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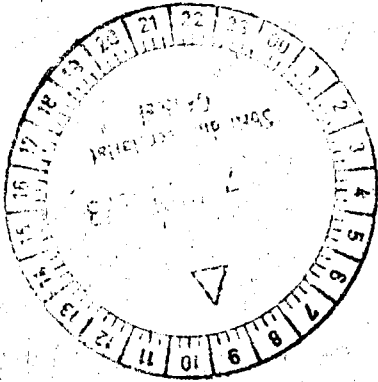
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COMMISSION OF THE EUROPEAN COMMUNITIES

COM(78) 242 final.

Brussels, 6 June 1978



REPORT FROM THE COMMISSION TO THE COUNCIL

ON THE UTILIZATION OF SUMS AVAILABLE FOR GRANTING BUILDING LOANS
TO OFFICIALS OF THE EUROPEAN COMMUNITIES OVER THE PERIOD
1 JANUARY 1977 TO 31 DECEMBER 1977

COM(78) 242 final.

REPORT TO THE COUNCIL ON THE UTILIZATION OF SUMS AVAILABLE
FOR GRANTING BUILDING LOANS TO OFFICIALS OF THE
EUROPEAN COMMUNITIES OVER THE PERIOD 1 JANUARY 1977 TO
31 DECEMBER 1977

INTRODUCTION

This is the fifth report drawn up by the Commission. It covers the period from 1 January 1977 to 31 December 1977 and is in four parts:

- I. Work of the Loans Committee.
- II. Utilization of funds during the financial year.
- III. Social aspects.
- IV. Conclusions.

I. WORK OF THE LOANS COMMITTEE

A. Meetings

The Committee held four meetings (seven days) and examined 566 applications.

B. Working methods

Faced once again with the problem of insufficient funds to satisfy all the applicants, the Committee decided that it was necessary to continue selecting applications on the basis of certain priority criteria, as it has been doing since 1972.

During the period in question it used the new system in force since 1976 which takes account of a greater number of factors, weighted according to importance, notably:

- A. the location of the property to be financed;
- B. the applicant's age and family status;
- C. the income of the applicant and, where applicable, of his spouse.

C. Opinions given by the Committee

On the basis of these criteria the Committee approved 201 applications and rejected 13 during the financial year in question.

II.

UTILIZATION OF FUNDS

1. General administration

	at 31/12/1976	during the financial year	at 31/12/1977
Applications made	2 065	294	2 359
Applications withdrawn	- 268	41	- 309
Applications pending	- 38	/	- 20
Applications already submitted or to be submitted to the Committee	1 759	271	2 030
Applications on which no decision was taken because all funds for the financial year had been disbursed	- 392	- 60	- 452
Cases decided by the Commission	1 367	211	1 578
Refusals	- 50	- 13	- 63
Loans granted	1 317	198 +	1 515 *
Loans cancelled at the request of recipients	- 27	- 2	- 29
Loans outstanding	1 290	196	<u>1 486</u>

* 1 515 loans involving 1 397 officials.

+ 198 loans involving 194 officials.

2. Financial administration

(a) Money derived from the ECSC Fund

<u>A. Funds available initially</u>	<u>Bfrs</u>
40% of the ECSC Pension Fund	510 187 020
ECSC interest 1970 and 1971	+ 7 104 737
	<hr/>
	517 291 757
Balance due on ECSC loans at 15 December 1971	- 93 878 178
	<hr/>
Available at 15 December 1971	423 413 579
New funds made available in 1976	+ 140 000 000
<u>B. Loans granted from 15 December 1971 to 31 December 1976</u>	
Bfrs 765 858 918 - Bfrs 19 350 709 (cancelled)	- 746 508 209
<u>C. Receipts from 1 January 1972 to 31 December 1976</u>	
Redemption Bfrs 142 594 083	} + 263 701 014
Interest Bfrs + 95 974 089	
Repayments Bfrs + 25 132 842	
<u>D. Receipts from 1 January 1977 to 31 December 1977</u>	
Redemption Bfrs 39 056 028	} + 74 619 880
Interest Bfrs + 28 157 758	
Repayments Bfrs + 7 406 094	
<u>E. Loans granted from 1 January 1977 to 31 December 1977</u>	
Bfrs 175 741 828 - Bfrs 2 199 000 (cancelled)	- 173 542 828
<u>F. Forecasts for coming financial years</u>	
1978 { Receipts	+ 80 000 000
{ Loans to be granted	- 80 000 000
1979 { Receipts	+ 88 000 000
{ Loans to be granted	- 88 000 000

(b) Budget appropriations

Appropriations available	Bfrs 50 000 000
Appropriations committed in 1976 and paid in 1976 and 1977 which made it possible to grant 67 loans	Bfrs 49 999 994

3. Statistics

See pages 7 to 10 and Tables I and II.

III. SOCIAL ASPECTS

During the period in question, the Loans Committee, with Commission approval, continued to apply the priority criteria, the purpose of which is to help first of all employees with the lowest income.

The 198 loans granted during the financial year involve 194 officials. A breakdown by grade is contained in Table II.

This breakdown shows that the recipients of loans were:

4	in category A
55	in category B
103	in category C
32	in category D.

IV. CONCLUSIONS

1. The number of new loan applications was 294.
2. 198 loans were granted, totalling Bfrs 173 542 828.
3. The obligation imposed by the Council to distribute a minimum of Bfrs 50 000 000 annually was therefore respected.

4. On 31 December 1977, 452 applications were pending.
5. Following increases in the Belgian retail price index, the ceilings set in Article 4(2) of the implementing provisions were raised as follows:

On 17 June 1971:	Bfrs 600 000 + Bfrs 50 000 per child
On 1 May 1972:	Bfrs 630 000 + Bfrs 52 500 per child
On 1 December 1972:	Bfrs 660 000 + Bfrs 55 000 per child
On 24 January 1974:	Bfrs 693 000 + Bfrs 57 750 per child
On 1 April 1974:	Bfrs 727 650 + Bfrs 60 638 per child
On 1 August 1974:	Bfrs 764 033 + Bfrs 63 670 per child
On 1 January 1975:	Bfrs 802 235 + Bfrs 66 854 per child
On 1 July 1975:	Bfrs 842 347 + Bfrs 70 197 per child
On 1 January 1976:	Bfrs 884 464 + Bfrs 73 707 per child
On 1 October 1976:	Bfrs 928 687 + Bfrs 77 392 per child
On 1 July 1977:	Bfrs 975 121 + Bfrs 81 262 per child

This represents a 62.52% increase in ceilings, which means that fewer officials can be granted a loan.

The ABEX index shows a 121.84% increase in building costs for the period from 1 November 1971 to 1 November 1977.

STATISTICS AS AT 31 DECEMBER 1977

I. Loans granted (object of loan)

Purchase of building land	84
Purchase of house	211
Purchase of flat	318
Purchase + repayment (flat)	2
Purchase + repayment (house)	2
Purchase + conversion (house)	48
Purchase + conversion (flat)	3
Building of house	573
Building + repayment (house)	6
Repayment of loan (flat)	29
Repayment of loan (house)	135
Conversion of flat	5
Conversion of house	79
Conversion + repayment (house)	4
	<hr/>
TOTAL	1 499
	<hr/> <hr/>

NB. Of these 1 499 loans 102 were granted in two instalments, which means that a total of 1 397 officials were involved.

II. Recipients

(a) By institution

Council	98
Parliament	57
Court of Justice	19
Economic and Social Committee	21
Audit Board	4

Commission, Brussels	739
Commission, Luxembourg	129
Commission, Ispra	213
ECSC Auditor's Office	2
Commission, Karlsruhe	7
Commission, Geel-Mol	45
Commission, Petten	24
Commission, other	39

TOTAL 1 397

(b) By nationality

Belgian	330
German	301
French	226
Italian	380
Luxembourg	41
Dutch	107
British	10
Irish	1
Other	1

TOTAL 1 397

(c) By sex

Female	439
Male	958

TOTAL 1 397

(d) By marital status

Single	152
Married	1 152
Separated	9
Divorced	70
Widowed	14

TOTAL 1 397

(e) By age at time of application

24 years	1
25 "	3
26 "	10
27 "	13
28 "	19
29 "	22
30 "	32
31 "	38
32 "	74
33 "	56
34 "	66
35 "	76
36 "	89
37 "	92
38 "	76
39 "	80
40 "	78
41 "	67
42 "	64
43 "	54
44 "	49
45 "	44
46 "	34
47 "	35
48 "	41
49 "	26
50 "	30
51 "	31
52 "	16
53 "	13
54 "	15
55 "	14
56 "	8
57 "	8
58 "	4
59 "	4
60 "	2
61 "	2
62 "	3
TOTAL	<u>1 397</u>

(f) By length of service at time of application

3 years	34	17 years	13
4 "	39	18 "	25
5 "	165	19 "	12
6 "	109	20 "	2
7 "	127	21 "	2
8 "	127	23 "	1
9 "	132		
10 "	161		
11 "	119	TOTAL	<u>1 397</u>
12 "	105		
13 "	112		
14 "	52		
15 "	32		
16 "	28		

III. The 1 397 recipients include 15 couples, where each spouse was an official and obtained a loan for the same dwelling. The number of dwellings is thus $1\ 397 - 15 = 1\ 382$.

(a) Location of dwellings

Belgium	819
Germany	34
France	74
Italy	244
Luxembourg	172
Netherlands	34
United Kingdom	3
Switzerland	1
Other	1
	<hr/>
TOTAL	1 382
	<hr/> <hr/>

(b) Relationship between borrower and location of dwelling

Country of employment	1 011
Country of origin	115
Country of employment and country of origin	220
Other	36
	<hr/>
TOTAL	1 382
	<hr/> <hr/>

GRADE 1	1977 STAFF NUMBERS 2	APPLICATIONS					SUCCESSFUL APPLICANTS BY NUMBER OF DEPENDANTS AS DEFINED IN THE STAFF REGULATIONS (EXCLUDING SPOUSE)										RATIO		APPLICATIONS PENDING				APPLICATIONS PENDING AS PERCENTAGE OF APPLICATIONS RECEIVED
		RECEIVED 3	WITH- DRAWN 4	REJECTED 5			0	1	2	3	4	5	6	7	TOTAL	APPLIC- ATIONS/ STAFF NUMBERS	LOANS GRANTED/ APPLIC- ATIONS	DOSSIER INCOMPLETE	DOSSIER COMPLETE		TOTAL		
				1	2	TOT													*REL	OTHER			
A 1	37	5	2	-	-	-	-	-	-	1	-	1	-	2			-	1	-	1			
2	163	24	1	1	1	2	1	4	1	1	1	-	-	12			-	5	4	9			
3	511	84	15	9	4	13	4	2	13	7	1	5	-	32			-	18	6	24			
4	1 148	156	32	5	3	8	4	5	20	14	17	2	-	65			-	31	20	51			
5	1 607	268	48	5	2	7	17	13	54	41	16	4	1	146			2	30	35	67			
6	894	160	28	4	1	5	14	13	31	28	8	4	-	98			1	28	18	47			
7	725	51	9	1	-	1	4	2	14	10	1	-	-	31			-	5	3	8			
8	1	1	-	-	-	-	-	-	1	-	-	-	-	1			-	-	-	-			
TOTAL A	5 086	769	135	25	11	36	44	39	134	104	45	16	2	387	15.11 %	50.32 %	3	118	86	207	26.91 %		
B 1	581	99	12	3	1	4	10	10	23	11	9	1	1	65			3	13	7	23			
2	827	162	26	1	6	7	26	14	39	23	3	1	2	108			1	14	8	23			
3	795	214	24	2	1	3	32	26	59	21	7	2	-	147			3	21	14	38			
4	569	125	19	3	-	3	10	13	36	16	6	1	-	82			1	13	7	21			
5	222	50	6	-	-	-	6	12	11	6	4	-	-	39			-	2	1	3			
TOTAL B	2 994	650	87	9	8	17	84	75	168	77	29	5	3	441	21.71 %	67.84 %	8	63	37	108	16.61 %		
C 1	733	118	6	2	1	3	40	20	19	10	3	-	-	92			1	11	8	20			
2	1 530	294	38	2	1	3	62	68	49	24	2	2	-	207			2	25	22	49			
3	1 480	219	23	2	2	4	38	42	38	18	4	-	-	140			2	26	21	49			
4	476	47	-	-	-	-	5	5	17	4	2	-	-	33			1	6	5	12			
5	145	9	1	-	-	-	2	1	2	-	-	-	-	5			-	2	1	3			
TOTAL C	4 364	687	68	6	4	10	147	136	125	56	11	2	-	477	15.74 %	69.43 %	6	70	57	133	19.35 %		
D -1	286	51	4	-	-	-	8	8	19	6	3	-	-	44			-	1	2	3			
2	290	48	3	-	-	-	3	10	15	6	2	-	-	36			1	4	4	9			
3	206	23	1	-	-	-	1	3	5	2	-	1	-	12			2	3	5	10			
TOTAL D	782	122	8	-	-	-	12	21	39	14	5	1	-	92	15.60 %	75.40 %	3	8	11	22	18.03 %		
GRAND TOTAL	13 226	2 228	298	40	23	63	287	271	466	251	90	24	5	3	1 397 *			20	259	191	470		

col. 5 : 1 = not admissible (does not comply with rules).
2 = rejected for social reasons.

* See table II
Grants in each financial
year.

*REL = Repayment of earlier loan

OFFICIALS TO WHOM A LOAN WAS GRANTED
DURING THE PERIOD

GRADE	FROM 16/8/1971 TO 31/7/1972	FROM 1/8/1972 TO 31/7/1973	FROM 1/8/1973 TO 31/7/1974	FROM 1/8/1974 TO 31/7/1975	FROM 1/8/1975 TO 31/12/1976	FROM 1/1/1977 TO 31/12/1977	TOTALS
A 1	2	-	-	-	-	-	2
A 2	12	-	-	-	-	-	12
A 3	32	-	-	-	-	-	32
A 4	58	6	-	1	-	-	65
A 5	111	14	2	15	4	-	146
A 6	50	20	5	10	10	3	98
A 7	13	6	4	2	5	1	31
A 8	1	-	-	-	-	-	1
TOTAL A	279	46	11	28	19	4	387
B 1	39	1	4	2	12	7	65
B 2	53	12	4	5	23	11	108
B 3	58	11	14	9	37	18	147
B 4	26	14	10	7	13	12	82
B 5	12	3	6	3	8	7	39
TOTAL B	188	41	38	26	93	55	441
C 1	41	5	3	7	22	14	92
C 2	66	9	15	5	63	49	207
C 3	45	11	12	6	38	28	149
C 4	6	5	1	-	9	12	33
C 5	2	-	-	-	3	-	5
TOTAL C	160	30	31	18	135	103	477
D 1	20	2	5	1	9	7	44
D 2	10	1	1	1	8	15	36
D 3	-	-	1	-	1	10	12
TOTAL D	30	3	7	2	18	32	92
GRAND TOTAL	657	120	87	74	265	194	1397