Quality of Houses

There are some 3.5 million dwellings in Yugoslavia, and the total population in March 1953 was 16.93 million. There were therefore 207 dwellings per thousand inhabitants, one of the lowest ratios in Europe. The housing shortage can be estimated at approximately one million dwellings.⁽²⁾ Dwellings are usually small; in urban districts the average number of rooms per dwelling, including kitchen, in 1949 and 1950 was 2.51, and in rural districts about 20 per cent less. The exact average density of occupation for the country as a whole is not known but can be estimated at about 2.32, which is well above the general average for Europe.⁽²⁾ Only some 26.4 per cent of urban dwellings have running water. There are no figures available for rural districts but it seems certain that the percentage is much lower. Electricity is available in 86.6 per cent of urban dwellings, compared with 18.5 per cent in rural areas.⁽³⁾

A recent enquiry brought out that 60 per cent of all small dwelling units in the towns had been built of poor quality material. In Sarajevo, for example, which is typical of most of that part of Yugoslavia which was under Turkish occupation, 50 per cent of the houses date from the days of Turkish occupation. Consequently their minimum age is eighty years and many of them are a good deal older. When they were built they were of low quality, with unburnt or mud bricks and reed framing. As a result, they were virtually slums from soon after they were constructed and are now in a very bad state.

There are marked regional variations in addition to the basic difference between the urban and rural areas.⁽⁴⁾ The following figures show the differences in the average per capita floor space in the towns in the different Republics. The table also brings out that the situation has deteriorated appreciably in the last five years owing to the steady influx of population into the towns, superimposed on the general growth of population.

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- (1) Except where otherwise stated, the information presented in this Section of the report has been obtained from documents provided by the Yugoslav authorities, or observations and discussions on the spot.
 - (2) See "The European Housing Situation", Geneva, January 1956, page 42, (E/ECE/221).
 - (3) "The European Housing Situation", page 43.
 - (4) The most recent figures available, which were supplied to the mission by the Yugoslav authorities, show that there were 930,200 dwelling units in urban and semi-urban areas and 2,556,500 dwelling units in small localities and villages.

Average per Capita Floor Space in Towns
(in m²)

Towns in People's Republics	Middle of 1950	Middle of 1955
Serbia	11.3	10.0
Croatia	13.1	11.6
Slovenia	13.1	12.0
Bosnia and Herzegovina	9.3	7.7
Macedonia(a)	9.7	9.5
Montenegro	11.0	6.8
FNR Yugoslavia	11.6	10.2
(a) Not including Skoplje.		

The following table shows the marked differences between the different Republics in the provision of basic amenities and also the improvements in the last five years.

Housing Amenities
in Urban and Semi-Urban Areas

People's Republic	Number of localities surveyed	Total number of dwelling units	Percentage of dwelling units provided with				
			Cooking facilities	Water supply	Lava-tories	Bath-rooms	Electric Lighting
<u>Serbia</u>							
1949/1950	97	378,801	59.8	16.9	15.3	11.6	85.7
1 Jan.1955	97	400,745	65.3	19.7	17.4	13.8	86.7
<u>Croatia</u>							
1949/1950	100	249,556	83.9	41.5	50.9	20.5	87.2
1 Jan.1955	95	265,823	85.2	42.3	52.1	22.1	87.3
<u>Slovenia</u>							
1949/1950	86	105,415	84.7	37.1	34.5	13.8	94.7
1 Jan.1955	..	..	..	..	..	..	..
<u>Bosnia and Herzegovina</u>							
1949/1950	36	66,764	43.5	24.4	33.9	14.1	85.5
1 Jan.1955	36	75,834	57.1	28.6	44.9	25.6	86.5
<u>Macedonia</u>							
1949/1950	19	57,161	25.0	8.7	10.9	4.0	75.2
1 Jan.1955	19	61,943	28.3	12.2	14.8	6.7	77.1
<u>Montenegro</u>							
1949/1950	8	9,727	30.1	14.3	23.9	6.8	88.6
1 Jan.1955	8	11,108	36.6	21.4	30.2	13.5	89.7

It will be seen that in almost every respect the Republic of Croatia is better off than the others and that there is a very marked difference between Croatia, Slovenia and to some extent Serbia, on the one hand, and Bosnia, Herzegovina, Macedonia and Montenegro, on the other.⁽¹⁾

B. Requirements

It has been estimated⁽²⁾ that to provide a separate dwelling for all married couples and one-quarter of widowed, divorced and unmarried persons over thirty years of age by the end of fifteen years, some 1.6 to 1.7 million dwellings would be required, without making allowance for dwellings which may be destroyed or demolished during this period. This means an average rate of house construction of 110,000 dwellings per annum, which is some two and a half times the rate of construction in 1954, the last year for which complete figures are available.

Residential construction since the war has accounted for a small proportion of total gross investment, 13 per cent in 1955, since it has been the policy to give priority to the building up of industry. However, the proportion accounted for by residential construction is expected to rise sharply, to 21 per cent of gross investment in 1959.⁽³⁾ It appears that the average rate of house construction during the next five years is expected to be about 60,000 per year. Even so, this is still much less than requirements.

As is to be expected, in all the towns visited by the mission, which included the capital and some of the key industrial centres, there were plans to produce new houses at from twice to more than four times the rate of recent years.

The immediate aims of the Yugoslav housing programme are stated to be the prevention of a further deterioration of housing standards, the removal of the existing housing shortage at a rate of about 4 per cent per annum, and, as the immediate floor space target, the provision of a minimum of 12 m² per person.

(1) For further data on the marked regional variations, see "The European Housing Situation", op.cit., page 43.

(2) "The European Housing Situation", page 43.

(3) "Report of the Expert Group on the Economic Development of Southern Europe" (E/ECE/233/Add.1, page 24).

It is also intended to concentrate much more than has been the case in the past on larger buildings. Thus the next five-year plan provides for 28 per cent of one-storey, 30 per cent of two-storey, 10 per cent of three-storey and 32 per cent of more than three-storey buildings.

C. Housing Plans and Standards

Standards as to space were laid down in the immediate post-war period and remained in force until 1948. These allowed for 50 m² in a dwelling house consisting of two rooms, kitchen and bathroom, up to 75 m² in a dwelling house with three and a half rooms, kitchen and bathroom. Areas of balconies and loggias were also laid down. These standards were abandoned in 1949 and subsequently areas of dwelling houses have been substantially greater, with marked variations. Thus areas of single-room dwellings in Belgrade constructed in 1954 extend up to 70 m², two-room dwellings up to 100 m² and three-room dwellings up to 120 m², apart from balconies and loggias.

There is little or no standardization and, for example, a great variety of types and sizes of kitchen stoves, sinks, taps, doors and windows. Work has now begun to introduce standardization. It is proposed to adopt the 10 cm module and then to start work on the preparation of standards for doors, window cross sections, built-in cupboards, sanitary installations and window and door fixtures and fittings. At present, however, the movement towards the introduction of standardization is proceeding individually in the different Republics and there is not yet any co-ordination at the Federal level.

D. Materials and Building Equipment

The typical system of construction in Yugoslavia is solid bricks as an in-filling in a reinforced concrete skeleton with beams in wood and roofs in tile. This is a reflection of the fact that Yugoslavia is well endowed with the raw materials required for the production of almost all traditional building materials, including natural stone, clay, sand and gravel, cement-making materials, plaster, limestone, the raw materials for glass manufacture, the raw materials for iron and steel production, timber and the raw materials for the manufacture of paint. The following table shows present consumption standards per 1,000 m² of house construction in respect of the key materials, the quantities required for the housing programme envisaged in 1960, expected total production of each material this year and expected total production in 1960.

Building Materials Required for Yugoslav Housing Programme

Material	Standard Consumption per 1,000 m ² of housing area		Total amount required for house construction		Planned Production	
			Unit Measure	1960	1956	1960
Cement	84 t		1,000 t	407.0	1.902	2.200
Sawn timber	7.5 m ³		1,000 m ³	417.8	1.160	1.050
Parquet	7.02 m ³		1,000 m ³	31.5	38.4	52.0
Reinforcement steel	7 t		1,000 t	33.9	81.0	160.0
Flat glass	326 m ²		1,000 m ²	1.580	4.500	4.500
Galvanised sheet	1.61 t		1,000 t	7.22	13.0	24.0
Paints and lacquers	0.24 t		t	1.163	18.700	27.000
Bricks	190,000 units		millions	935.3	839.9	1,250.0
Tiles	96,700 units		millions	43.4	186.0	230.0
Lime	37 t		1,000 t	179.3	494.5	500
Plaster	3.6 t		1,000 t	17.4	18.0	70.0

The proportion of total production required for house construction naturally varies considerably. It is relatively small, for example, in the case of cement, glass, galvanised sheet and very small in the case of paints and lacquers. These figures are in themselves no more than a prima facie indication of the extent to which planned production is regarded as adequate in relation to the planned housing programme. The Yugoslav authorities consider, however, that the real bottleneck arises in the case of bricks. They also consider that it will be necessary to be more economical in the use of timber in order to meet the increased housing programme. This indeed raises a general point which is that the consumption standards as shown are based on present techniques used in Yugoslavia and apply to the use of traditional materials and traditional forms of construction. It is considered likely that consumption per unit can fall in the case of a number of other materials as well as timber. (1)

(1) The mission's critical assessment of the materials situation, and in particular the measures needed to attain the increases in production envisaged or required are set out in Section III below.

Most of the finishing components, joinery, doors, windows, sanitary and plumbing equipment, kitchen equipment, heating equipment, electrical equipment and builders' hardware generally are now being produced in Yugoslavia but on a wholly inadequate scale.

Comprehensive data on the production of building industry equipment in Yugoslavia are not available. However, the range and quantity of equipment produced has been extended in recent years and is still increasing. There is now production of the commoner types of equipment, including concrete and mortar mixers, belt conveyors and various kinds of cranes. The quantities produced, however, are quite insufficient in relation to requirements.

E. The building industry

Most of the towns have at least one building enterprise and there are some national building enterprises, in Belgrade, for example, operating on a wide scale. The typical building enterprise is organized on a collective basis. The whole of the personnel are theoretically interested in the profits earned as well as receiving a wage or salary. The profits are divided 50 per cent to the Federal Savings Institute, a varying proportion to the Republic Savings Institute, another proportion to the Municipal Savings Institute; the comparatively small amount that remains is at the disposal of the enterprise for social expenditure and for dividing out in the form of premiums for personnel at the end of the year. If a loss is incurred it is the district which founded the enterprise which is responsible and which has to decide whether the enterprise should continue in business or be dissolved. It is the municipality which appoints the director of the enterprise. The day-to-day management is in his hands, with the assistance of an executive committee.

A typical national building enterprise in Belgrade, with an output of 100,000 m² of housing a year, consists of two sections, one for design and working for other clients as well as the enterprise in question, and the other executive. This enterprise employs forty-two middle grade technicians, 700 skilled workers and 1,300 unskilled workers. It owns a pool of building machinery and transport equipment. Specialized work, for example lighting and lifts, is sub-contracted.

Contracts are obtained by tendering in open competition, usually to a definite design. Changes in the design by the enterprise tendering are normally admitted only if the architect who prepared the design agrees and it can be shown that the price will be lowered.

Unskilled labour is plentiful but skilled labour very scarce. A census carried out in July 1955 showed that only 8.5 per cent of those employed in the industry were skilled, 31 per cent semi-skilled and 60.5 per cent unskilled. One of the basic reasons for the shortage of skilled labour is that construction since the war has been concentrated largely on industrial building and forms of social building other than housing. Consequently, there has been little opportunity for training by experience or training on the site. The greatly increased numbers of those entering the building industry from the countryside have been largely engaged on forms of construction employing a high proportion of unskilled or manual labour. Moreover, many of them have had to move frequently from place to place and have had no opportunity for attending technical training courses.

In the case of the middle grades, up to 1,000 potential middle grade technicians, mainly potential general foremen, come from the schools. They follow the common elementary and lower secondary education to the age of fifteen and then proceed until the age of nineteen to secondary technical schools, specializing there in building or architecture, including the technique of materials, design, building construction, costing, site organization and town planning. Some then proceed to universities for professional careers; others, after military service, take junior posts to obtain practical experience, leading to middle grade responsibility appointments in the various sections of the building industry.

For the higher grade technicians, mainly architects and engineers, the situation can be seen from the following table:

Schools of Architecture
and Building in Yugoslavia
School year 1954/1955

	Number of schools	Number of students in Forms I to IV			Number of students who obtained certificates		
		Total	M	F	Total	M	F
Schools of architecture and building	10	2,100	1,693	407	345	312	33
Architecture and building departments in general technical schools	10	854	705	149	72	62	10
Hydraulic engineering departments in general technical schools	1	135	119	16	21	19	2
Bridge and road building departments in general technical schools	1	133	129	4	31	30	1
Schools of surveying	3	549	504	45	98	93	5
Surveying departments in general technical schools	2	230	226	4	17	17	-

F. Cost of building

The cost of building is high and it is estimated that the cost of a m² is equivalent to three months of wages. This can be compared with some three weeks in the case of Belgium, France, Italy, the Federal Republic of Germany and the United Kingdom. Some rough figures were provided of the breakdown of the cost of building: wages, 10 to 15 per cent; materials, 60 to 70 per cent; amortization of equipment, 4 to 10 per cent (depending on whether the material is produced in Yugoslavia or imported); general expenses, 10 per cent. The low proportion accounted for by wages is to be noted. Further it should be noted that the cost of finishing a house is between two to three times the cost of foundations and shell up to roof.

G. Financing of housing and rent policy

While in rural areas houses are generally privately owned and financed without recourse to credit, in the towns, throughout the post-war period, housing has been mainly financed by the state. Until 1950 housing was mainly financed from the general revenue of the state obtained through taxation and profits on state enterprises. During the succeeding period a growing share of housing was financed from the profits of individual enterprises. From the beginning of 1955 arrangements were made to accumulate financial resources for investment in housing on a separate basis from general state accumulation. At that time special housing development funds were instituted at the community and public level, both being required to invest in housing 3 per cent of their budgetary revenue. Construction and mining enterprises were also put under an obligation to invest a certain proportion of their profits in housing.

At the beginning of this year a new measure was introduced which has become the principal source of housing finance. There is a compulsory levy of 10 per cent of all wages and salaries paid by economic enterprises and Government institutions, the proceeds of which are devoted to house construction. The total amount expected to be accumulated in this way in 1956 is 33 billion dinars. This may be compared with 10 billion dinars invested in the social housing sector in 1952.

Although the leading role in urban housing in Yugoslavia is left to the public sector, increasing attention is being paid to the mobilisation of private funds for the financing of housing. This is being done by increasing the volume of credit facilities offered to co-operative and private housing development and by introducing the right to ownership of apartments and co-operative ownership of residential buildings. The terms are very favourable, interest being at 1 to 2 per cent and the period of repayment fifty years, on condition that the borrower provides 25 per cent of the initial cost of the house or housing scheme.

The financial arrangements described are a counterpart of low rents. These are at present controlled at 50 per cent higher than the 1939 level. The cost of living has, however, increased about ten times and construction costs about twenty times. Thus the share of rent in the family budget is much lower than before the war. In 1939 it was 26 per cent. It fell to as low as 1.5 per cent in 1951 and is now 4.4 per cent. In recent years, most towns have carried out a classification into at least six categories of all dwelling units within their territory, and prescribed new rents on the basis of price per m² of floor space. In this way rents are being adjusted so as to be more in relation to the size and quality of the apartment or house. It is expected that other towns will introduce these arrangements in the course of this year.

The basic aim of the present rent policy in Yugoslavia is to cover repair and maintenance, but not to attempt to finance the initial cost of construction. Present rents are not sufficient even to cover fully the cost of repairs and maintenance at present prices. Consideration is being given to moving gradually towards a system of economic rents and the introduction of a general levy on wages, referred to above, is regarded as a possible transition to a new rent policy.

H. The ownership of housing and the housing agencies.

As already stated, virtually all rural housing is privately owned. Before the war the situation was much the same in the case of urban housing. There was no general nationalisation of existing houses after the war but a complete change of policy so far as new houses were concerned. Large-scale housing development by the private sector virtually came to an end, although small-scale development by the private sector, and particularly the co-operative sector, continued.

The municipalities are now the principal housing agencies. Housing policy is determined by Peoples' Committees or by Councils for housing and community development. The membership of these Councils consists of members of the Peoples' Committees and of representatives of institutions and organizations concerned with housing and building. The executive and administrative duties required are performed by personnel appointed by the secretariat of the Peoples' Committee. Most of the duties required are performed by the tenants themselves, organized in housing committees or associations. More recently, workers' councils in economic enterprises and housing co-operatives have begun to play an increasingly active role.

I. The state in relation to housing

There is no central ministry or agency for housing, at either the Federal or the Republican level. There are a number of organizations operating on a national basis which have important advisory functions; including the task of preparing possible new legislation for consideration by the Government. These are:

- (i) the Building Trade Chamber, which is an association of building enterprises, enterprises producing building materials, and architects' offices;
- (ii) the Standing Conference of Towns and Urban Municipalities of Yugoslavia, which is a consultative organization of voluntary status whose chief objective is to organize an exchange of experience, both within the circle of its own members and with similar organizations in foreign countries. Moreover, the Standing Conference undertakes to submit to competent Government authorities its opinions and suggestions, based on careful preliminary study, on the methods that may be applied for the solution of specific problems that are of interest to the towns. The housing problem occupies a prominent place in the studies of the Standing Conference. The activities of the organization in this field are conducted by a special Housing Committee; the representatives of towns, the Yugoslav Building Trade Chamber, various institutes and other organizations interested in housing problems take an active part in the work of that Commission;

- (iii) the Association of Engineers and Building Technicians;
- (iv) a Standards Commission (operating on a Republican basis). This prepares Republican regulations and has the responsibility of proposing forms of standardization.

Arrangements at the Municipal level can be illustrated on the basis of those obtaining in Zagreb. The central body is the Peoples' Committee for the district of Zagreb which, inter alia, is responsible for general housing policy. Under this Committee there is a Housing Committee which, like the Peoples' Committee, is an elected body. Under this in turn is the permanent staff, to which reference has already been made. In a large town like Zagreb, however, there are a certain number of permanently employed technicians. In addition to the bodies or staff with a definite task within the chain of executive responsibility there are a number of advisory bodies. Reference has already been made to the Republican Standards Commission; in addition, there is the Standing Conference of Towns and Urban Municipalities, operating at the Federal level. These two bodies are both giving advice to the Zagreb Peoples' Committee. In addition, operating as advisory bodies to the Housing Committee of the Peoples' Committee, there are four commissions, partly composed of experts and partly of prominent citizens. The first is concerned with housing standards and standardization of materials; the second with finance questions; the third with land and the fourth with general administration, including social questions.

SECTION III

A BRIEF ANALYSIS OF THE PRINCIPAL PROBLEMS

A. Materials and Components

1. Clay products

(a) Bricks and hollow blocks: Clay, in the main of good quality, is widely distributed throughout the country, as is also the production of bricks and tiles. There are, however, relatively few sizeable and modern brickworks and moreover the works with modern potentialities are not working at anything like their capacity. The principal brickworks near Belgrade has a production of some 9 million units per annum (solid bricks, tiles, small hollow bricks and flooring elements) but there are no artificial dryers and the clay is won by hand. If these two principal defects could be put right production could be tripled without difficulty, since the general lay-out is modern and brick-making machinery is adequate for the moment, although before very long some of it would require to be replaced. The principal brickworks near Zagreb is more highly mechanized and the output is some 33 million per annum. However, this could be virtually doubled, since only one-sixth of the green bricks are artificially dried. In addition, the stacking of the finished bricks is by hand and this must be a serious obstacle to getting the bricks away during periods of peak demand. It will be seen that in effect the two principal modern brickworks are compelled to operate, one on an entirely and the other on a largely seasonal basis, simply because the full potentialities of the substantial initial investment are unrealized for lack of the proportionately comparatively small additional investment required.

More complete mechanization (and this applies of course particularly to the smaller works) would make possible the production of bricks of better and more uniform quality, this in turn facilitating erection on site. Finally, the proportion of hollow clay bricks and blocks is extremely small and there would be advantage in increasing this proportion substantially in the interest of reducing both transport costs and the weight of the structure built and fuel consumption in firing and, with the larger blocks, labour and time for erection. Much of development on these lines would not involve licences for processes used in other countries.

(b) Tiles: Tile production is adequate in quantity and quality. There is no need to consider the use of cement for tile-making.

2. Concrete elements

(a) Ordinary concrete products: Cement production is regarded as adequate, a slight amount being actually exported. It therefore seems appropriate in view of the brick shortage to develop the manufacture of concrete products. The present position is as follows: there are very few plants manufacturing pre-cast concrete, either on the site or in the factory; the blocks made appear to be too thick and heavy, due to inadequate study of mixing formulae and of the manufacturing process in general. The result, as personally seen, is that the materials used fall short as regards quality, appearance and strength.

(b) Lightweight concrete products: The manufacture of these products is practically unknown in Yugoslavia. The only products seen which might come into that category were panels of a "heraclith" type.

A big effort seems needed to develop the production of these materials, which could be based specifically, depending on local resources, on wood-shavings or blast-furnace slag, now available in substantial quantities and utilizable in the form of lightweight cellular concrete or expanded slag. It would always be useful, of course, to introduce the use of lightweight concretes of the aerated type in Yugoslavia, but this requires a very heavy capital outlay and it would be advisable to start with local materials.

3. Reinforced concrete

The way in which reinforced concrete is used calls for the following comments:

(a) Sizing needs improvement, as does the compacting of concrete on the site and in the factory.

(b) Reinforcing steels seem to be in short supply and of variable quality at the moment. This inconsistency is an extremely serious defect, as it results in the imposition of excessive safety factors, with a consequent increase in the weight of structures. The Yugoslav steel industry must solve this problem as a matter of urgency. In addition, certain units, especially lintels, are not calculated rationally.

(c) As far as pre-stressed concrete is concerned, the supply of high tensile steels is inadequate; methods of anchorage should be modernized and full

advantage taken of strength and stability calculations designed to reduce the safety factor to the minimum.

4. Timber is the other principal building material used and this is freely available. Since timber is also exported and since total requirements will increase if the total housing programme is greatly extended, there is a case for greater economy in use. For one thing, it would be possible to use timber much more economically in scaffolding and shuttering. For another, ordinary parquet floors are used on an extensive scale and could be largely eliminated and replaced by thin strips of wood glued together. Another major source of timber saving would be the introduction of standard house plans and the standardization of components made from timber, such as windows, doors and floor beams.

5. Other materials

(a) Gypsum is available in considerable quantities, and it would therefore seem appropriate to develop plastering, but this is hampered by the lack of skilled workers. This makes it necessary to consider the pre-fabrication of plaster panels, especially for internal partitions. As far as lime is concerned, the use of quicklime is still very widespread. The technique of producing slaked lime should be studied and perfected.

(b) It is noted, incidentally, that fittings, especially hardware, are of very high quality.

6. Perhaps one of the major problems is the necessity to increase the supply of finishing components. The problem here is to organize increased production in Yugoslavia of those items, particularly sanitary and kitchen facilities, which are mainly based on steel and non-ferrous materials, supplies of which should be fully adequate, with the possibility in addition of using plastics and asbestos-cement. It would be worth while examining the possibility of prefabricating combined kitchen/bathroom units, implying of course the introduction of extensive standardization. There should be no particular technical difficulty and the problem therefore is essentially a domestic one of investment priorities. Given, however, the discrepancy between the time to build up to the roof of a house and of finishing, it would seem that a higher priority should be given to the production of finishing components.

B. Building undertakings

There are at present too few undertakings specializing in housing construction. This is due to the fact that building work in Yugoslavia has been mainly

concentrated during the past few years on industrial construction, and that the undertakings concerned, from the very nature of their staff and equipment, are designed for industrial rather than housing construction. One result of this is that they execute structural work only, and the finishing work is farmed out to tradesmen. It was found that whereas the structural work is usually completed during a building season lasting six to eight months, two seasons are generally needed for doing the finishing work. This, of course, is regrettable, as it is a decisive factor in pushing up costs, especially as the tradesmen can demand top prices for their labour. The organization of Yugoslav building would seem to lend itself most effectively to work by all-round undertakings executing the bulk of the secondary installations as well as the structural work. Attention is drawn to the prime importance of establishing the research and documentation centre mentioned above, for Yugoslav undertakings, for the reasons stated, appear to be greatly in need of instruction in the special technique of housing construction.

C. Labour

1. Higher staff: engineers and architects graduate at the age of 25, well equipped theoretically. They lack the possibility of getting practical experience under the most modern conditions. The Yugoslav authorities would like to make arrangements for up to fifty architects and engineers to spend about a year working abroad with large building contractors, in architects' offices, in large building material factories or in research institutions, but with the main emphasis on site work. It is envisaged that arrangements might be made for the architects and engineers to make a proper working contribution in the host country and therefore to be paid something approaching the normal salary.

2. Middle staff: in the case of middle staff the main problem arises with general and site foremen aged twenty-two to thirty, and the Yugoslav authorities would like between 150 and 300 in this category, mainly foremen but to some extent also architects, draftsmen and estimators, to go abroad for periods of about a year and work on building sites, or in architects' or builders' offices. As in the case of higher staff, it is envisaged that it should be possible for them to make a working contribution and therefore to be paid something approaching the normal salary.

3. Skilled workers: in the case of skilled workers there is a great shortage particularly in the finishing trades and it seems impracticable to envisage large-scale training abroad. Although there may be some scope for limited ad hoc arrangements in the case of countries with a shortage of labour, the main emphasis should, however, be placed on training in Yugoslavia, and there would appear to be two basic approaches which could readily be adopted. The first is to organize training schools on the site. This involves somewhat higher costs for the housing schemes in question and the extra cost should be borne by the central or local Government. The second approach is to organize accelerated training schemes lasting about six months.

D. Mechanization

There are two basic problems. The first is lack of sufficient knowledge of the kinds of mechanization which could be readily and profitably organized in the present stage of development of the Yugoslav building industry. It would be a mistake to regard mechanization as a panacea or to press it too far, since although there is a shortage of skilled labour, unskilled labour is plentiful and the difference between the wages of skilled and unskilled workers is not considerable. Secondly, the production of building equipment in Yugoslavia is limited and one of the first tasks should be to develop production of the simpler forms of equipment such as earth moving machinery, transportation equipment, concrete mixers, portable elevators, small cranes and small powered handtools. The first task is the rational selection of standard types of equipment required on the basis of which standardized mass production could be organized in Yugoslavia.

E. Prefabrication

Prefabrication has, not unnaturally, been developed on only a limited scale. There is one factory producing some 200 small dwellings a year, with load-bearing walls of medium-sized panels using concrete and woodwaste, corrugated asbestos-cement roofs, and based on a limited number of type plans geared to a modular system. The producing factory is, however, highly under-mechanized at all stages of the operation, especially transport, mixing, drying, pressing, vibration machinery and erection machinery. In Yugoslavia, at the present stage of development of the building industry, the main scope for prefabrication would appear to be the prefabrication of elements and components rather than complete prefabrication involving heavy elements and therefore the use of elaborate production, transportation and erection equipment. In particular, it would appear

feasible, given sufficient standardization, to develop extensively the pre-fabrication of elements based on pre-cast concrete, and also kitchen/bathroom units.

F. Site Preparation

One of the greatest weaknesses lies in the fact that site development, i.e. the provision of local roads, water, gas, electricity and sewerage, which is the responsibility of the local authority, lags far behind the provision of houses. The programming of site operations in such a way that these services are provided at an early stage would reduce delay at all later stages of construction, simplify stacking and reduce breakages and waste.

G. Designing and standardization

Architecture and town planning are at a high level but there is little attempt to make economic use of space at the design stage and little or no attempt to save labour and materials through the use of up-to-date strength and stability calculations and the full use of the properties of new materials. Until 1948 there was a high degree of standardization of house plans, on the basis of a 48 m² living area. Subsequently there was a demand for larger houses and apartments, and the prevailing impression now is that rooms are too large, walls and floors too thick, and ceilings too high. In addition, there is a very considerable waste of space in the form of circulation space, especially halls and common staircases. There are more balconies and loggias than are necessary given the housing shortage, and too few dwellings served by a single stairway. The finishing is good but complicated and expensive. The basic need is to establish and impose in practice a limited number of well prepared standard house plans, and to establish an effective system of standardization of materials and components. Naturally, in view of the marked regional differences in the country, standardization will have to be established on a flexible basis. Nonetheless, there is no room for more than one basic system of standards, both of plans and materials and components, in one country, even though it is entirely reasonable that there should be appreciable variations between the various Republics on methods and means of giving effect to those minimum and maximum standards, for example of performances which should be general. Within each Republic, however, there seems to be no reason for much variation. Finally, it would no doubt be possible to evolve some compromise between the somewhat restricted system of standardization of house plans used up to 1948 and the present

system. In particular, given the preference for a large living room/kitchen, which is the central feature of both the social and economic life of the family, the standardized house plan should no doubt be based on the provision of one large room in every house or apartment.

H. Financing

Various sources of finance are normally combined; undertakings contribute the equivalent of 10% of the workers' wages, in addition to which there are subsidies by the local authorities, together with various sums from public funds. These combined resources are insufficient to meet the most pressing needs. The advisability is suggested of including a system of small-scale individual ownership (whether co-operative or private) which should be well able to develop under Yugoslav economic conditions. Many peasants now transferring to the towns, for example, have substantial financial resources accruing from the sale of the farms they have left. It would be a wise policy to direct these availabilities by legislative means towards house ownership and the construction of new dwellings in the towns.

I. Research and Documentation Facilities

There is a good case for establishing a central, comprehensive federal research and documentation authority. Perhaps development of the existing research centres for Serbia and in the other regions would best be guided by such an authority to secure the best national use of available resources both of manpower and material for research. The emphasis should be less on long-term fundamental research, however, which is expensive and perhaps beyond the immediate possibilities of the country, as on a practical institute concerned with studies and applied research and with the dissemination of information in documented form and in other ways. Essentially at the outset a main task should be to draw upon and adapt to the needs of Yugoslavia modern techniques available in other countries. Consequently, it is to be hoped that the application to join the International Council for Building Research, Studies and Documentation (CIB) will go through and effective links be established with this organization and constituent members as quickly as possible.

J. The State in Relation to Housing

It appears that many of the difficulties referred to spring from the extensive decentralization of responsibility for housing policy and administration and it

would seem that there is a good case for setting up a central federal housing organ or organs responsible directly to the Government and with the tasks of elaborating a comprehensive housing plan, undertaking responsibility for formulating and reviewing the main lines of housing policy, working in close cooperation with a national research and documentation authority and in particular dealing continually with some of the weaknesses suggested, such as economic designing, standardization, mechanization policy, the materials programme and labour training. The setting up of such an organ would not of course imply that the responsibility for the detailed execution of housing programmes should not continue to be in the hands of Republics and municipalities. An appropriate division of responsibility can perhaps be shown by means of a concrete illustration. The Federal Ministry, in addition to establishing the basic programme, should lay down in a flexible manner norms as to surface, quality and prices. It should also draw up, in a similarly flexible manner, arrangements for the standardization of materials and components. The kind of day-to-day tasks it might then perform could be advice on the modernization of brickworks, on the development of new materials and the organization of sites. The Republican and local authorities should be responsible for general town and country planning questions, for the application and verification of the application of standards locally, and for ensuring that standards are applied more strictly on the local than the national level.

SECTION IV

CONCLUSIONS AND RECOMMENDATIONS

In this Section the principal conclusions and recommendations of the mission are summarized under two headings:

- A. Some general recommendations to the Yugoslav authorities
- B. Recommendations designed to lead to international aid.

Many of the problems discussed in Section III are recognized by the Yugoslav authorities themselves. Moreover, they make a clear distinction between those problems which have to be solved in terms of their own resources and those on which international aid is useful. As to the latter, the particular types of international assistance sought by the Yugoslav authorities were summarized by them as follows:

1. The creation of the possibility of purchasing abroad under favourable credit and other terms licences, patent rights, know-how and related technical documentation on the production of machinery and equipment for the building materials and building industries; machinery and equipment for both the materials and the building industries of a kind which is not likely to be produced in Yugoslavia in the foreseeable future; and laboratory equipment for research work.

2. Arrangements for the training, both fundamental and practical, of civil engineers, architects, technicians and foremen and skilled workers belonging to all spheres of building activity, from the research institute to the site.

3. Arrangements for augmenting the supply of technical information in documented and other forms, relating in particular to new materials, new methods of construction, technical regulations and codes of practice, standardization of house plans and of building materials and components, including furniture, organization of research, building site organization and mechanization. In this connexion assistance was sought on the establishment of a building research centre.

The Yugoslav authorities pointed out that they were less interested in advice in connexion with administrative, legal, economic and financial problems. In their activities and in this report the mission have naturally put the main emphasis on the problems on which the Yugoslav authorities were seeking advice. Thus they have made no attempt to make recommendations on the financing of housing, even though it appeared to them that the present arrangements for

attracting financial resources were somewhat inadequate. They have, however, felt it necessary to make certain recommendations of an administrative character, since this appeared to be necessary in order that the recommendations of a more technical nature could be put into practice,

Finally, before coming to their recommendations, the mission would like to underline their view that despite the enormous size of the housing problem facing the Yugoslav authorities and the present weaknesses to which they draw attention, there are several positive features in the situation. Reference should be made in particular to the unbounded energy and enthusiasm of all those with whom the mission were in contact, and in particular both their wish and ability to absorb theoretical knowledge. Still more, there was a genuine thirst for more practical experience. Finally, it is beyond doubt that an immense amount has been achieved in the face of tremendous difficulties, particularly as the result of a poor inheritance from the past and severe war devastation.

A. Some General Recommendations to the Yugoslav Authorities

1. It is desirable to establish a general housing programme within the framework of the investment programme for the building industry, this in turn being naturally part of the general investment programme of the country.
2. Without in any way interfering with the preference in Yugoslavia for a highly decentralized system of administration, it would appear essential to create a unified federal housing agency.
3. The federal housing agency should work in close collaboration with a federal research and documentation organization, with the main emphasis on practical and applied research and the dissemination of the results of research, and linked with the CIB.
4. It is essential to work out well considered standard house plan types few in number and directed to controlling minimum and maximum standards of structure and space utilization for economical execution, rather than to fettering freedom of design, lay-out and methods of construction, and to institute a system of standardization of materials and components. This is an essential step towards both the rationalization of building operations and the making of limited resources provide as many houses as possible for those who need them most.
5. While international aid can be recommended as practicable for further consideration with more industrialized countries, with regard to the training of

higher and middle grade technicians, the problem of increasing the supply of skilled workers, particularly in the finishing trades, is primarily one for the Yugoslav authorities and the main emphasis should be placed on training schools on the site and on the provision of accelerated training courses.

6. One of the tasks of an appropriate federal agency, in association with the federal housing agency, should be to lay down an appropriate policy for mechanization and prefabrication. These policies should be of a realistic character in relation to the present stage of development of both the Yugoslav building industry and the Yugoslav economy.

7. Another major task of an appropriate federal agency, in association with the federal housing agency, should be to promote greater and more uniform production of the key materials, particularly clay products (especially hollow clay bricks and blocks), reinforced and pre-cast concrete, lightweight materials, particularly lightweight concrete, and gypsum-based materials, housing components and the simpler forms of building equipment.

B. Recommendations designed to lead to international aid

1. In the event of the Yugoslav Government adopting the mission's suggestions, the various countries are requested to give the senior staff of the federal housing agency and the research centre every facility for familiarizing themselves quickly with the general aspects of their housing policies.

2. Arrangements should be made for the sending of some fifty architects and engineers and some 150 to 300 middle grade technicians, mainly general foremen and assistant general foremen, with some proportion also of architects' draftsmen and estimators, to spend up to a year in foreign countries. They should be regarded as trainees but also as capable of making a definite practical contribution and should therefore be paid a salary or wage approaching the rate for the job in the country in question. It seems likely that several countries, including possibly Belgium, Western Germany, France, the United Kingdom and the USSR, would be willing to accept such trainees. An attempt should also be made to send abroad for training on similar terms potential skilled workers from among those who are at present semi-skilled. It seems likely that, on a temporary basis at least, Belgium would be likely to be able to make such arrangements.

3. Arrangements should be made for the sending of experts from foreign countries with suitable experience to Yugoslavia to assist in setting up training schemes on the site and accelerated training courses for skilled workers lasting about six months.

4. Apart from these general missions, highly specialized missions should be arranged to study the main points mentioned in the present report, such as the manufacture of hollow bricks and concrete products, organization of building undertakings etc.

5. It should be recorded that the attention of the mission was not drawn to any specific cases of difficulties in obtaining access to foreign patents or know-how. The problem may well arise, however, in particular cases and requires to be studied carefully in relation to each specific case. If difficulties were to arise the Housing Committee might well be able to provide assistance.

6. There are two aspects of the problem of providing technical documentation for Yugoslavia. The first is that it is not clear how far Yugoslav officials and technicians are fully aware of the technical documentation available in other countries. Accordingly it would be useful if all European countries would endeavour to prepare a dossier of up to date technical documentation so that one copy of each document could be made available free of charge to the Yugoslav authorities. Furthermore, it would also be appropriate if arrangements could be made to provide catalogues and other data on the range of building equipment produced in different European countries. Secondly, there appears to be a problem of enabling Yugoslavia to obtain an adequate number of copies of foreign technical documentation on a regular basis, owing to the lack of foreign exchange. Some countries have made special arrangements to this end but there are others who have not yet been able to do so. It would appear desirable that in the interests of both Yugoslavia and the countries supplying information such arrangements should be made.

7. The Yugoslav authorities have sought assistance on the formation of a national building research and documentation organization. As has already been pointed out, the mission believe that the main emphasis at present should be on the setting up of practical research arrangements rather than basic fundamental research, and also on the dissemination of the results of research, developing

existing research agencies as well as any new research and documentation unit which may be contemplated. For this purpose a federal body representative of all major building interests, empowered to review building research and documentation effort nationally, to determine priorities and provide a central source of finance and exercise broad control of the deployment of current effort appears desirable. If the Yugoslav authorities so wished, it would be possible to envisage expert advice from one of the countries which already have extensive building research and documentation facilities. Should the Yugoslav authorities adopt the Housing Committee's suggestions, it would seem advisable that someone from the Committee should be appointed to act as adviser to the Yugoslav Government in following up and facilitating these measures and assisting in making any necessary adjustments to the programme drawn up by the Committee. If necessary, the adviser could be assisted by one or more experts, especially on the formation of the national research and documentation centre.

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HOUSING COMMITTEE

Working Party on Development of Housing Policies

Draft Report of the Expert Housing Mission to
TURKEY

(21 to 30 March 1956)

Addendum

SECTION I

THE SCOPE OF THE VISIT

The expert mission consisted of the following members:

Mr. VAN DER MEER (Netherlands), Chairman
Mr. BATH (United Kingdom)
Mr. BONNOME (France)
Mr. DI LORENZO (Italy)
Mr. PAQUAY (Belgium)
Mr. TRIEBEL (Federal Republic of Germany)

The mission was accompanied by a member of the ECE Secretariat.

The mission assembled in Istanbul on Wednesday 21 March and concluded its work on Friday 30 March. The principal organizer of the mission was:

Mr. M. AKTAN
Architect
Councillor at the Ministry of Public Works.

In addition, the following were the principal officials with whom discussions were held at various stages of the tour:

Mr. F. AKÇER
Architecte,
Sous-Directeur du Bureau d'urbanisme de la Municipalité d'Istanbul
Mr. O. ALSAC
President, Planning and Building Construction
Mr. A. ARPAT
Architecte,
Délégué de la Chambre des Architectes

Mr. K.A. ARU
Architecte,
Professeur à la Faculté d'architecture de l'Université technique
d'Istanbul

Mr. Y. ATAGIL
Directeur de la Emlâk Kredi Bankasi (Crédit foncier ture),
Succursale d'Istanbul

Mr. M. CAYUSOGLU
Minister of Public Works

Mr. O. DEMIRPENÇE
Architecte,
Délégué de la Chambre des architectes

Mr. M. DÜLGE
Agricultural Bank

Mr. C. ERBEL
Architecte,
Conseiller du Bureau d'urbanisme de la Municipalité d'Istanbul

Mr. M. ERÇETİN
Ingénieur,
Directeur de la Section de constructions de la
Emlâk Kredi Bankasi, Siège central

Mr. O. EREN
Mayor of Ankara

Mr. M. GÖKDOĞAN
Dir. Ing. Architecte,
Professeur à la Faculté d'architecture de
l'Université technique d'Istanbul

Mr. M. GÜN
Deputy,
Planning and Building Construction

Mr. S. GÜRCE
Architecte,
Chef du bureau de projets de l'Office de l'habitation
de la Municipalité

HAKKI Bey
Ministry of Agriculture

Mr. M.A. HANDAN
Architecte,
Professeur à la Section d'architecture de
l'Académie des Beaux-Arts d'Istanbul

İLHAN Bey
Workers' Insurance Agency

Mr. D. KOPER
Secretary, Ministry of Public Works

Mr. M. KORUKCU
Ministry of Interior

Mr. M. MENGUTURK
Licencié en philosophie,
Directeur de l'Office de l'habitation de la Municipalité d'Istanbul

Mr. E. MENTESE
Architecte,
Directeur du bureau d'urbanisme de la Municipalité d'Istanbul

Mr. Z. MUFLUSOY
Deputy,
Planning and Building Construction

NAZIF Bey
Bank of Provinces

Mr. T. OZISIK
Director, Municipal Planning Department

RAHMI Bey
Ministry of Commerce

Mr. O. SAFA
Architecte,
Professeur à la Faculté d'architecture de
l'Université technique d'Istanbul

Mr. N. SONMEZ
Faculty of Agriculture

Mr. K. SOYLEMEZOGLU
Architecte,
Professeur à la Faculté d'Architecture de
l'Université technique d'Istanbul

Mr. E. TACER
Directeur de la Section de la propagation de la
Emlak Kredi Bankasi, Siège central

Mr. E. TANALP
Chef du bureau de logement des ouvriers de la
Caisse d'assistance ouvrière

Mr. A. TANSU
Directeur provincial des travaux publics d'Istanbul

Mr. K. TARGIT
Architecte,
Contrôleur en Chef de la
Caisse d'assistance ouvrière des constructions d'Istanbul

Mr. K. TASPINAR
Ingénieur,
Chargé de cours pour l'habitation de l'Institut d'administration
publique de la Turquie et du Moyen-Orient

Mr. TOKAY
Governor and Mayor of Istanbul

Mr. C. TOPCUBASI
Real Estate Credit Bank

Mr. H. URAS
Architecte,
Contrôleur en chef des constructions d'Istanbul de la Emlâk
Kredi Bankası

Mr. M. VENEN
Bank of Provinces

Mr. T. WEITZ
TAB Resident Representative

Mr. F. YAVUZ
Professeur à la Faculté des sciences politiques de l'Université
d'Ankara

ZEKAY Bey
Workers' Insurance Agency

The principal places visited were as follows:

22 March - ISTANBUL

The mission held discussions with members of the Istanbul Municipal Planning Department and also officials of the Real Estate Credit Bank, the Resettlement Agency, the Union of Architects and the Workers' Insurance Agency. Housing sites were visited in and around Istanbul.

23 to 28 March - ANKARA

On 23 March the mission proceeded from Istanbul to Ankara by car and visited housing projects in urban and rural areas at Kartal, Hereke and Izmit.

On 24 March the mission paid a visit to the Ministry of Foreign Affairs and then had preliminary discussions with the Ministry of Public Works. Subsequently on that afternoon and on the following day visits were paid to housing sites in and around Ankara and in neighbouring villages, including Haymana.

On 26 March the mission had meetings with the Ministry of Public Works, the Agricultural Bank, the Ministry of Economy and Commerce, the Workers' Insurance Agency, the Real Estate Credit Bank and the Bank of the Provinces.

On 27 March meetings were held with officials of the Ankara Municipality, in addition to representatives of the Real Estate Credit Bank, the Resettlement Agency, the Planning Department, the Union of Architects and the Workers' Insurance Agency.

On 28 March the mission had a final meeting with the Minister of Public Works and his senior officials.

29 March - ANKARA

On 29 March the mission held a private meeting to agree the detailed outline and the conclusions of its report.

SECTION II
THE HOUSING PROBLEM IN TURKEY^{1/}

A. The Existing Stock and Quality of Houses

There are some one million urban dwellings and between 2.5 and 3 million rural dwellings.^{2/} Comprehensive data on the level of amenities are not available. There are, however, nearly 750 municipalities in Turkey which have adopted building by-laws and which contain about one-third of the Turkish population. Of these some 280 have running water systems and some 270 electricity. However, running water, sewage systems and electricity supply are expected to be installed in the near future in a good many of the remaining municipalities and indeed in most of them work has started.^{2/}

In the towns, houses are normally built of bricks. If there is more than one floor there is normally a reinforced concrete skeleton, owing to the danger of earthquakes, this being filled with bricks or hollow concrete blocks. Roofs are normally of timber, covered with tiles. Staircases are built of timber in one-family houses and elsewhere of reinforced concrete or natural stone. Central heating is comparatively rare and heating is normally by individual stove. The kitchen is usually rather small and used as a working room only, the combined kitchen/living room not being Turkish practice. Minimum sizes are laid down by law in the towns.^{3/} There is a great variation in the sizes of apartments and houses both as to area of rooms, total area and number of rooms. A large number of houses, perhaps as much as one-third in Istanbul and Ankara, are of the mushroom type and here no minimum standards are observed. The size and quality varies enormously, from extremely primitive shacks built out of packing cases and waste material to quite well built houses.

In rural areas, on a foundation of broken natural stone, walls of one floor are erected, from adobe. Roofs are slightly inclined and made from poplar logs, on top of which is placed a layer of poplar branches and a thick layer of mud.

1/ Except where otherwise stated, the information presented in this Section of the report has been obtained from documents provided by the Turkish authorities, or on the spot.

2/ See "The European Housing Situation", Geneva, January 1956, page 37 (E/ECE/221)

3/ Details are given under C below.

Walls are plastered inside and outside with mud. Window frames are in wood. Water normally comes from wells outside the houses and there are primitive external toilets. Only the kitchen is heated. For rural areas no minimum standards are laid down.

There are marked regional differences in the housing situation. There is first of all the difference between the urban and rural areas, with about 190 dwellings per thousand inhabitants in the towns and about 160 to 190 in rural districts. In addition there are, as has been indicated, marked differences in quality and in amenities. Even the existence of substantial numbers of mushroom houses in the large towns does not invalidate this general picture, since the average level of quality of the mushroom houses is probably rather better than the average of the rural houses, particularly since recently some effort has been made to provide services and some social facilities in the mushroom colonies. On the other hand, there are marked differences between the housing situation in the different towns. In Istanbul, for example, there are only 105 dwellings per thousand inhabitants, in Ankara between 130 and 140, while the figure rises to 200 in Adana and Bursa, between 220 and 250 in Konya and 250 in Kayseri.^{1/} The particular difficulties in Ankara and Istanbul are due to the enormous rate of population growth, with a high rate of immigration superimposed on the high rate of population growth in Turkey generally.

B. Housing Requirements

To house the annual increase in population, some 75,000 to 80,000 dwellings per annum are required; in other words, to prevent deterioration in the existing situation measured in terms of the stock of housing per thousand and without making any allowance for replacement.^{2/} This minimum requirement figure should be compared with an annual rate of house construction in the towns of about 50,000, predominantly in the form of one-family houses. Nothing is known of the rate of house building or of the population increase in rural areas. In addition to the demand arising from increased population, there is the considerable existing housing shortage and also the great need to demolish insanitary houses. There is no means of evaluating statistically housing requirements arising on this

^{1/} "The European Housing Situation", page 37.

^{2/} Ibid., page 38.

account but a total requirement of 150,000 houses per annum for the next twenty years is unlikely to be an over-estimate. The Turkish authorities put housing requirements at approximately 130,000 per annum but, as they point out, this is a rough estimate, since there is no official housing programme.

C. House Plans and Standards

Housing standards are regulated by a municipal law on buildings and roads applicable to all municipalities. There are also local building regulations. House plans should accordingly be submitted to the municipality concerned in order to obtain a permit to build. The plan is then checked to see that it is in accordance with the law and the local regulations, corrected where necessary, certified, and a building permit then given. Provision is made to control the position of the dwelling on the plot of ground, the area and height of rooms, the width of doors and stairs, lighting and ventilation conditions and cooking and sanitary facilities. (Area: living room and bedroom, 12 m², kitchen 5 m², bathroom 3.5 m²; height: minimum 2.85 m). The national law is regarded as out of date and proposals are under consideration for changes. There is great variation between the areas of houses and apartments. This can be illustrated from a random selection of houses and apartments visited by the mission, ranging from the earliest houses built for refugees, with an area of 36 to 28 m²; later houses for refugees, with as much as 70 m²; apartments in a municipal block of flats for renting, with five-room apartments and an area of 94 m², and co-operative apartments of 145 m², sometimes divided. There is no system of standardization of materials and components, either national or regional.

D. Material Resources and Building Industry Equipment

Stone bricks and tiles are the main locally available building materials. Until recently almost all bricks were manufactured by hand in small local works. There are now, however, some nineteen relatively up-to-date brick works with a total output of more than 60 million bricks per annum.

Production of timber, steel and cement is less localized. Output of timber has fluctuated between 350,000 and 500,000 m³ in recent years and imports have fluctuated even more, reaching as high as 130,000 m³ in 1953. It is planned to increase domestic timber production by 25 per cent in the next two or three years. Steel production is rising but some half of the Turkish requirements have to be imported.

Cement production is rising rapidly, from less than 400,000 tons in 1951 to 700,000 tons in 1954. Output from the six existing cement factories is being increased and thirteen new factories are in the course of construction. Cement output is expected to reach 2.6 million tons in 1958.

The whole of Turkish requirements of window glass and finishing components, other than those manufactured from timber, including electrical material, galvanized pipe and sanitary and cooking equipment, have to be imported. Plans are on foot to manufacture some of these articles domestically but details are not available.

Building equipment such as concrete mixers, cranes, excavators and so on has to be imported and consequently is used on a very limited scale.

E. The Building Industry

There are a comparatively limited number of qualified building contractors in Turkey and in particular a lack of qualified general contractors specialized in housing. A substantial proportion of building activity is carried out directly by Government organizations or banks. In the case of large-scale building and still more civil engineering projects, there is often recourse to foreign contractors. Unskilled labour is plentiful and the bulk of it works on construction during the building season, alternating with agricultural work. Skilled labour is very scarce and expensive. This is reflected in the marked wage differential, which is TL 7 for an 8-hour day in the case of a labourer and TL 20 for an 8-hour day in the case of a skilled worker. At present there are training establishments for skilled building workers in ten cities, involving a three-year course of study.

There are some 900 architects in the whole of Turkey; 500 of these are working in Istanbul, 136 in Ankara and 40 in Izmir. The remainder are distributed throughout the country, which means that in some of the smaller towns and in the greater part of the countryside there are no architects at all. Even in the three larger cities only 10 per cent of the buildings are constructed under the supervision of an architect. There are some 2,350 civil engineers. For the training of these professions there are one technical university, one fine arts academy, two technical schools and three arts and crafts schools. In addition, a limited number of Turkish students get the opportunity to study architecture and engineering in Europe and the United States for limited periods of time, partly

under arrangements made by the Technical Assistance Administration of the United Nations.^{1/}

There is also a shortage of general site foremen and assistant site foremen and the only training of these categories is on the job.

F. Cost of Building

It is very difficult to obtain accurate figures on the cost of building in Turkey, particularly since there are very great variations. It would seem that at current prices a working class house costs about TL 200 per m² of living space, and that the better houses cost up to TL 300 per m². The average earnings of an unskilled Turkish workman are about TL 200 a month, so that he would have to work for one and a half months per m² of living area. In most Western European countries a workman of similar ability would earn the same amount in about three weeks. Furthermore, building costs are rising rapidly; for example, houses built for sale by the Real Estate Credit Bank cost TL 93 per m² during the period 1949 to 1951, TL 172 during the period 1952 to 1954 and TL 286 in the period 1954 to 1955.

G. Housing Agencies and Financing of Housing

Neither the state nor the municipalities are directly concerned in house construction. With limited exceptions noted below, perhaps one-quarter to one-third of house construction is financed by means of public or semi-public funds. The rest is financed privately. The principal housing agencies operating on state or semi-state account are as follows:

1. The Real Estate Credit Bank (Türkiye Emlak Kredi Bankası). This bank is the principal agency charged with the financing of house construction in Turkey. The state has subscribed 55 per cent of its capital. For those without a home of

^{1/} A report by Mr. Charles ABRAMS, appointed by the United Nations Technical Assistance Administration, concentrates mainly on the need for the training and education of architects and city planners. As a result of this preliminary mission, the UN TAA appointed a team of three experts from the University of Pennsylvania, with the task of establishing a school for the teaching of architects and community planning in Turkey. This group have now reported and have concluded that there is an imperative need for an additional school of architects and community planning, which should be a new and independent institution of university status, located in Ankara. In the early stages while this institution is being set up, it is recommended that foreign experts should be made available.

their own, loans are granted for the construction of individual houses, which may contain two apartments, up to 90 per cent of the cost of building as estimated by the bank. Loans are granted at 5 per cent and have to be repaid in twenty years. The amount of loans which may be granted on these terms is limited to an amount set each year by the Government. When resources available on this basis are exhausted, the bank may grant loans at 7 per cent for a maximum term of fifteen years, again to those who have no house. If there is more than one apartment, the second one may be let. Those who have a house may apply for loans to cover 50 per cent of the cost of houses and apartments (and also commercial buildings such as shops and hotels) constructed for letting. Such loans are granted at 7 per cent and must be repaid in from five to ten years, depending on the type of construction. The Real Estate Credit Bank is also concerned in the financing of co-operative houses, under arrangements described below. Finally, it is engaged directly in construction on a growing scale, at present approaching 4,000 dwellings a year, of houses for sale on ten to twelve year mortgages, at 7 per cent interest. From the beginning of 1950 until the end of 1955, 22,130 buildings containing 33,710 apartments were constructed under the first scheme, with the lowest rate of interest, and 11,773 buildings containing 23,081 apartments under the second scheme. During the same period some TL 250 million were made available under the first scheme and some TL 150 million under the second.

2. The Industrial Banks. A limited amount of housing is carried out by the ETI Bank, which is a Government bank financing coal and copper mining and the construction of dams for electric power production; the SUMER Bank, which is a Government bank responsible for financing the construction and operation of Government-owned factories, mainly textiles but also leather, paper and cement; and by the Sugar Monopoly. The houses built by these agencies are for employees in the enterprises concerned.

3. The Agricultural Bank. The Agricultural Bank is Government controlled and is empowered to allocate TL 60 million per annum for rural houses combined with farm buildings. The loans are made to farmers on a twenty-year basis at 5 per cent interest and the amount envisaged for a combined house and stable is TL 15,000, so that there are resources for 4,000 houses a year. The bank has a small technical staff and with the aid of a competition has prepared 14 different type plans, corresponding to high and low land in seven different climatic regions. The programme is only just starting.

4. The Bank of the Provinces (ILLER Bank). A substantial part of the capital of this bank is subscribed by the municipalities and its purpose is to provide credit and technical assistance to municipalities, provincial managements and villages for public services. The main activities are the preparation of maps and development plans and the provision of water and drainage, electrical installations, slaughter houses, refrigeration and storage facilities and schools. The bank is not engaged in or empowered to finance house construction but is the main agency concerned with the essential ancillary services. Loans are made available at moderate rates of interest up to twenty-five years. The bank has a substantial technical staff, both at its headquarters and in different regions.

5. The Workers' Insurance Agency. This is a semi-autonomous division of the Ministry of Labour, responsible for workers' insurance, particularly old age, sickness, maternity and disability. The agency is authorized by law to spend 25 per cent of its old age insurance funds for housing. It releases funds earmarked for this purpose to the Real Estate Credit Bank at 3 per cent and the Real Estate Credit Bank makes available loans on a twenty-year basis at 4 per cent to those wishing to form housing co-operatives. Advances of up to 90 per cent can be made. Those demanding advances must be subscribers to the old age insurance fund, that is to say, they must pay premiums for a minimum of 200 days a year. Loans to housing co-operatives were first made in 1952 and from then until the middle of 1955 some twenty-four co-operatives applied for loans, with memberships ranging from 16 to 330. Some 2,250 dwellings, mainly detached houses, have been completed or are under construction. The Real Estate Credit Bank assumes the full risk, and once the Insurance Agency have made available the money to the bank, it has no further control over the housing schemes. Normally, the co-operatives build the houses through contractors. Houses vary considerably in size and cost, with an average of some TL 12,000 to 14,000, including land.

6. The Resettlement Administration. This is a Government agency responsible for providing houses for refugees. It started in 1951 on a programme of constructing 36,000 houses and all but some 1,500 have now been completed. Standards, particularly in the earlier part of the period, when the bulk of the houses were constructed, were deliberately kept low, with average costs about TL 4,000. The refugees are provided with the houses free. There is a high degree of standardization of plans.

H. The State in relation to housing

There is no housing ministry in Turkey. The Ministry of Public Works has a department for public building, a technical staff and regional offices. It also has a small research bureau which is studying regional and climatic variations in relation to house plans, systems of construction and building materials. It has no responsibility for housing policies and programmes. The sole exception is that it has powers to make arrangements for rehousing or repairs as a result of natural disasters such as earthquakes and flooding. The public agencies and state banks which have a hand in housing have already been indicated. The only other elements of existing housing policy are:

- (i) power to make available low-priced land to private individuals and co-operatives;
- (ii) exemption from taxes for new houses during the first ten years after completion;
- (iii) permissive power in the hands of municipalities to buy and sell or rent low-cost houses;
- (iv) control (by the Ministry of Economy and Commerce) of rents; rents are at present controlled at about 200 per cent above the 1939 level.

SECTION III

A BRIEF ANALYSIS OF THE PRINCIPAL PROBLEMS

A. Materials and Components

1. Bricks: as has been pointed out in Section II of this report, the basic building materials used in Turkey are manufactured from clay and cement. Brick production is, however, inadequate both in quantity and in quality. The clay available is of good quality but production is largely artisanal in character. Production is in small works and usually by hand. Bricks are either burnt in village kilns or sun-dried. Only five or six towns possess relatively modern brick factories and these are mechanized to only a limited extent. From the point of view of quality there are three basic difficulties. The first is that the minimum strength required is only 35 kg/cm^2 (1). Moreover, even this low strength is not always attained. As a consequence walls have to be unduly thick, particularly if built without a reinforced concrete skeleton. Secondly, the size laid down is $11 \times 23 \times 5.5 \text{ cm}$ but there are deviations from this in practice and this increases the need to use skilled bricklayers, who are extremely scarce. Thirdly, hollow clay bricks or blocks, which have considerable advantages from the point of view of heat insulation, have been developed on only a limited scale, partly because of the low strength of the brick.

2. Tiles: Production of tiles appears to be satisfactory both in quality and quantity.

3. Concrete: since it is planned to increase considerably cement production, the supply of cement should provide an adequate base for a considerable development in the use of concrete. This should make it possible to develop greatly the use of pre-cast concrete and thus, through the forces of the market, assist in keeping down the price of bricks. At present, although the cost of production of the low quality bricks made in villages is low, the absence of competition makes it possible for the local brickmaker to charge high prices.

(1) In Western Germany the required minimum strength is 100 kg/cm^2 .

In the United Kingdom there is no standard laid down for common bricks but the usual crushing strength is over 350 kg/cm^2 .

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4. Hollow concrete blocks are at present produced in small enterprises with poor equipment, or on the building site itself. Apart from staircases no pre-cast concrete elements are prefabricated. Both these and the hollow concrete blocks are much too heavy and are expensive to produce. Reinforced concrete is of particular importance in Turkey owing to the regular occurrence of earthquakes and a reinforced concrete frame is essential for all buildings beyond two to three storeys in height. The technique of manufacturing reinforced concrete is considerably out of date and there are three problems in particular: lack of proper control of the quality of concrete; wasteful use of shuttering; and the fact that the quality of steel is both too low and irregular. The reinforcing rods supplied vary in diameter and size, in addition to the fact that the steel is too soft; as a result, in general, too much steel is used.

5. Most of the internal and finishing materials and components are not produced in Turkey and have to be imported, thus adding to the already difficult balance of payments problem of the country.

B. Labour

1. As has already been pointed out, unskilled labour is plentiful and skilled labour scarce. There can be no doubt that the Turkish worker has a certain natural capacity to build houses, as is evident from the facility with which mushroom houses are erected in the face of every possible obstacle. The problem is one of insufficient training facilities. The number of schools is obviously inadequate in relation to requirements and there appear to be no facilities for accelerated training.

2. There is a serious scarcity of general site foremen and assistant site foremen and no systematic arrangements for the training of these essential categories. In point of fact, the only training is carried out on an ad hoc basis on the job. This is clearly inadequate since there is also a dearth of qualified building contractors, both general contractors and contractors specialized in particular sectors of the industry. There is corresponding shortage of trained efficient middle grade managerial staff on the owner-architect side of construction responsibility, e.g. Clerk of Works. This puts an excessive load of detail on the architects themselves.

3. There is a marked shortage of architects and, what is perhaps more serious, a widespread lack of understanding of the role and importance of the architect. It appears, however, that the need for more trained civil engineers is just as great as for architects.

C. Building Equipment

Although no statistics on the use of building equipment are available, there is undoubtedly a serious shortage. To give an example, on one building site visited where a building of some 130,000 m³ was being erected there were only four concrete mixers and two elevators. There was no equipment for the handling of steel. It would obviously be impracticable to envisage in the near future an extensive development of mechanization, partly because of the limited production resources at present and partly because extensive mechanization of building raises considerable problems of a technical or supervisory character. Nevertheless, the great discrepancy between the price of skilled and unskilled labour, reflecting a shortage of craftsmen, would make worthwhile some development of mechanization, concentrating first on the simpler and more essential types of equipment and perhaps also on the development of powered handtools.

D. Prefabrication

The very high cost of skilled as compared with general labour warrants an extension of prefabrication methods, for skilled labour is infinitely more productive in the workshop than on the work site. The development of medium-scale prefabrication methods not requiring too great a capital outlay may therefore be envisaged in Turkey.

E. Problems of Design

As has been pointed out, minimum standards are laid down for the towns but not for the countryside. Although these standards are frequently not observed, in their present form they represent an obstacle to the expansion of low-cost housing since they tend to be too generous in relation to realistic economic possibilities. The spacing of detached and semi-detached houses is such as to be unduly expensive in terms of access roads and service mains installation. The minimum surface for certain rooms and minimum ceiling heights are too generous. It would appear essential in the face of the enormous housing requirements to fix maximum standards to be observed for a substantial part of the programme and

invariably whenever finance is made available on relatively favourable terms or whenever there are tax concessions. This question is more fully discussed below. Finally, the plans themselves frequently leave much to be desired from the point of view of economic utilization of space and there is a strong case for the working out and laying down for all social housing of a limited number of well thought out standard type plans.

F. Social Housing

The core of the weakness in the present Turkish housing programme is the virtual absence of a social housing programme of a kind which has been developed in varying degrees in almost all other European countries; in other words, the absence of a conscious and consistent effort by the Government to provide or ensure that provision is made for houses within the means of the mass of the population. Apart from the production and technical problems already referred to, the principal deficiencies in the present housing policy may be summarised as follows:

1. The amount of house construction which can be afforded naturally depends on the overall level of investment, the proportion of investment devoted to construction and, within the construction sphere, the amount devoted to housing. So far there appears to be little or no attempt by the Government to determine the magnitude of the housing programme which can be afforded within the framework of total investment. It might be possible to envisage building up the rate of house construction to 100,000 by perhaps 1958, on the assumption that the simplest minimum standards are enforced; of doubling it five years later; and of reaching a peak of 300,000 in the late 'sixties. Thereafter presumably the rate could be allowed to run down considerably and austerity standards could be relaxed. It should be emphasised that these figures in no sense represent either an official programme or a considered assessment of requirements. They are no more than a rough illustration of what, on a good many assumptions as to policy, appears to be both necessary and practicable to cope with the Turkish housing shortage in a reasonable period of time.

2. Given the degree of inflation, it is not easy to stimulate saving. Moreover, the financial problem is further complicated by the continual and partly speculative rise in the price of land, particularly in Ankara and Istanbul. Financial resources are being directed into housing largely through the Real Estate Credit Bank (Türkiye Emlak Kredi Bankası). However, a substantial part of the loans made available by this Bank find their way into the construction of houses which are far too expensive for the average worker. The same is largely true of the co-operative houses being erected with the funds of the Workers' Insurance Agency. Furthermore, there are two other limitations in this programme. The first is that no attempt seems to have been made to use the funds invested in housing as a revolving fund to which could be added contributions from the co-operators or potential co-operators. Secondly, and perhaps more serious, the Agency is not at present permitted to invest more than 25 per cent. of its funds in housing; the rest is put into the most profitable forms of construction that can be found, such as luxury hotels and large office buildings. This policy may be defensible on the narrow ground of augmenting to the full the financial resources of the fund. On the other hand, from a wider social point of view the ordinary worker would benefit more if the bulk of these funds were invested in social housing. In addition, the competition for resources from luxury building would be diminished if no longer given such an impetus from the growing funds of the Workers' Insurance Agency. It also seems inevitable that the existing terms of loans for housing from the Agricultural Bank will divert its housing effort mainly to the benefit of the better-off farmer. All these categories of housing are privately owned (or co-operatively owned in the case of those financed by the Workers' Insurance Agency). There is no state or municipally directed housing sector where the houses are made available at low or relatively low rents. The nearest approach to a social housing sector is represented by the houses provided by the Land and Settlement General Administration for refugees. These houses are very simple in character and are made available free of initial cost to their occupants and at low rents.

3. So far only ~~stop-gap~~ measures have been taken to deal with the serious and growing problem of mushroom houses. As is argued below, so little is done for the mass of the house-hungry who come to work in the towns that they are forced to use their own initiative and build their own houses as best they can. This initiative and energy is praiseworthy and encouraging but should be integrated within the framework of a national housing programme.

4. Apart from the limited efforts of the Agricultural Bank referred to above and the efforts of the Bank of the Provinces to provide essential services such as gas, electricity, water and sewerage facilities, virtually nothing is done to solve the serious rural housing problem.

5. There is no central Government agency for housing, such central public responsibility for housing as exists being dispersed among a variety of public or semi-public agencies.

SECTION IV

CONCLUSIONS AND RECOMMENDATIONS

In this Section the principal conclusions and recommendations of the mission are summarized under two headings:

- A. Some general recommendations to the Turkish authorities
- B. The problem of international aid.

Before this, however, it would seem to be appropriate to summarize the principal conclusions in the field of housing of the Lodging Commission of the Congress of Development, held under the auspices of the Ministry of Public Works in 1955. These conclusions can be considered in a sense as the focal point in the evolution of the opinion of Turkish housing circles, official and professional; they are under consideration by the Turkish Government, which has not yet reached a decision. The mission was requested, however, to regard these recommendations as representative of a wide body of influential opinion and accordingly as a natural starting point for their deliberations. The principal conclusion of the Congress, after noting the seriousness of the housing situation, was that a special department of Government should be set up to assume responsibility for all the housing activities of the Government and to form the nucleus of a Ministry of Housing. It was recommended that the functions of the special department should be:

- (i) to work out a housing policy and programme;
- (ii) to examine and propose modifications in existing legislation;
- (iii) to work towards the objective that all who do not yet possess a house should do so;
- (iv) to make available, meanwhile, low-cost rented dwellings;
- (v) to prepare appropriate plans and to promote the standardization of construction in accordance with the varying climatic, economic and social conditions in different parts of the country, bearing in mind local architectural traditions, and to promote studies of methods of construction, including prefabrication;
- (vi) to establish a land policy designed to avoid speculation;
- (vii) to promote the production of the necessary building materials and a programme of training of workers and technical personnel;
- (viii) to establish a suitable town and country planning policy.

The Congress went on to recommend that the finance required to institute such a policy would make necessary the creation of a national bank directly associated with the new department, with the sole responsibility for dealing with housing finance, and that the Real Estate Credit Bank should be converted into such a bank.

In formulating its conclusions and recommendations the mission had in mind throughout the general lines recommended by the Congress.

It is appropriate to make one more general point, and that is that although inevitably the mission have concentrated on weaknesses, and while the task of raising housing standards in Turkey is of immense magnitude, there are many strong or potentially strong points in the situation. In particular, the qualified people concerned with housing in Turkey are of high calibre, with a considerable practical grasp of their problems. Secondly, there is obviously an immense amount of initiative and enterprise up and down the country which has gone into providing some sort of housing accommodation in the face of formidable obstacles.

* * *

A. Some general recommendations to the Turkish authorities.

1. The first task should be to formulate a social housing policy recognizing the completely different character of the problem in the towns and in the countryside. The main elements of a social housing policy for the towns should be:
 - (a) a substantial low-cost rented housing sector carried out by the municipalities and subsidized by the central Government;
 - (b) extended use of the Workers' Insurance Agency fund to promote co-operative housing but with much more emphasis on the building of simpler and cheaper houses for the low income brackets; furthermore, it would appear desirable, in the interests of efficient management, to try to promote fewer and larger co-operatives;
 - (c) the promotion of homeownership but with emphasis not only on housing the better-off classes but also workers. In fact state funds should be reserved for houses which do not exceed a certain standard;
 - (d) a fully worked out long-term policy for dealing with the mushroom houses. Realistically such a policy would have to be based on the fact that simple houses created by self-help are inevitable for a good many years to come. The municipalities could however be authorized not only

to buy but to retain in their ownership land intended as likely to be seized by individuals for houses constructed on the basis of self-help. This land should be developed and provided with roads and services by the municipalities and then made available to those who wish to build with their own resources for a modest rental, subject to compliance with minimum and maximum standards to be laid down (as is intended in the Ankara plan). Furthermore, the municipalities should be prepared to make available a limited amount of financial aid on easy terms and repayable in perhaps 10 to 15 years, so that those wishing to build with their own labour could also obtain those materials and components which were not readily available. The municipalities should also be prepared to make available a minimum of technical advice and standard plans, the use of one or other of such plans should then become obligatory. There should also be a system of regular inspection. At the end of a period of perhaps 20 years those who had built sub-standard houses with their own labour (much earlier in cases of houses already built which obstruct early amelioration plans for mushroom communities), should be given the alternative either of constructing through the normal channels a full standard house, or of being transferred elsewhere so that somebody else could be able to build a normal house. A policy along these lines would not only lead to the minimum necessary improvements required on over-all sanitary and health grounds but would also provide a realistic perspective for the ultimate elimination of the mushroom houses;

2. The rural housing problem, although serious, is perhaps less urgent than that in the towns, partly because of the steady transfer to the towns with industrial development and partly because the danger to health of bad housing in the towns is much greater owing to the serious congestion. A suitable rural housing policy might consist of the following elements:

- (a) the transfer of population from the poorest villages (this of course is something which appears necessary on grounds of economic and agricultural policy generally, which is not something within the terms of reference of the present mission. It is relevant, however, since it seems hardly worth while devoting resources to house construction in the poorest villages where there is no real basis for subsistence);

- (b) in the case of the better-off farmers, a policy of home ownership is quite feasible. It seems essential, however, that maximum standards should be laid down in order to make financial and material resources go as far as possible. The financial limit might be perhaps TL 5,000. To encourage this kind of construction it would be useful to envisage the construction in different parts of the country of model houses. The approach to better housing in the countryside might in fact be regarded as experimental for some years to come. Furthermore, the whole campaign should be coupled with propaganda designed to associate better housing with campaigns for agricultural improvement generally and for as much individual saving as is practicable. Furthermore, in providing technical guidance emphasis should be placed on the fullest possible utilization of local materials;
- (c) for the bulk of the rural population financial resources are such that home ownership would appear to be out of the question for a long time to come. Consequently, it appears to be necessary to continue to rely on the initiative and self-help of the peasant. There is, however, considerable scope for developing a policy of aided self-help by making available simple technical advice, by disseminating a limited number of standard plans and, while encouraging the fullest utilization of local materials, particularly those based on local clay, advancing small loans on easy terms for the purchase of materials and components which cannot be obtained locally. Assistance should also be made available by such agencies as the Bank of the Provinces to assist in the provision of services. The general lines of policy would in fact be somewhat similar to that suggested for improving and gradually eliminating the mushroom houses in the towns.⁽¹⁾

3. In the production and technical field the following are the essential steps required:

(1) In this connexion attention should be drawn to the fully worked out scheme for aided self-help housing in the countryside in part 2 of "Housing in Turkey", prepared by Mr. Bernard WAGNER of the International Co-operation Administration, pages 11 to 15.

- (a) the greater mechanization of brick production, particularly with a view to improving quality; a uniform system of sizes and quality should also be worked out and put into force as soon as possible;
- (b) a substantial increase in cement production is foreshadowed and this should provide a basis for developing the use of reinforced concrete and pre-cast concrete in a variety of forms. Real estate credit might usefully channel these investments as a priority measure towards the establishment of plants for producing concrete blocks and other pre-cast concrete elements;
- (c) it is essential to develop as rapidly as possible domestic production of the simpler types of internal components and equipment required for finishing a house;
- (d) it is also essential to develop domestic production of the simpler types of building industry equipment, primarily with a view to easing the bottleneck due to shortage of skilled labour.

4. In the field of labour and technical personnel, the essential steps are:

- (a) with a view to increasing the supply of skilled labour, to set up accelerated training courses lasting about six months, of the kind which have been developed in other countries such as France and the United Kingdom;
- (b) to institute arrangements, both at home and by sending suitable people abroad, for the training of general and assistant general foremen;
- (c) to press ahead with arrangements for increasing the supply of architects and civil engineers and, even more important, for increasing the supply of competent sub-professional staff;
- (d) in addition to the scope for improving methods of site organization and traditional building, the scarcity of skilled labour would make it worth while developing partial prefabrication, particularly of components, wherever quantity production can be made economic on or near sites so as to eliminate serious transport limitations and costs.

5. In addition to improving the technical and production base for a larger housing programme, a number of specific policy measures should be instituted, designed to ensure that available resources are stretched as far as possible and directed into the most socially useful channels. It would not appear desirable or

altogether practicable to introduce direct rationing of building materials and components, or to introduce a system of building licensing. Two reasons for this view are that satisfactory operation of such controls would call for large numbers of capable staff who would be better employed on more directly productive work and that such controls inevitably clog production particularly in the conditions under which a building industry operates. The principal measures which should be taken are as follows:

- (a) on the basis of the fact that banks and financial agencies particularly interested in the financing of housing are under the control of the State, it should be possible for the Government to lay down broad directives designed to ensure that financial resources are channelled primarily in the direction of social housing. Accordingly long-term loans at relatively low rates of interest should be reserved for this sector and all other housing and construction charged higher rates of interest and required to repay loans in a shorter period. Moreover, the initial contribution for such less essential buildings should be greatly increased. Efforts should also be made to develop other popular savings institutes and to channel at least a part of these savings into house construction. One example is the Post Office Savings Bank, which has been authorized but not yet established. Other methods are the further development of pension funds, accident insurance and life insurance;
- (b) the tax exemption system on new building should be revised so that the ten-year exemption should be confined to social housing as defined above;
- (c) taxes might be imposed, while materials are in short supply, on any building work exceeding certain standards;
- (d) a system of norms should be laid down for social housing with maximum as well as minimum dimensions for the total area of the house, the different rooms and the ceiling height, as well as for housing density for schemes of different types;
- (e) in addition, a system of standard plans allowing suitable flexibility should be worked out and enforced for all social housing;
- (f) efforts should be made to introduce up to date standard specifications for materials and to introduce gradually standardization of materials and components. Multiplicity of unco-ordinated sizes in manufactured

materials and components is wasteful of material and labour at all stages of building enterprise, particularly for low-cost housing which involves a high degree of repetitive work. It exists in highly industrialized countries where the possibilities of more rational and efficient selection of relatively few standard dimensions on a modular co-ordination basis is under intensive study and experiment. Future development of clay, precast concrete, joinery and other production for housing in Turkey should be confined to a small selection of co-ordinated sizes. Assistance in making a choice to suit Turkish conditions and materials could be obtained from reports of recent work on modular co-ordination which has considerably narrowed the field of multiples of a basic unit from which a selection suited to design, manufacture, assembly and transport considerations must be made. Some experiment will probably be required and a final selection should not be hurried;

- (g) consideration should be given to laying down standard bye laws and codes of practice and to permanent machinery for continuing review of all these standards;
- (h) a sustained publicity campaign is necessary in terms and through channels capable of reaching and being understood by the wide mass of the population, the purpose of which would be to make clear the need for more and better housing, the means being adopted to meet this need and, at regular intervals, the progress being achieved.

The foregoing policy makes essential the setting up of a central housing agency as recommended by the Lodging Commission of the Congress of Development. While this agency should not initially be set up on too ambitious a basis, it should not be a mere co-ordinator and should have the task of taking over and gradually eliminating from the field the various other State agencies which have a finger in the pie at present. The mission would not wish to lay down any definite form of organization. It seems to them, however, that it may be convenient that the central housing agency should be set up as an additional, autonomous General Directorate in the Ministry of Public Works. In this way advantage could be taken of the considerable technical knowledge and experience already available and the regional organization of this Ministry. In addition to a central agency it also appears essential to set up a research and documentation

organization. For some time to come, however, this organization should not attempt to engage in expensive fundamental research but should be concerned primarily with practical enquiries designed to adapt to Turkish requirements and make available the results of technical knowledge already available both in Turkey and in other countries. Dissemination in the first instance would be to other experts, but at an early stage there should be a drive to put across in suitable terms up-to-date technical information for the benefit of the main mass of professional, sub-professional and skilled workers. Preferably this agency should be independent both of academic institutions and of Government Ministries. It should, however, have close links with and work in collaboration with the housing ministry and also with the building and building materials industries. Finally, it should seek membership as soon as it has been set up of the International Council for Building Research, Studies and Documentation (CIB) so that it can take full advantage of the knowledge and experience of similar institutions in other countries.

B. The Problem of International Aid

The Turkish authorities stated that they would welcome international aid in developing their housing programme but that they were not yet in a position to formulate their precise demands. They would nevertheless welcome an indication by the mission of the kind of aid which might be provided, having regard to the particular problems arising in Turkey. The provision of international aid for financing housing construction seems undesirable, the possible extent of such assistance being out of all proportion to requirements under present conditions. Furthermore, it would heighten the effects of the shortage of materials and so produce an increase in costs. The mission were made aware of the requests for technical assistance made to the UN Technical Assistance Administration. They based themselves on the assumption that the principal task of the Housing Committee was to promote international aid by means additional to those provided by the UN TAA. Aid furnished by, for example, bilateral arrangements between Turkey and other countries should naturally, however, be co-ordinated with that being requested from and provided by the UN TAA. With this background the mission set out below a number of illustrations of the kind of aid which might be provided by means of bilateral arrangements between the Government of Turkey and interested European countries.

1. Advice on the formulation of a social housing policy and programme and the setting up of a central housing organization. It is noted that the Turkish authorities have already requested the services of a United Nations expert for one year to assist in the establishment of a national housing agency. The mission suggest that in view of the scope and importance of this task the best course might be to examine the possibility of another country making available the services of a high ranking, experienced official who would proceed to Turkey for short periods at regular intervals over a period of one year, or perhaps two years. This expert should work in direct collaboration with the expert requested from the UN TAA, who would of course remain in Turkey throughout the period of his mission. The advantage of this arrangement would be that it would be possible not only to have the services of an expert on the spot for an extended period of time but also the advice of someone of the highest standing and experience who would also have behind him the resources of an established ministry of housing in another country and would be in close touch with the Housing Committee.

2. The Turkish authorities have also requested the United Nations to make available for a period of one year an expert to advise in the field of building research. The mission consider that the kind of advice sought in this field must depend in the first instance on the type of building research organization set up, and their views in this matter are referred to (see paragraph A.4 above). Subject to this, however, the mission suggest that this problem should be tackled in the same way as the setting up of a housing agency. The Turkish authorities should accordingly seek advice from the director of an established building research organization with experience in particular of practical research and the dissemination of the results of research. The director concerned should be prepared to supervise the creation of a suitable building research and documentation organization in Turkey over an extended period of time, visiting Turkey for brief periods at intervals. He should work in close collaboration with the expert sought from the United Nations, who should remain in Turkey for a period of a year. It would be preferable for the expert remaining on the spot to be recruited from the same organization as the director. In addition, these experts should work in close collaboration with those advising on the setting up of a central housing organization.

3. International assistance could be made available on a bilateral basis, both by visits abroad on the part of Turkish experts or trainees and by more extended visits on the part of foreign specialists, on ways and means of increasing production of materials, improving and unifying quality, particularly in the field of reinforced and pre-cast concrete. The first step would appear to be a more extended survey of the problem than was possible by the mission in the time available.

4. Practical advice could also be provided - through more extended visits on the part of foreign specialists and by visits abroad on the part of Turkish experts or trainees - by those countries who have experience both of a social housing programme and of directing savings into home ownership.

5. Advice could also be made available - through more extended visits on the part of foreign specialists and by visits abroad on the part of Turkish experts or trainees - on the establishment of acceptable maximum standards for popular housing and on the drawing up of well conceived standard house plans which make full utilization of available space, on the basis of the extensive experience acquired in recent years in other countries which have had to face the same problem of making resources go as far as possible.

6. The arrangements proposed in the case of Yugoslavia for the making available of documented information should apply also to Turkey (see HOU/WP.1/Working Paper No. 4/Add.1, Section IV).

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ECONOMIC COMMISSION FOR EUROPE

HOUSING COMMITTEE

Working Party on Development of Housing Policies

ENQUIRY ON HOUSING MANAGEMENT

Addendum

The following is the model reply submitted by the United Kingdom to the enquiry on Housing Management (see HOU/WP.1/Working Paper No. 5).

A. Organisation of Housing Management

The main bodies responsible for management of housing in the United Kingdom are:

- I. The local housing authorities, including the new towns
- II. Certain Government Departments and semi-public bodies, such as the Commissioners of Crown Lands
- III. Housing associations
- IV. Private owners

Replies to the questions are given separately under these four headings.

I. Local Authorities

1. General

Individual local authorities own dwellings varying in number from less than 100 to over 150,000. Their organisation for the management of these dwellings varies considerably. Most authorities owning 1,000 houses or more have a housing manager responsible for some or all of the work connected with their management. The smaller authorities usually divide the work among other officers, such as the treasurer or the surveyor.

Large authorities sometimes have resident housing managers on their principal estates; these have an office from which rent collection may be carried out, and to which repairs needed and other requests may be reported. There is frequently a maintenance depot on large estates, but these are a considerable distance from the main works department.

Where the estates consist of blocks of flats caretakers are employed, each responsible for one or more blocks according to their size. In addition porters and handymen may be employed, who carry out minor repairs and keep the open ground round the flats in good order.

2. Character of housing estates

(a) Size: This varies from a pair of cottages in a remote part of a rural area to 6,000 or 7,000 dwellings in a new town or on a London County Council estate. A usual size for an estate in a rural district is 20 to 100 houses, and in a town 100 to 500 houses or flats.

(b) Purpose: Estates built by local authorities are provided for people who need a house either because they have no separate home of their own and are living in lodgings, or because the house they occupy is overcrowded or in an insanitary condition. They are not reserved for people of any special income or employment group, though almost all have been built with the aid of subsidies from the State and the local authority. A certain number of the houses have been specially designed for old people, and some with additional bedrooms for very large families.

(c) Type of dwelling: Except in London and the largest towns, the estates consist mainly of one-family houses, containing generally two or three bedrooms, the smaller proportion having either one bedroom or four or more bedrooms. Every dwelling, including those for old people, has a bathroom, kitchen with larder, and W.C. Some estates may include a small proportion of two-storey flats for single or older people.

In London the great majority of the dwellings built by local authorities are flats in blocks of from three to eleven storeys. In the districts immediately around London houses and flats have been provided in varying proportions. All the houses have private gardens. On estates of flats the surrounding ground is usually cultivated as communal gardens rather than by the individual tenants.

(d) Ancillary buildings: Playgrounds, laundries and small halls for social activities of tenants have been provided on many estates consisting of blocks of flats. Day nurseries and nursery schools are normally related to a larger area, and are not usually provided as part of an estate.

Shops are provided on most estates where the number of dwellings and the lack of provision in the neighbourhood justifies it. On the largest estates

and in the new towns schools, churches, chapels, libraries, clinics or health centres and community rooms are also being provided, but not usually by the housing authority. Garages which may be rented by tenants on the estate are now usually provided, though in comparatively small numbers as yet.

3. Management services

Management, as applied to local authority housing estates, falls under the following four headings:

(a) Lettings: This will include maintaining an application list, investigating applications and assessing housing need, allocating houses in accordance with the policy of the local authority and the requirements of the tenants, and arranging transfers and exchanges of tenancies.

(b) Rents: Fixing or advising on the fixing of rents, rent collection, and the administration of a differential rent scheme.

(c) Repairs: The maintenance and repair of properties, including ancillary buildings and their surroundings, which may be extended to cover the work of modernisation, reconditioning and converting properties. The work will include the supervision of the tenants' responsibility for internal decorations and for certain repairs.

(d) Welfare: The general supervision of the estates, including the supervision of the work of caretakers and porters; ensuring that tenancy regulations are observed; the welfare of individual tenants, including liaison with social service departments.

4. The staff employed depend upon the number of dwellings to be managed. The smallest authorities often divide the work among their chief officers - e.g. the financial officer being mainly responsible for rent collecting, the surveyor for repairs, the sanitary inspector for keeping the application list.

Authorities owning upwards of 700 or 800 dwellings usually employ a housing manager, who is responsible for all the work of management. In some cases, however, the financial officer may still collect the rents, or the surveyor deal with maintenance and repairs.

The largest authorities have fully independent departments which in some cases are under a housing director who may build as well as manage the council's estates.

In addition to the housing manager and the deputy housing manager the proportion of the staff between professional, clerical and general will depend

upon the arrangements of individual authorities. Some employ trained housing assistants, who carry out rent collection, maintenance inspections and welfare in the course of regular weekly visits to all the houses. Others separate these duties and employ rent collectors, property inspectors and welfare officers. In the first case it is usual to employ one housing assistant to about 300 to 400 tenancies, and in the second case one rent collector for 500 to 600 tenancies, with one property inspector to 1,000 to 3,000 tenancies, and one welfare officer to 1,500 to 2,000 tenancies. Applicants for houses are interviewed by housing assistants or welfare officers. Clerical officers and typists are employed at the rate of one to about 2,000 tenancies.

Where the estates include blocks of flats, the resident caretakers are usually employed at the rate of one to about 100 tenancies. On large estates caretakers may be assisted by porters and handymen.

(The number of workmen employed on maintenance will vary according to the amount of repairs left to the tenant, but one workman to fifty houses might be regarded as a usual figure).

5. Training for staff

Practical training in housing management is obtainable only in the offices of a practising housing manager. A number of local authorities, housing societies and private estate offices (including those of the Church Commissioners) provide organised training for students preparing for the examination in housing management. The Society of Housing Managers arranges training for selected students in the offices of their members. The available examinations include the B.Sc. in estate management (London and Cambridge Universities), the professional examination of the Royal Institution of Chartered Surveyors (Housing Management Section), the Housing Manager's Certificate of the Royal Institution of Chartered Surveyors, and the examination of the Institute of Housing. Where there is sufficient demand, evening classes in subjects relating to housing management would be provided by most evening institutes or technical colleges.

B. Cost of Housing Management

6 and 7. The best available figures are given in the table below.

8. The division of responsibility for maintenance and repairs between landlord and tenant varies somewhat in different parts of the country. The local authority is responsible for all structural and external repairs and painting, including the repair of paths, fences and gates. Until recently

most local authorities also accepted responsibility for all internal repairs except the replacement of broken glass or repairs necessitated by the neglect or carelessness of the tenant. In the last few years, because the increasing cost of all repair work was leading to increasing rents, some authorities have required their tenants to carry out certain internal repairs. These repairs are sometimes divided into two groups, (a) those which tenants may carry out themselves such as minor plumbing and joinery jobs, and (b) repairs which must be carried out by experienced workmen and paid for by the tenant; these latter include repairs to the electrical system and equipment, to gas equipment, to fire grates, replacement of broken sanitary equipment and clearing blocked drains.

Internal decoration is now the responsibility of the tenant over the greater part of the country but some authorities in the south-east still undertake it for tenants. Elsewhere local authorities sometimes make a contribution towards the cost of internal decorating, either by supplying materials or by a cash payment. In other cases the local authority undertake part of the redecoration, usually the hall and staircase or the kitchen.

Tenants are responsible for the cultivation of the garden which goes with the house, except that where the ground in front of the house is unfenced and laid out by the local authority it is sometimes maintained by them.

In blocks of flats cleaning of the staircase and access balconies is usually done by the tenants on a rota, arranged and supervised by the caretaker. In other cases the work is done by the caretaker or his staff. Tenants are normally responsible for the cleaning of any common room provided, under an agreement for its use made between the tenants and the landlord. The ground surrounding the flats, together with gardens and playgrounds, is usually maintained by the local authority.

Rents Collected and Repairs and Management Expenses Incurred during 1954/1955 of a Sample of Dwellings in the Housing Revenue Accounts of Local Housing Authorities in England and Wales

Type of authority	Number of authorities in sample		Number of houses in sample	Rents collected (£)	Management expenses (£)	Management expenses as percentage of rents (%)	Repairs expenses (£)	Repairs expenses as percentage of rents (%)	Management expenses plus repairs (£)	Management plus repairs as percentage of rents (%)
	Number of authorities in England and Wales									
C.B.C's	83/83		900,730	29,677,301	3,101,900	10½	7,794,169	26	10,896,069	36
L.C.C.	1/1		165,282	7,203,222	1,413,522	19	3,209,932	44½	4,623,454	64
M.B.C's and City	Nil/29		-	-	-	-	-	-	-	-
N.C.B.C's	191/309		431,666	16,807,233	1,649,751	10	4,161,352	24½	5,811,103	34½
U.D.C's	154/571		259,203	9,584,264	782,134	8	2,342,088	24½	3,124,222	32½
R.D.C's	52/476		95,441	3,661,063	314,490	8½	801,748	22	1,116,238	30
Totals and Averages	491/1469		1,852,322	66,933,083	7,261,797	11	18,309,289	27	25,571,086	38

Source: Housing Statistics, 1954-1955, Institute of Municipal Treasurers and Accountant

II. Government Departments

1. Government Departments provide houses for employees of their Departments where the local provision from other sources is inadequate. The Service Departments - i.e. the War Office, the Admiralty and the Royal Air Force - own houses in connection with service stations throughout the country. The Ministry of Works is responsible for the management of houses owned by some other Departments, as for instance houses for Coastguards and Post Office Workers. This Department also manages, on a temporary basis, camps and other accommodation no longer needed by other Departments and awaiting disposal. The Ministry of Supply owns considerable estates in connection with ordnance factories and other supply establishments. The Atomic Energy Authority owns some large estates connected with research establishments. The Forestry Commission owns small groups of houses for forestry workers.

These Departments manage their estates directly through their own staff or by employing an agency, such as a local authority or a housing association. These agents will deal mainly with maintenance and day to day tenancy problems, since rent is normally deducted from wages or salaries by the employing Department.

2. Character of the estates

(a) Size: The size of estates owned by Government Departments varies from very small groups of five or six houses to large estates of 500 to 1,000 houses.

(b) Purpose: The estates are all built to provide for workers in specific occupations, such as servicemen, research workers, factory workers or forestry workers. The houses are normally eligible for Exchequer subsidy.

(c) Types of Dwelling: The great majority of dwellings provided by Government Departments are one family houses. The Ministry of Supply have a few two storey flats. The Commissioners of Crown Lands have some large blocks of flats. The Ministry of Works manage some temporary dwellings on camp sites.

(d) Ancillary Buildings: Shops are sometimes provided on large estates if these are far from a shopping centre, and in some instances a small hall or community room has been provided on an isolated estate. The Ministry of Supply have provided **garages** attached to houses in some cases, and on other estates groups of garages for up to 20 per cent of the houses; parking places are also provided.

3. Management services

The management services provided vary from Department to Department. Only the Ministry of Supply, the Atomic Energy Authority and the Commissioners of Crown Lands are known to provide a full management service, though in the first two of these cases there is no rent collection to be done. Many of the temporary estates in the care of the Ministry of Works are managed by local authorities.

Houses are allocated largely in accordance with the labour requirements of the Departments concerned. In Service Departments the allocation of married quarters is often related to the length of the man's service. In the Ministry of Supply allocation is done mainly on the recommendation of a Joint Committee consisting of officials and representatives of the employees at the Ministry of Supply establishment concerned.

Rents are not normally collected, the houses being regarded as part of the emolument of the employment, or rents are deducted from wages. The Ministry of Supply, however, carry out weekly rent collection on some estates where there is a proportion of ex-employees.

Maintenance is carried out in full, frequently by the Ministry of Works through their local depots.

Welfare services are not usually provided. In the case of the Ministry of Supply their local Housing Managers are available to give help and advice to tenants if it is needed.

4. Staff

The Ministry of Supply, the Atomic Energy Authority and the Commissioners of Crown Lands all employ trained Housing Managers. In the case of the Ministry of Supply the larger estates are managed by trained Housing Managers resident in the locality, smaller estates being managed by the Superintendent of the Ministry of Supply establishment which they serve. General supervision is exercised by the Administrator for Married Quarters at Headquarters, who is a trained Housing Manager and has two trained Housing Managers on her staff at Headquarters, as well as executive and clerical staff.

The maintenance staff may be employed directly by the particular Department concerned or may be Ministry of Works employees.

The number of different staff employed in connection with the various services is not known.

5. Training Staff

The facilities for professional examinations set out under the heading of "I. Local Authorities" are available to the staff of Government Departments, but the facilities for training in the course of employment are usually less good because of the absence of rent collection and of welfare services, and sometimes of direct maintenance.

B. Cost of Management

6. No general figure can be given. In the case of estates belonging to the Ministry of Works which are managed by local authorities commission on the rents collected is paid, and this varies from 6 to 10 per cent; in addition, the actual cost of repairs is paid. In the case of the Ministry of Supply the estimated annual expenditure on management is 6 per cent of the gross rents receivable, while the average annual maintenance cost per house is £20 per annum.

7. No figures are available.

8. Division of responsibility

The tenants of the Commissioners of Crown Lands have no responsibility for repairs or internal decoration except that they must replace broken glass. Tenants of the Ministry of Supply, and the Atomic Energy Authority, and those occupying houses managed by the Ministry of Works are responsible for internal decoration, except on a change of tenancy. They also have to replace broken windows, sweep chimneys and make good any damage due to carelessness.

III. Housing Associations

With few exceptions, housing associations and housing trusts own a relatively small total of accommodation. Most housing associations are small, some have as few as twenty houses, but the large trusts may own several thousand. Under this heading come some industrial estates, provided for workers in specific industries.

Most housing associations employ a secretary and manager, who, in the case of the small societies, will be responsible for all the work of management and maintenance, as well as dealing with the financial side, including payments to shareholders. The larger associations may employ as well resident managers or caretakers, responsible to the head office, together with clerical and maintenance staff.

2. Character of housing estates

(a) Size: Housing associations own estates varying in size from small groups of twenty or twenty-five houses or flats to several thousand dwellings. There are more small associations owning from twenty to 1,000 dwellings than there are large associations. As examples of some of the larger associations may be taken the Bournville Village Trust, with 3,500 houses, some of which have been sold or let on long lease; the Northern Ireland Housing Trust, which has built over 14,000 houses for Irish local authorities; the Coal Industry Housing Association, which has built 20,00 houses in different parts of England in groups of 1,000 to 2,000 for workers in the mining industry; the Scottish Special Housing Association, which owns over 30,000 houses, most of which have been built to supplement the work of Scottish local authorities.

(b) Purpose: Housing associations may build for particular groups of people or for those in need generally. Some small associations have built only or mainly for old people, others for people with very low incomes, others again for workers in a particular industry, such as that providing housing for employees of the British Overseas Airways Corporation. In a number of small "self-build" associations, people have built houses for themselves. Where the housing association is supplementing the work of the local authority, it may receive subsidy from the State and possibly from the local authority as well.

(c) Types of dwelling: Outside London, housing associations have built almost solely one-family houses; inside London they have built largely blocks of flats, usually of three to five storeys. Some associations have bought existing houses and improved them; sometimes they have converted old houses into small separate dwellings.

(d) Ancillary buildings: The provision of these is dependent on size of the estate, and the provision already existing in the immediate neighbourhood. On the large cottage estates shops are usually provided, and sometimes a hall for the use of tenants; in a few cases schools, nursery schools, churches, chapels, libraries and rest homes for old people have been included. On estates of flats children's playgrounds are usually provided. Some of the large associations have provided playing fields, bowling-greens or tennis-courts.

3. Management services

The chief management services provided by housing associations are rent collection, maintenance and welfare. Housing associations do not usually keep long waiting lists; most of the smaller associations give a preference to sons and daughters of their existing tenants who are in need of a house; and some of the largest accept nominations from local authority waiting lists or from industry.

Rents are collected weekly by most housing associations, usually at the house, though in the case of some associations owning blocks of flats the tenants may pay their rent to the caretaker in his office. In the case of some industrial associations, such as the Coal Industry Housing Association, rents are deducted from wages or salaries, so that there is no rent collection to be done.

The extent of maintenance provided by the housing association will depend upon the tenancy agreements with their tenants, but in general they follow the same line as the local authorities. The usual practice is for the tenant to be responsible for internal decoration and sometimes for some minor repairs, while the housing association carry out all external repairs. In London and occasionally elsewhere, housing associations undertake internal redecorating as well.

The welfare services provided vary considerably according to the type of housing association. Those founded with a philanthropic aim provide extensive services through their housing management staff, particularly for old people. Help may be given in the formation of community associations, in the arrangement of holidays and convalescent treatment, by rest homes for old people, and through weekly contact with the tenants advice and help are available to individual families.

4. Staff

The staff employed on housing management depends mainly upon the number of dwellings to be looked after. The smallest associations will employ a secretary and manager, and possibly some clerical or part-time help in addition. Most associations employ rent collectors, but in a few cases, where the property consists of blocks of flats, rents may be paid to the caretaker instead. The proportion of collectors and caretakers is as given for local authority housing. The housing manager is normally qualified to deal with the maintenance side of the work, either directly or through a building inspector.

Maintenance may be carried out by a staff employed by the housing association, or by putting the work out to contract, and often by a combination of the two.

It is not possible to give general figures of the number of staff of each kind employed in housing management by housing associations, because of the variety of their circumstances.

5. Training of staff

See answer to this question under Local Authorities; the training is the same in both cases.

B. Cost of Housing Management

6. Figures are not available on which to base any estimate of the annual expenditure on housing management by housing associations as a percentage of the average rent.

The following may be taken as examples:

(a) The Scottish Special Housing Association

Management costs = 6.1 per cent of rent
Repairs costs = 13.0 per cent of rent

(b) The Guinness Trust

Management costs including caretakers = 30.7 per cent of gross rent
Repairs costs = 35.7 per cent of gross rent

(c) Copec House Improvement Society

Management costs = 11.1 per cent of gross rent
Repairs costs = 9.9 per cent of gross rent

These figures should not be regarded as comparable, since the first association owns only cottages or flatted cottage property, the second only flats, and the third mainly old houses improved and converted.

7. No reply possible.

8. Maintenance by tenants

The practice of the housing associations in matters of repairs is similar to that of the local authorities. Outside London the tenant is normally responsible for interior decoration, and for some minor repairs. The housing associations are responsible for all structural repairs and for external painting, as well as for most internal repairs. In the case of flats, the tenants are frequently (but not always) responsible for cleaning stairs and balconies. Space around the flats is sometimes allotted to individual tenants as gardens, but is more frequently maintained by the associations.

IV. Private Owners

Where information is available it should be set out on the general lines indicated in the preceding three categories.

* * *

C. General Conclusions

9. There are no modifications of existing policies or principles in relation to current housing management under consideration on a national scale at the present time. Individual owners are likely to keep the efficiency and economy of their management methods under review, and experiments in such matters as the collection of some rents fortnightly instead of weekly, or the extension of the tenant's responsibility for repairs are constantly being made.

The introduction of differential rent schemes by an increasing number of local authorities is designed to put rate subsidies to the best use by ensuring that they go to tenants who most need reduced rents.

10. The main problem encountered in housing management since the war has been how to keep down the cost of new housing and hence the rents to be charged to the tenants. A management problem affecting local authorities in large cities has been the necessity to build increasing numbers of flats for people who have had no previous experience of flat life. This has entailed for the tenants adjustment to life lived in closer proximity to neighbours than before and to certain restrictions through the lack of back garden or yard. The landlord has had to provide and manage services such as lifts, laundries or common rooms, not required on cottage estates. In particular, the difficulty of providing sound insulation at low cost has raised problems for both landlord and tenant.

In relation to existing houses subject to rent control (i.e. not those of local authorities) the main problem has been, and remains, that of seeing that they are kept adequately in repair.

11. In dealing with this paragraph of HOU/WP.1/Working Paper No.5, it would be useful if one recent and one older estate could be selected in each case. The information could well include the age and type of the accommodation; and the facilities, such as lifts, provided, as these affect the management and repairs costs.

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HOU/WP.1/24
31 August 1955

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ECONOMIC COMMISSION FOR EUROPE

HOUSING COMMITTEE

Working Party on Development of Housing Policies

HOUSING IN THE LESS INDUSTRIALIZED COUNTRIES OF EUROPE

Note by the Secretariat

1. During the course of its sixth session, in May this year, the Working Party on Development of Housing Policies considered the problem of housing in the less industrialized countries of Europe. It was agreed that
 - "(a) the countries concerned should consider their requirements and problems in the light of this discussion and take such action as they thought fit, either individually or collectively, keeping the Secretariat informed as far as possible;
 - (b) in so far as further action fell to the Housing Committee it should be carried on under the competence of the Working Party on the Development of Housing Policies;
 - (c) the Secretariat should keep in touch with the situation, working in close collaboration with experts of the less industrialized countries interested, with experts from countries which had offered or wished to offer various kinds of assistance, with the ECE Expert Group on the Economic Development of Southern Europe, and with the International Labour Organisation (ILO) and the International Council for Building Research, Studies and Documentation (CIB);
 - (d) the Secretariat should prepare a report on the results of these consultations, suggesting if necessary specific lines of action to the Working Party on the Development of Housing Policies." (Document HOU/WP.1/21, paragraph 9).
2. The Secretariat has consulted with interested governments and with the bodies mentioned above and records in the present note the results to date of these consultations.

3. The proposed lines of action emerge from the three categories of recommendations put forward in the Secretariat's report (HOU/77). The first are those which individual governments in the less industrialized countries should themselves consider, such as the formulation of a long-term and comprehensive housing policy, the establishment of a single national housing organization and the drawing up of current and long-term housing programmes. The delegates of these countries may be ready to report at the forthcoming session of the Working Party what their governments are doing in this respect. Secondly, certain types of action have been recommended which these countries might usefully take co-operatively and in agreement with each other and on which they might report, the most important being: (a) specialization and co-ordination of production of key building materials and supplies; (b) the establishment of a common documentation service and in part a joint research programme. Thirdly, there is the possible contribution which the Housing Committee could make to assist these countries in developing and expediting their housing programmes. The present note is confined to discussing possibilities of practical action in the last-mentioned category.

4. The immediate problem is how to translate the offers of help, expressed in rather general terms by representatives from a number of countries at the last session of the Working Party, into specific action which could effectively meet the real needs for assistance existing in the less industrialized countries. As a first step it might be useful if a small mission of not more than four or five experts, chosen from among delegates to the Housing Committee, studied the problems on the spot so as to arrive at practical recommendations on how best to assist the less industrialized countries in developing and expediting their housing programmes. The mission might stay about a week in each country. It might combine visits to a number of countries in one journey or, alternatively, visit first one country and later the remaining ones when more experience has been gained.

5. The mission of experts would not be expected at this stage to render specific technical assistance but rather to study the problem as a whole and to discuss with senior officials dealing with the country's housing the need for and possibilities of various kinds of assistance. For this reason it would facilitate the work of the mission if its members had broad knowledge of and wide experience in the housing field.

6. Interested countries might indicate to what extent they would be willing to pay travel expenses. In particular, receiving countries might be prepared to pay the expenses for travel and subsistence within their borders.

7. Delegates from the less industrialized countries who would like such a mission of experts to visit their country should indicate at the forthcoming session the earliest opportunity when it would be feasible for their senior housing officials to receive the mission. A convenient time might be the early spring of 1956.

8. The mission would be expected to report to the Committee, at its next session in 1956, the conclusions and recommendations which emerge from their work.

*See marginal
notes*

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HOU/WP.1/27
1 March 1956
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ECONOMIC COMMISSION FOR EUROPE

HOUSING COMMITTEE

Working Party on Development of Housing Policies

PROVISIONAL AGENDA

Eighth Session

to be held at the Palais des Nations, Geneva,
from 14 to 16 May 1956(1), starting at 10 a.m. on 14 May

1. Adoption of Agenda
2. Election of Officers
3. Housing in the less industrialized countries of Europe:
reports of Housing missions to Turkey and Yugoslavia
4. European housing developments and policies:
 - (i) main trends in 1955
 - (ii) co-operative housing and its relation to government policy
 - (iii) private financing of housing
5. Any other business
6. Adoption by Working Party of report of eighth session

-
- (1) It will be noted that the Working Party on Housing and Building Statistics is holding its sixth session also on these two days and therefore some of the meetings will be held simultaneously in different rooms. The Working Party on Development of Housing Policies will meet on Monday morning (but not in the afternoon) 14 May, in the morning and afternoon on Tuesday 15 May and for about an hour at 10 a.m. on Wednesday 16 May to adopt the report of its meeting. The Working Party on Housing and Building Statistics will meet both in the morning and afternoon on Monday 14 May, in the afternoon only of Tuesday 15 May, and for about an hour at 9 a.m. on Wednesday 16 May to adopt the report of its meeting. At 11 a.m. on Wednesday 16 May and for the remainder of the day the Housing Committee meets.

NOTES ON THE AGENDA FOR THE EIGHTH SESSION

Item 1: Adoption of Agenda

Item 2: Election of Officers

In accordance with the usual procedure the Working Party should elect its officers at its first session held in the calendar year.

Item 3: Housing in the less industrialized countries of Europe

State has promised a position
As a result of action taken at the last session of the Working Party held in October 1955, Housing Missions will visit Turkey and Yugoslavia in March 1956. The terms of reference of the Missions agreed to by the Working Party are to propose types and ways and means of co-operation and assistance designed to develop and expedite the housing programmes of these two countries. The reports of the Missions will be circulated early in April.

Item 4: European housing developments and policies

The provisional version of the Secretariat's Annual Survey will contain three parts: (i) main trends in 1955; (ii) co-operative housing and its relation to government policy; (iii) private financing of housing. General distribution of the final version of the Survey will take place after revision and completion of the draft by the Secretariat in the light of comments received in writing before and discussion during the eighth session of the Working Party.

Item 5: Any other business

Item 6: Adoption by Working Party of report of eighth session

In accordance with established practice the Working Party should agree on the report of its eighth session before concluding its work.

17 May 1956

Original: ENGLISH

ECONOMIC COMMISSION FOR EUROPE

HOUSING COMMITTEE

Working Party on Development of Housing Policies

REPORT OF EIGHTH SESSION

As adopted on 16 May 1956

1. The Working Party on Development of Housing Policies held its eighth session from 14 to 16 May 1956. Representatives of Austria, Belgium, Bulgaria, Denmark, the Federal Republic of Germany, Finland, France, Hungary, Ireland, Italy, the Netherlands, Norway, Poland, Romania, Spain, Turkey, the Union of Soviet Socialist Republics, the Eastern Zone of Germany, the United Kingdom, the United States of America, and Yugoslavia participated in the meeting. Israel was represented in a consultative capacity in accordance with paragraph 11 of the terms of reference of the Economic Commission for Europe. The following organizations were also represented: the International Center for Regional Planning and Development (ICRPD), the International Confederation of Free Trade Unions (ICFTU), the International Co-operative Alliance (ICA), the International Council for Building Research, Studies and Documentation (CIB), the International Federation of Building and Public Works (FIBTP) and the International Union of Architects (UIA).

Adoption of agenda

2. The provisional agenda (HOU/WP.1/27) and a time-table for the session were adopted.

Election of officers

3. Mr. C. BONNOME (France) and Mr. V. ČERVENKA (Czechoslovakia) were respectively elected Chairman and Vice-Chairman of the Working Party on Development of Housing Policies.

European housing developments and policies

4. The Secretariat introduced a provisional version of a report on European Housing Trends and Policies in 1955 (HOU/WP.1/Working Paper No. 3 and Add.1), drawn up as far as possible in accordance with the wishes expressed at the seventh session of the Working Party. The draft report had been prepared as usual on the responsibility of the Secretariat and was submitted to the Working

Party as a basis for discussion of the main developments in the field of housing in 1955 and for a fuller examination of certain long-term problems arising in connexion with government housing policies.

5. The Working Party examined the draft report in two parts, discussing first the four chapters comprising Part I: The Main Trends in 1955, namely the level of and trends in building activity, recent changes in financial policy affecting housing, rent policies in western Europe, and building prices and costs. In the course of the debate two suggestions in particular were widely supported: first, it was proposed that a table showing "dwellings completed from 1953 to 1955" should be broken up into two tables which would present the information for urban and rural areas respectively; secondly, it was proposed that an attempt should be made to make a synthesis (apart from the special enquiries in hand by the Working Party on Cost of Building and the work by the Working Party on Housing and Building Statistics) of government measures designed to stabilize or reduce costs of building. Attention was also drawn to factual points in the draft report which required correction or modification and the delegates of the countries concerned undertook to submit comments or additional information in writing to be taken into account by the Secretariat when preparing the final text.

6. With regard to Part I of the Housing Survey 1955, it was agreed that:

- (a) delegates should send in writing to the Secretariat by 15 June comments and corrections applying to the situation in their country. Part I of the draft report would be revised and completed in the light of comments received and the discussion at the present session of the Working Party and, together with Part II of the draft report, would then be generally released following established practice, on the responsibility of the Secretariat;
- (b) if statistical information were available or could be obtained, a table with two columns would be included in Part I of the draft report showing separately dwellings completed from 1953 to 1955 in urban and rural areas respectively;
- (c) there should be a separate attempt to make a systematic and comparative analysis of measures taken by governments to reduce or limit increases in the cost of house building. Experience in the United States of America should also be included. The report could be modelled after

that on The Cost of House Construction (E/ECE/165) issued in May 1953, but modified as necessary and brought up to date. The work should be done by the Secretariat in collaboration with the rapporteurs who took part in drafting the previous report, Mr. A. Marini (France) and Mr. P. Arctander (Denmark), with the addition of Mr. J. Gorynski (Poland).

7. The Working Party next examined Part II of the provisional Housing Survey for 1955, namely the chapter on Private Financing of Housing and that on Co-operative Housing. Some delegates gave orally certain corrections and supplementary information or drew attention to the existence of additional information for their ~~country which they undertook to~~ submit in writing to the Secretariat. In the course of the debate suggestions were made about expanding and completing the chapter on Private Financing of Housing and it was noted in particular that in the final version of this chapter an attempt would be made by the Secretariat to discuss the general factors influencing private investment in housing and to include brief conclusions. It was considered desirable to make a sharper distinction between private sources of financing housing and private individual house-building with various kinds of State aid.

8. It was agreed with regard to Part II of the Housing Survey 1955 that delegates should send in writing to the Secretariat by 30 June 1956 comments and corrections applying to the situation in their own country, subject to the availability of the Russian text of the draft report well in advance of that date.

9. The delegate of the Union of Soviet Socialist Republics lodged a strong protest which he wished to have recorded in the report of the present session against the deplorable and deteriorating situation with regard to the availability of documents in Russian. For this reason the delegation of the USSR had been unable to prepare itself fully before the meeting and was thus prevented from taking a more active part in the discussion of important items on the agenda. The Secretariat explained the situation and stated that this formal protest would be brought to the attention of the Director of the European Office.

Housing in the less industrialized countries of Europe

10. Mr. van der MEER (Netherlands), Chairman of the two Expert Housing Missions which went to Turkey and Yugoslavia respectively, introduced the draft reports of the Missions (HOU/WP.1/Working Paper No.4 and Add.1 and 2), including amendments.

to the draft reports which had been agreed upon at the meetings of the Missions on the preceding day. Each of the reports contained four sections, namely, the scope of the Mission's visit, an account of the housing problem in the country in question, a brief analysis of the principal problems involved in developing and expediting the housing programmes of that country and a summary of the principal conclusions and recommendations of the Mission. It was the Missions' view that these reports laid down a basis for a practical programme of action of help to and co-operation with Turkey and Yugoslavia.

11. The delegate of Yugoslavia expressed the appreciation of his Government for the work done and the results accomplished by the Expert Housing Mission. His delegation, while accepting in principle the report, especially its conclusions and recommendations, stated that there would be a few minor corrections of fact and perhaps more detailed comments submitted on the recommendations, which would be sent to the Secretariat after careful study of the report by the appropriate Yugoslav Authorities. He gave a brief account of the steps being taken in his country to implement the recommendations of the Mission, particularly with regard to the central planning and co-ordination of housing policy. His delegation intended to circulate to delegates of interested countries specific proposals for international action of a more detailed character along the lines recommended in the Mission's report. He informed the meeting that his delegation had already begun to receive technical information and documentation from a number of countries represented in the Housing Committee. The Yugoslav delegate suggested that: (a) the Working Party should accept the report of the Expert Housing Missions to his country and endorse the recommendations and conclusions with regard to international action; (b) a small ad hoc Working Party should be established for the purpose of following up the recommendations of the Mission; (c) governments be recommended to consider, within the framework of bilateral arrangements existing or to be made, the inclusion of technical co-operation in the field of housing and building, along the lines proposed in the report of the Mission.

12. The delegate of Turkey expressed the appreciation of his Government to members of the Housing Commission and the Governments they represented, and to the Housing Committee under whose auspices the Expert Housing Mission was sent to his country, for the work accomplished. He agreed with the analysis of the principal problems and the conclusions and recommendations set out in the draft

report. His Government was considering the implementation of these recommendations, especially the creation of a central housing authority and of a national building research organization, the setting up of which required expert advice. His Government intended to formulate specific proposals for international co-operation and assistance along the lines suggested in the Mission's report.

13. The delegate of the International Confederation of Free Trade Unions (ICFTU) gave an account of the activities of his Organization designed to help the less industrialized countries in this field.

14. The representative in Europe of the United Nations Technical Assistance Administration explained the possibilities and procedures concerning assistance which could be obtained through this Administration, as well as the limitations of the programme. In this connexion it was pointed out that the Committee's activities which concern the United Nations Technical Assistance Administration had been and would continue to be co-ordinated as appropriate with the Administration.

15. The delegate of Belgium stated that his Government was prepared to draw up an agreement for collaboration in the housing field with the Government of Yugoslavia on a bilateral basis. Among the points arranged the Belgian Authorities were prepared to receive technicians, foremen and building workers, send experts and furnish technical documentation as required, and exchange visits of housing officials from municipal authorities. Similar arrangements were envisaged with Turkey. The delegates of several countries which were represented in the Housing Missions and of other interested governments supported the idea of bilateral arrangements and indicated that their Governments wished to participate in the programme envisaged in the reports of the Missions.

16. The Working Party;

- (a) endorsed the recommendations in the reports of the Expert Housing Missions to Yugoslavia and Turkey designed to lead to international aid (HOU/WP.1/Working Paper No. 4 and Add.1 and 2, and as further amended);
- (b) requested the Executive Secretary to transmit the relevant report to the Governments of Yugoslavia and Turkey respectively, together with a statement of the views and conclusions of the Working Party, with a request that these two Governments' views on the reports should be transmitted to him as soon as possible;

- (c) requested that thereafter the final text of the reports, together with the views of the two Governments, should be circulated to all Governments with a request that each Government prepared to offer assistance to Yugoslavia and Turkey should report to the next session of the Committee on the aid it was providing;
- (d) invited Governments, when making arrangements for bilateral aid with Yugoslavia and Turkey, to take into account assistance being given under the United Nations Technical Assistance Programme or by other international organizations, and co-ordinate as necessary such activities with the United Nations Technical Assistance Programme;
- (e) recommended that an ad hoc Working Party should be formed to follow up such arrangements and to deal with problems of housing development in less industrialized countries.

17. The Working Party considered a note by the Secretariat (HOU/WP.1/Working Paper No. 2) stating that a request had been received from the Greek Government that a mission similar to that sent to Yugoslavia and Turkey should be sent to Greece. The Working Party decided, in the absence of a representative of Greece, to defer consideration of this request until a later session.

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ECONOMIC COMMISSION FOR EUROPEHOUSING COMMITTEEWorking Party on Development of Housing Policies

(Eighth session, 14 to 16 May 1956)

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Vice-Chairman: Mr. Vladimír ČERVENKA (Czechoslovakia)

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Mr. Joseph PAQUAY

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Mme Alice DE VESTEL-VERMEERSCH

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Vice-Ministre, Ministère de la
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Mr. Wassil RAEV

Ingénieur en chef au Ministère des Travaux
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President of the Central Office of Housing
and Civil Construction

Mr. Václav KASALICKÝ

Expert, Ministry of Housing

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Chief of Section, Ministry of Housing

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Federal Ministry of Housing
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Chief Housing Architect, Department of
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Director of the Research Institute
for Dwellings

Mr. Wladimir MARTCHENKO

Member of the Scientific Council,
Communal Ministry

EASTERN ZONE OF GERMANY

Mr. Werner SCHNEIDRATUS

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Town Planning, Ministry of Reconstruction

Mr. Ulrich WILKEN

Director of the Bureau of Building Design,
Stralsund

Mrs. Raissa HOFFMANN

Interpreter

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Mr. John OLIVER

Assistant Secretary, Ministry of Health
and Local Government for Northern
Ireland

Mr. Maurice BLACKSHAW

Superintending Architect for Housing,
Ministry of Housing and Local Government

Mr. Frederick BATH

Assistant Secretary, Ministry of Works

Mr. Thomas McLEAN

Principal, Department of Health for
Scotland

UNITED STATES OF AMERICA

Mr. Daniel HAMADY	Assistant to the Administrator for International Housing Activities, Housing and Home Finance Agency
Mr. Barton JENKS	Housing Officer, United States Operation Mission (USOM), Italy
Mr. George TESORO	Senior Economic Officer, Resident Delegation to the ECE
Mr. Frederick VREELAND	Economic Officer, Resident Delegation to the ECE

YUGOSLAVIA

Mr. Dusan STEFANOVIĆ	Chief of the Housing Section, Serbian Institute of Economy
Mr. Milutin MAKSIMOVIĆ	Deputy Director and Chief of First Division, Institute for Testing Materials

GOVERNMENT PARTICIPATING IN A CONSULTATIVE CAPACITY
(paragraph 11 of the terms of reference of the
Economic Commission for Europe)

ISRAEL

Mr. David TANNE	Director, Housing Department, Ministry of Labour
Mr. Israel BENIAMINI	Director, Development and Central Department, Ministry of Labour

UNITED NATIONS SPECIALIZED AGENCIES

INTERNATIONAL LABOUR ORGANISATION (ILO)

Mr. E. HOWENSTINE	Economist, Economic Division
Mr. Michael O'CALLAGHAN	Executive Secretary, Building Civil Engineering and Public Works Committee

INTERNATIONAL NON-GOVERNMENTAL ORGANIZATIONS

INTERNATIONAL CENTRE FOR REGIONAL PLANNING AND DEVELOPMENT (ICRPD)

Mr. Vladimir BODIANSKY	Member of the Temporary Committee of ICRPD
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INTERNATIONAL CONFEDERATION OF FREE TRADE UNIONS (ICFTU)

Mr. Hein UMRATH	Secretary, Permanent Housing Committee, ERO/ICFTU
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INTERNATIONAL CO-OPERATIVE ALLIANCE (ICA)

Mr. Léon ROBERT	Président de la Fédération nationale des coopératives HIM
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Secretary of the Studies Section

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Secrétaire général de la Société suisse
des entrepreneurs à Zurich

INTERNATIONAL UNION OF ARCHITECTS (IUA)

Mr. Lucien DE VESTEL

Président de la Commission de l'habitat

Mr. Jean-Pierre VOUGA

Architecte, Délégué aux Commissions de
travail de l'IUA

Chisum State

Distr.
RESTRICTED
HOU/WP.1/30
5 September 1956
Original: ENGLISH

ECONOMIC COMMISSION FOR EUROPE

HOUSING COMMITTEE

Working Party on Development of Housing Policies

PROVISIONAL AGENDA

Ninth Session

to be held at the Palais des Nations, Geneva,
on 26 November 1956 (morning only) starting at 10.30 a.m.

1. Adoption of Agenda.
2. Review of work in hand and discussion of programme of work to be carried out after the winding-up of the Working Party on Development of Housing Policies.
3. Adoption by the Working Party of the report of its ninth session.

NOTES ON THE AGENDA FOR THE NINTH SESSION

Item 1: Adoption of Agenda

The Housing Committee decided at its last session in May 1956 that the Working Party on Development of Housing Policies should be abolished, subject to it holding a final meeting immediately before the next session of the Committee. The purpose of this meeting would be to report to the Committee on the work accomplished and on that still in progress (E/ECE/HOU/59, paragraph 4 (d)).

Item 2: Review of work in hand and discussion of programme of work to be carried out after the winding-up of the Working Party on Development of Housing Policies

The Secretariat will circulate a paper for consideration under Item 8 of the Housing Committee's agenda, "Programme of Future Work". Part of the document will relate to the discussion under Item 2 of the agenda of the Working Party on Development of Housing Policies: in particular, there will be a brief analysis of the results achieved, and a discussion of the programme of work to be carried out after the winding up of the Working Party, including proposed arrangements for continuing or completing the work in hand.

Item 3: Adoption by the Working Party of the report of its ninth session

In accordance with established practice, the Working Party should agree on the report of its ninth session, before concluding its work.

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HOU/WP.1/31

12 December 1956

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→ ECONOMIC COMMISSION FOR EUROPE

HOUSING COMMITTEE

Working Party on Development of Housing Policies

REPORT OF THE NINTH SESSION

1. The Working Party on Development of Housing Policies held its ninth session on 26 November 1956. Representatives from Austria, Belgium, Bulgaria, the Byelorussian SSR, Czechoslovakia, Denmark, the Federal Republic of Germany, France, Hungary, the Netherlands, Norway, Poland, Romania, Spain, Sweden, Switzerland, Turkey, the Ukrainian SSR, the Union of Soviet Socialist Republics, the Eastern Zone of Germany, the United Kingdom, the United States of America, and Yugoslavia participated in the meeting. The following organizations were also represented: the International Labour Organisation (ILO), the International Co-operative Alliance (ICA), the International Council for Building Research, Studies and Documentation (CIB), and the International Federation of Building and Public Works (FIBTP).

Adoption of Agenda

2. The provisional agenda (HOU/WP.1/30) was adopted.

Accomplishments of the Working Party

3. The Working Party reviewed the main results it had achieved on the basis of an analysis of its past work summarized in paragraph 2(a), (b), (c), (d) and (e) of HOU/Working Paper No. 42. The Working Party agreed that the paragraph referred to was a balanced account of the work it had carried out and recommended to the Housing Committee that the text be included as an annex to the report of the Committee's thirteenth session (E/ECE/HOU/64, Annex I).

Programme of Future Work

4. The Working Party had a preliminary discussion of the programme of work to be carried out after it has wound up on the basis of paragraphs 5 and 6(a) of HOU/Working Paper No. 42 and of other documents referred to therein. The Working Party declared itself satisfied that the proposed arrangements for continuing or completing the work in hand, as set out in the various papers to the Committee, were adequate.

ECONOMIC COMMISSION FOR EUROPE

HOUSING COMMITTEE

Working Party on Development of Housing Policies

(Ninth session, 26 November 1956)

LIST OF DELEGATES

Chairman: Mr. Camille BONNOME (France)

Vice-Chairman: Mr. Vladimir ČERVENKA (Czechoslovakia)

AUSTRIA

Mr. Adolf VICEK	Director of the Federal Ministry for Trade and Reconstruction
Mr. Adalbert HÄRTEL	Deputy Director of the Federal Ministry for Social Administration
Mr. Ludwig RUTSCHKA	Chief of Division, Population and Housing Censuses, Central Statistical Office
Mr. Rupert GMOSER	Secretary of the Austrian Trade Union Federation

BELGIUM

Mr. Joseph CEUTERICK	Directeur général au Ministère de la Santé publique et de la Famille
Mr. Guillaume VANDERVEKEN	Secrétaire général de la Société nationale du logement (SNL)
Mr. Joseph PAQUAY	Secrétaire général de l'Institut national pour la promotion de l'habitation

BYELORUSSIAN SOVIET SOCIALIST REPUBLIC

Mr. Vladimir KOROL	Chief of the Committee for Housing and Architecture, Council of Ministers of the Byelorussian SSR
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BULGARIA

Mr. Wassil STOILOFF	Vice-Minister, Ministry of Building
Mr. Ljubomir FOURNAJIEFF	Vice-President, Committee on Building and Architecture

CZECHOSLOVAKIA

Mr. Vladimir ČERVENKA	President of the Central Office of House-building
Mr. Václav KASALICKÝ	Expert, Ministry of Housing

DENMARK

Mr. Johannes BLØCHER	Chief of Section, Ministry of Housing
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FEDERAL REPUBLIC OF GERMANY

Mr. Wolfgang TRIEBEL

Director, Building Research Institute,
Hanover

FRANCE

Mr. Camille BONNOME

Inspecteur général, Chef du Service de
l'Inspection générale au Ministère de
la Reconstruction et du Logement

Mr. Eugène BROUILLARD

Sous-Directeur au Secrétariat d'Etat à
la Reconstruction et au Logement

HUNGARY

Mr. Simon FERENCZ

Permanent Delegate to the ECE

NETHERLANDS

Mr. Gerrit van der FLIER

Deputy Director General, Housing and
Building Industry

NORWAY

Mr. Carl ANONSEN

Chief of Statistical and Planning Division,
Housing Board

Mr. Jens SEIP

Deputy Director of the State Housing Bank

POLAND

Mr. Juliusz GORYNSKI

Directeur de l'Institut scientifique de
l'habitat "IBM"

Mr. Adam ANDRZEJEWSKI

Scientific Director of the Housing Institute

ROMANIA

Mr. Ladislav ADLER

Vice-Président du Comité d'Etat pour
l'architecture et la construction

Mr. Nicolae DROGEANU

Directeur technique de l'Institut des
projets

Mr. Pompiliu MACOVEI

Architecte en chef de la ville de Bucarest

SPAIN

Mr. Luis VALERO BERMEO

Director General, National Housing Institute

SWEDEN

Mr. Lennart BJÖRK

Deputy Chief of Section, Labour Market
Board

SWITZERLAND

Mr. Roland BOMMELI

Chef de la Centrale fédérale des possibilités
de travail et du Bureau pour la construction
de logements

TURKEY

Mr. Mehmet AKTAN

Director of Board of Building Research and
Housing, Ministry of Public Works

UKRAINIAN SOVIET SOCIALIST REPUBLIC

Mr. Nicolei IVANTCHENKO

Vice-Chairman of the Committee for Housing
and Architecture of the Council of Ministers
of the Ukrainian SSR

Mr. Mikhaïl ROUTCHKO

Chief of Department, Central Institute for
Planning

Mr. Anatole MACHKOV

First Secretary of the Ministry for Foreign
Affairs of the Ukrainian SSR

UNION OF SOVIET SOCIALIST REPUBLICS

Mr. Wladimir MARTCHENKO

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Council, Communal Ministry

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Deputy Chief, Town Planning Department
"GOSPLAN"

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International Organizations at Geneva

YUGOSLAVIA

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Chief of Housing Section, Institute of
Economy for Serbia

Mr. Milutin MAKSIMOVIĆ

Deputy Director, Institute for Testing
Materials of Serbia

Mr. Bogdan NIKOLAJEVIĆ

Chief of Division of Building and Construction
Statistics, Federal Statistical Office

UNITED NATIONS SPECIALIZED AGENCY

INTERNATIONAL LABOUR ORGANIZATION (ILO)

Mr. E. HOWENSTINE	Economist, Economic Division
Mr. Michael O'CALLAGHAN	Executive Secretary, Building, Civil Engineering and Public Works Committee

INTERNATIONAL NON-GOVERNMENTAL ORGANIZATIONS

INTERNATIONAL CO-OPERATIVE ALLIANCE (ICA)

Mr. Léon ROBERT	Président de la Fédération nationale des coopératives HLM
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INTERNATIONAL COUNCIL FOR BUILDING
RESEARCH, STUDIES AND DOCUMENTATION (CIB)

Mr. Alfredo TURIN	Technical Secretary of the Studies Section
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INTERNATIONAL FEDERATION OF BUILDING
AND PUBLIC WORKS (FIBTP)

Mr. Ernst FISCHER	Secrétaire général de la Société suisse des entrepreneurs à Zurich
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HOU/WP.2/49
28 March 1957
ENGLISH only

ECONOMIC COMMISSION FOR EUROPE

HOUSING COMMITTEE

Working Party on Cost of Building
(Eighth session, 26 November 1956)

LIST OF DELEGATES

Chairman : Mr. Lucien DE VESTEL (Belgium)

AUSTRIA

Mr. Adolf VLCEK

Director of the Federal Ministry for Trade
and Reconstruction

Mr. Adalbert HÄRTEL

Deputy Director of the Federal Ministry
for Social Administration

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Santé publique et de la Famille

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Secrétaire général de la Société nationale
du logement (SNL)

Mr. Joseph PAQUAY

Secrétaire général de l'Institut national
pour la promotion de l'habitation.

Mr. Lucien DE VESTEL

Président du Centre belge de documentation
et d'information de la construction (CEDOC)

BYELORUSSIAN SOVIET SOCIALIST REPUBLIC

Mr. Vladimir KOROL

Chief of the Committee for Housing and
Architecture, Council of Ministers of the
Byelorussian SSR

Mr. Victor KOLBASSINE

Third Secretary of the Ministry of Foreign
Affairs of the Byelorussian SSR

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Expert, Ministry of Housing

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ITALY

Mr. Italo DI LORENZO

Chief of Division, Ministry of Public Works

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Mr. Milutin MAKSIMOVIC	Deputy Director, Institute for Testing Materials of Serbia
Mr. Bogdan NIKOLAJEVIC	Chief of Division of Building and Construction Statistics, Federal Statistical Office

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Mr. Jean-Pierre VOUGA	Architecte, Délégué aux Commissions de travail
Mr. André RIVOIRE	Architecte

UNION INTERNATIONALE DE LA PROPRIETE FONCIERE BATIE (UIPFB)

Mr. Jean PONCET	Avocat, Secrétaire général
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